

Key Information Memorandum and Common Application Form for Equity Schemes



L&T Mutual Fund
Built on strong foundations.

Offer of Units at NAV based prices plus applicable load, if any.

Equity Schemes

L&T Growth Fund

L&T Midcap Fund

L&T Opportunities Fund

L&T Multi-Cap Fund

L&T Global Advantage Fund

L&T Contra Fund

L&T Tax Saver Fund

L&T Hedged Equity Fund

SPONSOR

L&T Finance Limited

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

TRUSTEE

L&T Mutual Fund Trustee Limited

Registered Office:* 'Dare House', No. 2, N S C Bose Road, Chennai - 600 001

INVESTMENT MANAGER

L&T Investment Management Limited

Registered Office:*

'Dare House', No. 2, N S C Bose Road, Chennai - 600 001

Head Office:*

World Trade Centre, Centre 1, 27th Floor, Unit 1,
Cuffe Parade, Mumbai - 400 005

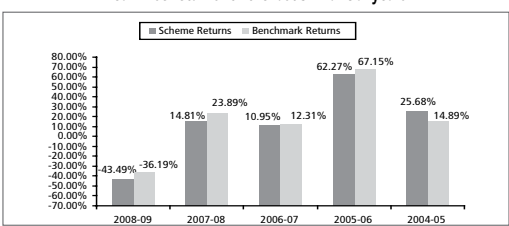
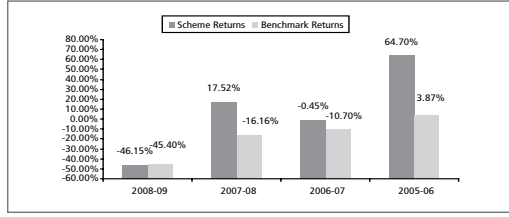
* Investors are requested to note that the AMC & Trustee Company is in the process of shifting its Registered Office from the State of Tamil Nadu to the State of Maharashtra. The Registered Office shall be shifted to "L&T House, Ballard Estate, P.O. Box 278, Mumbai – 400 001" and shall be effective from the date of receipt of requisite approvals.

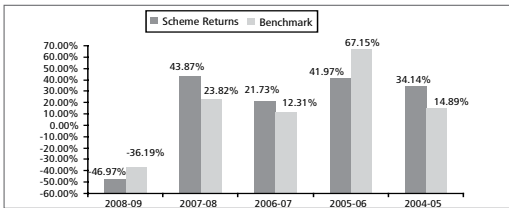
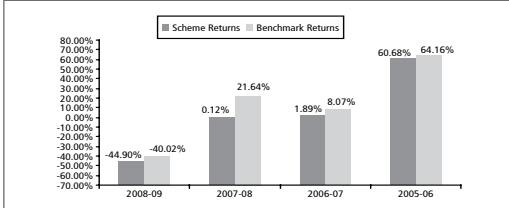
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme / Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' Rights & Services, Risk Factors, Penalties & Pending Litigations,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

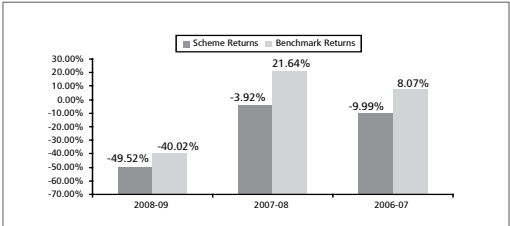
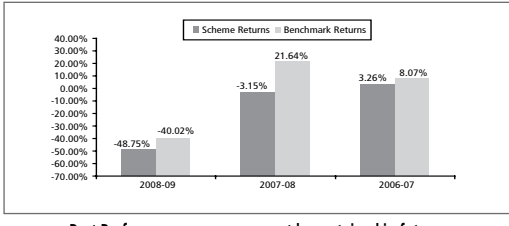
The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

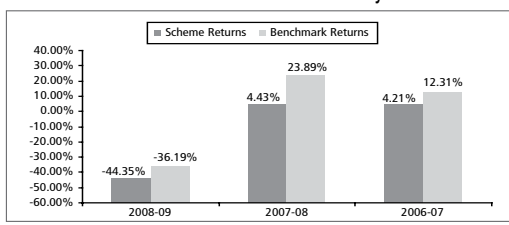
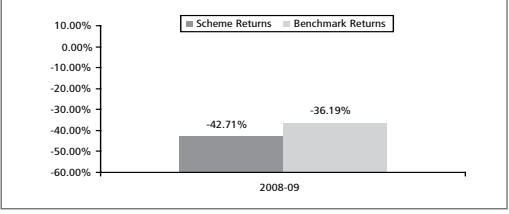
Investors are advised to consult their Legal, Tax, Finance and other Professional Advisors before making decision to invest in or redeem the units, in regard to tax / legal issues relating to their investments in the Scheme(s) / Plan(s).

The date of this Key Information Memorandum is February 19, 2010.

Name of Scheme	L&T Growth Fund		L&T Midcap Fund			
Nature of Scheme	An Open Ended Growth Scheme		An Open Ended Equity Scheme			
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation income through investment in equity and equity related instruments; the secondary objective is to generate some current income and distribute dividend. However there is no assurance that the investment objective of the Scheme will be achieved.		The investment objective of the scheme is to generate capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.			
Asset Allocation Pattern of the Scheme	Type of Instrument	Allocation (% of Net Assets)	Type of Instrument	Allocation (% of Net Assets)		
	Equity and Equity related instruments	80-100	Equity and Equity related instruments	80-100		
	Debt Securities, Money Market instruments (including cash / call money)	0-20	Debt Securities, Securitised Debt, Money Market instruments (including cash / call money)	0-20		
Risk Profile of the Scheme	(Mutual Fund investments are subject to market risks. Please read the Scheme Information Document and Statement of Additional Information carefully for details on risk factors before investment). Also, please refer to page 6 for the summarized Scheme Specific Risk Factors under "Information Common to Schemes.					
Plans and Options	Options*	Facility	Options*	Facility		
	Dividend	Payout and Reinvestment**	Dividend	Payout and Reinvestment**		
	Cumulative	NIL	Cumulative	NIL		
	* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment		* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment			
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 6 for further details.					
Minimum Application Amount (Under each Plan / Option)	Purchase / Repurchase	Options	Minimum Amount	Purchase / Repurchase	Options	Minimum Amount
	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-
	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-
	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be
Despatch of repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of L&T Mutual Fund					
Benchmark Index	S&P CNX Nifty Disclaimer : The L&T Growth Fund, which is benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.			CNX Midcap Index Disclaimer : The L&T Midcap Fund, which is benchmarked to CNX Midcap Index is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.		
Dividend Policy	Please refer to Page No. 6 for details			Please refer to Page No. 6 for details		
Name of the Fund Manager	Mr. Bajrang Kumar Bafna			Mr. Anant Deep Katara		
Name of the Trustee Company	L&T Mutual Fund Trustee Limited			L&T Mutual Fund Trustee Limited		
Performance of the Scheme (As at January 31, 2010)	Returns Data			Returns Data		
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*
	For the Last 1 year	77.96	69.82	For the Last 1 year	132.89	114.51
	For the Last 3 years	1.34	6.14	For the Last 3 years	8.58	10.89
	For the Last 5 years	15.63	18.85	For the Last 5 years	20.23	20.23
	Since Inception (17/09/2001)	25.56	22.82	Since Inception (09/08/2004)	25.80	25.02
	*S&P CNX Nifty is the Benchmark index for the Scheme. (Calculations based on cumulative NAV)			* CNX Midcap Index is the Benchmark index for the Scheme. (Calculations based on cumulative NAV)		
						
	Past Performance may or may not be sustained in future.			Past Performance may or may not be sustained in future.		
Expenses of the Scheme	Continuous Offer Period / SIP / STP			Continuous Offer Period / SIP / STP		
(i) Load Structure	Entry Load: NIL					
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.					
	Investment	Exit Load (Please refer page no. 6)	Investment	Exit Load (Please refer page no. 6)	Investment	Exit Load (Please refer page no. 6)
	For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year	For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year	For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year
	Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6 /172445/ 2009 dated August 7, 2009 and SEBI / IMD / CIR No. 7 /173650 / 2009 dated August 17, 2009, the Scheme shall not be permitted to make distinction between unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.					
(ii) Actual Expenses for 08-09	Actual expenses for the scheme were Rs. 36.94 lacs amounting to 2.50% of Average Daily Net Assets for the financial year 2008-09			Actual expenses for the scheme were Rs. 39.71 lacs amounting to 2.48% of Average Daily Net Assets for the financial year 2008-09		
(iii) Recurring Expenses (% of weekly Average Net Assets)	Net Assets	% of weekly Average Net Assets	Net Assets	% of weekly Average Net Assets	Net Assets	% of weekly Average Net Assets
	First Rs. 100 crores	2.50	First Rs. 100 crores	2.50	First Rs. 100 crores	2.50
	Next Rs. 300 crores	2.25	Next Rs. 300 crores	2.25	Next Rs. 300 crores	2.25
	Next Rs. 300 crores	2.00	Next Rs. 300 crores	2.00	Next Rs. 300 crores	2.00
	Balance	1.75	Balance	1.75	Balance	1.75
Tax Treatment for the Investors	Investors are advised to refer the details on page no. 7 of this document or refer Statement of Additional Information Document. Investors are also advised to independently consult their tax advisor.					

Name of Scheme	L&T Opportunities Fund			L&T Multi-Cap Fund		
Nature of Scheme	An Open Ended Growth Scheme			An Open Ended Equity Scheme		
Investment Objective	The Scheme will invest mainly to generate long term capital appreciation from a diversified portfolio of equity and equity related securities. The fund will invest in a universe of stocks, which will be identified using fundamental analysis. The fund will invest in a portfolio of both value and growth stocks. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential			To provide long term capital appreciation by investing in a well-diversified portfolio of equity & equity related instruments across all ranges of market capitalisation.		
Asset Allocation Pattern of the Scheme	Type of Instrument		Allocation (% of Net Assets)	Type of Instrument		Allocation (% of Net Assets)
	Equity and Equity related instruments		80-100	Equity and Equity related instruments		80-100 of which
	Debt Securities, Money Market instruments (including cash / call money)		0-20	Money Market Instruments		0-20
Risk Profile of the Scheme	(Mutual Fund investments are subject to market risks. Please read the Scheme Information Document and Statement of Additional Information carefully for details on risk factors before investment). Also, please refer to page 6 for the summarized Scheme Specific Risk Factors under "Information Common to Schemes".					
Plans and Options	Options*	Facility		Options*	Facility	
	Dividend	Payout and Reinvestment**		Dividend	Payout and Reinvestment**	
	Cumulative	NIL		Cumulative	NIL	
	* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment			* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment		
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 6 for further details.					
Minimum Application Amount (Under each Plan / Option)	Purchase / Repurchase	Options	Minimum Amount	Purchase / Repurchase	Options	Minimum Amount
	First Purchase	Dividend / Cumulative	Rs. 3,000 and in multiples of Re. 1/-	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-
	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-
	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be
Dispatch of repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of L&T Mutual Fund					
Benchmark Index	S&P CNX Nifty Disclaimer : The L&T Opportunities Fund, which is benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.			S&P CNX 500 Disclaimer : The L&T Multi-cap Fund, which is benchmarked to S&P CNX 500 Index is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.		
Dividend Policy	Please refer to Page No. 6 for details			Please refer to Page No. 6 for details		
Name of the Fund Manager	Mr. Bajrang Kumar Bafna			Mr. Anant Deep Katara		
Name of the Trustee Company	L&T Mutual Fund Trustee Limited			L&T Mutual Fund Trustee Limited		
Performance of the Scheme (As at January 31, 2010)	Returns Data			Returns Data		
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*
	For the Last 1 year	104.06	69.82	For the Last 1 year	78.11	88.14
	For the Last 3 years	11.49	6.14	For the Last 3 years	-3.85	6.99
	For the Last 5 years	22.22**	18.85	For the Last 5 years	11.08	18.63
	Since Inception (11/12/2003)	22.28**	18.78	Since Inception (28/01/2005)	11.07	18.11
	*S&P CNX Nifty is the Benchmark index for the Scheme. **The scheme was repositioned as L&T Opportunities fund on 11th Dec. 2003. (Calculations based on cumulative NAV)			*S&P CNX 500 is the Benchmark index for the Scheme. (Calculations based on cumulative NAV)		
	<p>Year-wise returns for the last 5 financial years</p>  <p>Past Performance may or may not be sustained in future.</p>			<p>Year-wise returns for the last 5 financial years</p>  <p>Past Performance may or may not be sustained in future.</p>		
Expenses of the Scheme	Continuous Offer Period / SIP / STP			Continuous Offer Period / SIP / STP		
(i) Load Structure	Entry Load: NIL					
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.					
	Investment	Exit Load (Please refer page no. 6)		Investment	Exit Load (Please refer page no. 6)	
For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year		For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year		
	Pursuant to SEBI circular no. SEBI/IMD/CIR No. 6/172445/ 2009 dated August 7, 2009 and SEBI/IMD/CIR No. 7/173650/2009 dated August 17, 2009, the Scheme shall not be permitted to make distinction between unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.					
(ii) Actual Expenses for 08-09	Actual expenses for the scheme were Rs. 112.22 lacs amounting to 2.50% of Average Daily Net Assets for the financial year 2008-09.			Actual expenses for the scheme were Rs. 46.19 lacs amounting to 2.40% of Average Daily Net Assets for the financial year 2008-09		
(iii) Recurring Expenses (% of weekly Average Net Assets)	Net Assets	% of weekly Average Net Assets		Net Assets	% of weekly Average Net Assets	
	First Rs. 100 crores	2.50		First Rs. 100 crores	2.50	
	Next Rs. 300 crores	2.25		Next Rs. 300 crores	2.25	
	Next Rs. 300 crores	2.00		Next Rs. 300 crores	2.00	
	Balance	1.75		Balance	1.75	
Tax Treatment for the Investors	Investors are advised to refer the details on page no. 7 of this document or refer Statement of Additional Information Document. Investors are also advised to independently consult their tax advisor.					

Name of Scheme	L&T Global Advantage Fund			L&T Contra Fund		
Nature of Scheme	An Open Ended Equity Scheme			An Open Ended Equity Scheme		
Investment Objective	To provide long term capital appreciation and / or income distribution by investing predominantly in equity / equity related instruments of Indian companies with export competitiveness and Indian companies which have or which are expanding their business in global markets.			The objective of the scheme is to generate capital appreciation by investing in equity and equity related instruments by using a 'contrarian strategy'. Contrarian investing refers to buying into fundamentally sound scripts which have underperformed / not performed to their full potential in their recent past.		
Asset Allocation Pattern of the Scheme	Type of Instrument	Allocation (% of Net Assets)		Type of Instrument	Allocation (% of Net Assets)	
	Equity and Equity related instruments #	80-100		Equity and Equity related instruments	65-100	
	Debt Money Market instruments*	0-20		Debt, Money Market instruments*	0-35	
	#including investments in ADR / GDR upto 25% (subject to maximum of US\$ 50 million such limits as specified by SEBI from time to time), exposure in derivatives upto a maximum of 25% (subject to limit as specified by SEBI from time to time). *Investment in Securitised debt, if undertaken, would not exceed 20% of the net assets of the Scheme. (A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time).			*Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the Scheme. At the time of investment, investments in derivative instruments may be done for hedging and portfolio balancing.		
Risk Profile of the Scheme	(Mutual Fund investments are subject to market risks. Please read the Scheme Information Document and Statement of Additional Information carefully for details on risk factors before investment). Also, please refer to page 6 for the summarized Scheme Specific Risk Factors under "Information Common to Schemes"					
Plans and Options	Options*	Facility		Options*	Facility	
	Dividend	Payout and Reinvestment**		Dividend	Payout and Reinvestment**	
	Cumulative	NIL		Cumulative	NIL	
	* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment			* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment		
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 6 for further details.					
Minimum Application Amount (Under each Plan / Option)	Purchase / Repurchase	Options	Minimum Amount	Purchase / Repurchase	Options	Minimum Amount
	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-
	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-
	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be
Despatch of repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of L&T Mutual Fund					
Benchmark Index	S&P CNX 500 Disclaimer : The L&T Global Advantage Fund, which is benchmarked to S&P CNX 500 is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.			S&P CNX 500 Disclaimer : The L&T Contra Fund, which is benchmarked to S&P CNX 500 is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.		
Dividend Policy	Please refer to Page No. 6 for details			Please refer to Page No. 6 for details		
Name of the Fund Manager	Mr. Bajrang Kumar Bafna			Mr. Bajrang Kumar Bafna		
Name of the Trustee Company	L&T Mutual Fund Trustee Limited			L&T Mutual Fund Trustee Limited		
Performance of the Scheme (As at January 31, 2010)	Returns Data			Returns Data		
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*
	For the Last 1 year	53.42	88.14	For the Last 1 year	74.58	88.14
	For the Last 3 years	-12.68	6.99	For the Last 3 years	-7.67	6.99
	Since Inception (30/05/2005)	-0.76	19.32	Since Inception (27/02/2006)	-1.72	12.02
	*S&P CNX 500 is the Benchmark index for the Scheme. (Calculations based on cumulative NAV)			*S&P CNX 500 is the Benchmark index for the Scheme. (Calculations based on cumulative NAV)		
	<p style="text-align: center;">Year-wise returns for the last 5 financial years</p>  <p style="text-align: center;">Past Performance may or may not be sustained in future.</p>			<p style="text-align: center;">Year-wise returns for the last 5 financial years</p>  <p style="text-align: center;">Past Performance may or may not be sustained in future.</p>		
Expenses of the Scheme	Continuous Offer Period / SIP / STP			Continuous Offer Period / SIP / STP		
(i) Load Structure	Entry Load: NIL					
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.					
	Investment	Exit Load (Please refer page no. 6)		Investment	Exit Load (Please refer page no. 6)	
	For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year		For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year	
	Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6/172445/ 2009 dated August 7, 2009 and SEBI / IMD / CIR No. 7/173650 / 2009 dated August 17, 2009, the Scheme shall not be permitted to make distinction between unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.					
(ii) Actual Expenses for 08-09	Actual expenses for the scheme were Rs. 12.59 lacs amounting to 1.91% of Average Daily Net Assets for the financial year 2008-09.			Actual expenses for the scheme were Rs. 26.44 lacs amounting to 2.08% of Average Daily Net Assets for the financial year 2008-09		
(iii) Recurring Expenses (% of weekly Average Net Assets)	Net Assets	% of weekly Average Net Assets		Net Assets	% of weekly Average Net Assets	
	First Rs. 100 crores	2.50		First Rs. 100 crores	2.50	
	Next Rs. 300 crores	2.25		Next Rs. 300 crores	2.25	
	Next Rs. 300 crores	2.00		Next Rs. 300 crores	2.00	
	Balance	1.75		Balance	1.75	
Tax Treatment for the Investors	Investors are advised to refer the details on page no. 7 of this document or refer Statement of Additional Information Document. Investors are also advised to independently consult their tax advisor.					

Name of Scheme	L&T Tax Saver Fund			L&T Hedged Equity Fund																														
Nature of Scheme	An Open Ended Equity Linked Tax Savings Scheme			An Open Ended Equity Scheme																														
Investment Objective	To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions.			To generate long term capital appreciation by investing in equity, equity related and derivative instruments. The fund seeks to minimize risk by use of hedging instruments such as index and stock derivative instruments. The aim is to generate returns with a lower volatility.																														
Lock-in Period	The scheme is open for continuous redemption subject to the completion of a lock-in period of 3 years from the date of allotment as prescribed in the ELSS guidelines. Currently, the tax benefits are restricted to an investment amount of Rs. 1,00,000/-. However, any amount in excess of Rs. 1,00,000/- would also be subject to the lock-in period of 3 years. However, in the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment anytime after the completion of 1 year from the date of allotment of units.			-																														
Asset Allocation Pattern of the Scheme	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>80-100</td> </tr> <tr> <td>Debt* and Money Market instruments</td> <td>0-20</td> </tr> </tbody> </table>		Type of Instrument	Allocation (% of Net Assets)	Equity and Equity related instruments	80-100	Debt* and Money Market instruments	0-20	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity Related Instruments (including equity derivatives instruments) #</td> <td>65 - 100</td> </tr> <tr> <td>Debt and Money Market Instruments*</td> <td>0 - 35</td> </tr> </tbody> </table>		Type of Instrument	Allocation (% of Net Assets)	Equities and Equity Related Instruments (including equity derivatives instruments) #	65 - 100	Debt and Money Market Instruments*	0 - 35	<p>*Investment in Securitised debt, if undertaken, will not exceed 20% of corpus of the scheme.</p> <p>#Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the scheme. #Investment in equity derivative instruments would not exceed 50% of the net assets of the scheme.</p>																	
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Debt* and Money Market instruments	0-20																																	
Type of Instrument	Allocation (% of Net Assets)																																	
Equities and Equity Related Instruments (including equity derivatives instruments) #	65 - 100																																	
Debt and Money Market Instruments*	0 - 35																																	
Risk Profile of the Scheme	(Mutual Fund investments are subject to market risks. Please read the Scheme Information Document and Statement of Additional Information carefully for details on risk factors before investment). Also, please refer to page 6 for the summarized Scheme Specific Risk Factors under "Information Common to Schemes"																																	
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Benchmark Index	S&P CNX Nifty Disclaimer : The L&T Tax Saver Fund, which are benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.			S&P CNX Nifty Disclaimer : The L&T Hedged Equity Fund, which are benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.																														
Dividend Policy	Please refer to Page No. 6 for details																																	
Name of the Fund Manager	Mr. Anant Deep Katare			Mr. Anant Deep Katare																														
Name of the Trustee Company	L&T Mutual Fund Trustee Limited			L&T Mutual Fund Trustee Limited																														
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Expenses of the Scheme	Continuous Offer Period / SIP / STP			Continuous Offer Period / SIP / STP																														
(i) Load Structure	<p>Entry Load: NIL</p> <p>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>Exit Load: NIL</p>			<table border="1"> <thead> <tr> <th>Investment</th> <th>Exit Load (Please refer page no. 6)</th> </tr> </thead> <tbody> <tr> <td>For all investments</td> <td>1.00% if redeemed <= 1 year NIL if redeemed > 1 year</td> </tr> </tbody> </table>			Investment	Exit Load (Please refer page no. 6)	For all investments	1.00% if redeemed <= 1 year NIL if redeemed > 1 year																								
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(ii) Actual Expenses for 08-09	Actual expenses for the scheme were Rs. 63.79 lacs amounting to 2.49% of Average Daily Net Assets for the financial year 2008-09			Actual expenses for the scheme were Rs. 58.61 lacs amounting to 2.50% of Average Daily Net Assets for the financial year 2008-09																														
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	<p>DEDUCTION FROM INCOME UNDER SECTION 80C</p> <p>The L&T Tax Saver Fund, including the Options contained therein, is launched as an Equity Linked Tax Saving Scheme under Section 80C(2)(xiii) of Income Tax Act, 1961. Thus, individuals and HUFs will be entitled to deduction from their Gross Total Income as provided under clause (xiii) of section 80C(2) of the Income Tax Act, 1961 for subscription to any units not exceeding Rs. 1,00,000/- in a year, depending upon the gross total income of the assessee. The deduction is available only if the investment is made out of income chargeable to tax.</p>																																	

INFORMATION COMMON TO SCHEMES (AS APPLICABLE)

REDEMPTION FOR ALL SCHEMES EXCEPT TAX SAVER

For all the schemes minimum amount for redemptions is either Rs. 500/- or 50 units as the case may be. The minimum redemptions amounts / units will not be applicable to transactions under Systematic Investment Plan (SIP) - Systematic Withdrawal Plan (SWP) or Systematic Transfer Plan (STP).

APPLICABLE NAV & CUT OFF TIME

Applicable to	Applicable NAV & Cut off Time
All Equity Schemes	<p>Purchases :</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. on a day with a local cheque or DD payable at par at the place where it is received, the same day's NAV of receipt of application shall be applicable. • In respect of valid applications received after 3.00 p.m. on a day with a local cheque or DD payable at par at the place where it is received, the closing NAV of the next Business Day shall be applicable. • In respect of valid applications received with an outstation cheque or DD not payable at par at the place where it is received, the closing NAV of the day on which the cheque or DD is credited shall be applicable. <p>Redemptions :</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. on a day, the same day's NAV of receipt of application shall be applicable. • In respect of valid applications received after 3.00 p.m. on a day, the closing NAV of the next Business Day shall be applicable.

LOAD STRUCTURE

Exit Load:

With effect from August 1, 2009, exit load / CDSC (if any) up to 1% of the redemption value charged to the Unit holder by the Fund on redemption of units shall be retained by each of the Schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the Unit holder as exit load / CDSC shall be credited to the respective Scheme immediately.

Note: The Trustee reserves the right to change / modify the load structure from a prospective date.

Dividend Policy

The Trustees may approve the distribution of dividend by AMC out of net surplus under the respective plans. The remaining net surplus after considering the dividend tax, if any, payable thereon will be ploughed back in the Scheme and will be reflected in the NAV. It should however be noted that actual distribution of dividends and the frequency of distribution in the fund are in accordance with terms of the Scheme Information Document and provisional entirely at the discretion of the Trustee. Investor has an option of either receiving the dividend declared or re-investing the same in the scheme. In respect of dividend option, of L&T Opportunities Fund, L&T Mid-cap Fund, L&T Multi-Cap Fund, L&T Global Advantage Fund, L&T Contra Fund, L&T Growth Fund, L&T Hedged Equity Fund & L&T Tax Saver Fund, in case of net dividend entitlement is less than Rs. 250/- the dividend amount will be reinvested in the scheme automatically.

Effect of Dividends

When dividends are paid, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. To the extent, the entire net income and realized gains are not distributed, the same will remain invested in the scheme and will be reflected in the NAV. The NAV of the Cumulative Plan will not be affected by the payment of such dividend.

Despatch of Dividend

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

Dividend payable only to first holder

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

Unclaimed Dividend Amount & Redemption Amount

Investors who claim their unclaimed dividend amount within three years from the due date for payment of the dividend, it will be paid at the then prevailing NAV. Subsequently, it will be paid at the NAV prevailing at the end of three years from due date for payment of dividend. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that dividends will be paid regularly. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

Scheme Specific Risk Factors

(i) Risks associated with investing in Equities

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro economic factors affecting the securities markets. This may have adverse impact on individual securities / sector and consequently on the NAV of Scheme. The inability of the Scheme to make intended securities purchases due to settlement problems, could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the schemes portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the schemes portfolio. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments. This may impact the ability of the unit holders to redeem their units. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

Investments in equity and equity related securities involve high degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

(ii) Risks associated with investing in Bonds

Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme(s) may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer

procedures. Investing in Bonds and Fixed Income securities are subject to the risk of an Issuer's inability to meet principal and interest payments obligation (credit risk) and may also be subject to price volatility due to such factors as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity (market risk).

The timing of transactions in debt obligations, which will often depend on the timing of the Purchases and Redemptions in the Scheme(s), may result in capital appreciation or depreciation because the value of debt obligations generally varies inversely with the prevailing interest rates. Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of longer-term securities generally fluctuate more in response to interest rate changes than do shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.

Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme(s) are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cashflows.

(iii) Risk associated with investing in Derivatives

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies".

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments

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

(iv) Risk Associated with Investing in Securitised Debt:

The Schemes may from time to time invest in domestic securitised debt, for instance, in asset backed securities (ABS) or mortgage backed securities (MBS). Typically, investments in securitised debt carry credit risk (where credit losses in the underlying pool exceed credit enhancement provided, (if any) and the reinvestment risk (which is higher as compared to the normal corporate or sovereign debt).

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

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

In terms of specific risks attached to securitisation, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other

hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables, etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher and hence their overall risks are comparable to other AAA rated asset classes. The rating agencies have an elaborate system of stipulating margins, over collateralisation and guarantee to bring risk limits in line with the other AA rated securities.

ABS/ MBS instruments reflect the proportionate undivided beneficial interest in the pool of loans and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables.

(vi) **Short Selling Risk:** The risk associated with upward movement in market price of security sold short may result in loss. The losses on short position may be unlimited as there is no upper limit on rise in price of a security.

(vii) **Risk associated with investing in overseas/ foreign investments:** To the extent that some part of the assets of the Scheme(s) may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. Since the Scheme would invest only partially in overseas securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

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

1. **Returns:** Investors in the scheme(s) are not being offered any guaranteed returns.
2. **Dividends:** The Scheme(s) does not guarantee or assure any monthly or quarterly or semi-annual dividend. The dividend distributions in each dividend plans of the Scheme(s) will be dependent on the returns achieved through active management of the portfolio(s). The distribution of dividend may vary and is wholly at the discretion of the Trustees. Investors should note that pursuant to the payment of dividend, the NAV of the Dividend Options of the Scheme(s) will fall to the extent of payout and statutory levy, if any.
3. **Performance Risk:** Scheme's performance can decrease or increase, depending on a variety of factors, which may affect the values and income generated by a Scheme's portfolio of securities. The returns of a Scheme's investments are based on the current yields of the securities, which may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in government and Reserve Bank of India policy, taxation, political, economic or other developments and closure of the stock exchanges. Investors should understand that the investment pattern indicated for the Scheme, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there can be no assurance that the Scheme's investment objective will be attained nor will the Scheme(s) be in a position to maintain the model percentage of investment pattern/composition particularly under exceptional circumstances so that the interest of the unitholders are protected. The AMC will endeavour to invest in highly researched growth companies, however the growth associated with equities is generally high as also the erosion in the value of the investments/portfolio in the case of the capital markets passing through a bearish phase is a distinct possibility. A change in the prevailing rates of interest is likely to affect the value of the Scheme's investments and thus the value of the Scheme's Units. The value of money market instruments held by the Scheme(s) generally will vary inversely with the changes in prevailing interest rates.
4. **Basis Risk (Interest Rate Movement):** During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
5. **Liquidity & Settlement Risk:** Investors may note that AMC/Fund Manager's investment decisions may not be always profitable. The Scheme(s) proposes to invest substantially in equity and equity related instruments. The Scheme(s) will, to a lesser extent, also invest in money market securities. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.
6. **Exchange Rate Risk:** Companies with high export earnings may generate revenues and make investments in foreign currencies. Changes in exchange rates may have a positive or negative impact on the prospects of such companies.
7. **Prepayment Risk:** The risk associated with the early unscheduled return of principal on a fixed-income security. The early unscheduled return of principal may result in reinvestment risk.

TAXATION - APPLICABLE TO EQUITY SCHEMES

(AS PER FINANCE ACT, 2009)

The Income-tax benefits described in this document are as available under the present Income-tax Act, 1961 (the Act) as amended by Finance Act, 2009 and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors / Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his / her own professional tax advisor.

I) TAX IMPLICATIONS TO UNITHOLDERS

A) Tax on income in respect of units

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

B) Tax on capital gains

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

Long-term and short-term capital gains arising to unit holders from the transfer of units of the Scheme, will be taxable at the following rates:

Nature of income	Tax rate
Short-term capital gains on sale of units in an equity oriented mutual fund, either to the Mutual Fund or on a recognized stock exchange	Capital gains tax payable at 15 per cent*. Additionally, securities transaction tax is payable on the redemption price. If the security transaction tax is not paid, then the concessional rate of 15 percent would not be available.
Long-term capital gains on sale of units in an equity oriented mutual fund, either to the Mutual Fund or on a recognized stock exchange	No capital gains tax payable. However, securities transaction tax is payable on the redemption price. If the security transaction tax is not paid, then no exemption would be available.

* In addition to the aforesaid tax, surcharge at the following rates is also payable:

- In case of foreign companies where the income exceeds Rs. 1 crore at the rate of 2.5% of the tax liability and in case of Indian companies where the income exceeds Rs. 1 crore at the rate of 10% of the tax liability

In all cases, additional surcharge called Education Cess at 2% and Secondary and Higher Education Cess at 1%, will also be levied on the aggregate of tax and applicable surcharge,

In the case of non-resident investors, the above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty.

Note: "Equity oriented fund" is defined as -

1. a mutual fund where the assets are invested in the equity shares of domestic companies to the extent of more than sixty five percent of the total proceeds of such fund; and
2. which has been set up under a scheme of a Mutual Fund specified in section 10 (23D) of the Act

The percentage of equity holding of such fund would be calculated as the annual average of the monthly averages of the opening and closing figures.

C) Disallowance of losses

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

D) Tax deducted at source

Income in respect of units

As per the proviso to Section 196A(1) of the Act, no tax shall be deducted at source from any income credited or paid to non-resident unit holders in respect of units of a mutual fund specified under Section 10(23D) of the Act. Similarly as per the provisions of Section 194K of the Act no tax should be withheld or deducted at source where any income is credited or paid by a mutual fund to resident unit holders.

Capital gains

- No tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units for resident investors.
- As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to investors; this withholding is in addition to the securities transaction tax payable, if any, by the investor.
- No capital gains tax would be withheld from proceeds paid to NRIs/PIOs from long-term capital gains arising out of redemption of units held in an equity oriented mutual fund. The rate of withholding tax for short-term capital gains earned by an NRI/PIO on redemption of units held in an equity oriented mutual fund would be 15 percent (plus education cess and secondary and higher education cess as applicable). The rate of withholding tax for short-term capital gains earned by a Foreign Company would be 15 percent (plus surcharge, education cess and secondary and higher education cess as applicable).
- No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FI on repurchase/redemption of units in view of the provisions of Section 196D (2) of the Act.
- The above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty in case of non-resident unit holders.

Set-off and carry forward of losses

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

Deduction for securities transaction tax paid

- The securities transaction tax paid would be available for deduction as business expenditure to tax payers whose income from redemption of units in an equity oriented mutual fund is charged to tax as their business income. Where the income from redemption of units is treated as capital gains, no deduction shall be allowed for the securities transaction tax paid.

II) TAX IMPLICATIONS TO MUTUAL FUND

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

Income Distribution tax

As per Section 115R of the Act, Equity oriented funds (where more than 65 percent of total proceeds of the mutual fund are invested in equity shares of domestic companies) are not liable to pay income distribution tax.

Securities transaction tax

L&T Mutual Fund is liable to recover/pay a securities transaction tax as follows:

Taxable securities transaction	Payable by	Rate (per cent)
Purchase/ Sale of an equity share in a company or a unit of an equity oriented fund, where a) the transaction of such purchase is entered into in a recognized stock exchange; and b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit	Purchaser/ Seller	0.125
Sale of an equity share in a company or a unit of an equity oriented funds on non delivery basis	Seller	0.025
Sale of derivatives on recognised stock exchange	Seller	0.017
Sale of unit of an equity oriented fund to the Mutual Fund	Seller	0.25

The value of a taxable securities transaction will be as follows:

in the case of a taxable securities transaction relating to "option in securities", the aggregate of the strike price and the option premium of such "option in securities";

in the case of taxable securities transaction relating to "futures", the price at which such "futures" are traded; and

in the case of any other taxable securities transaction, the price at which such securities are purchased or sold.

"Taxable securities transaction" has been defined as a purchase or sale of an equity share in a company or a derivative or a unit of an equity oriented fund, entered into in a recognized stock exchange; or sale of a unit of an equity oriented fund to the Mutual Fund.

III) GIFT TAX

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1st October, 1998. Gifts of Units, purchased under the Scheme, would therefore, be exempt from gift-tax.

IV) WEALTH TAX BENEFITS

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

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.Intmf.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres of L&T Mutual Fund.

FOR INVESTOR GRIEVANCES

Please Contact:

Registrar

Computer Age Management Services Pvt. Ltd.

Unit : L&T Mutual Fund, 1st Floor, 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Chennai - 600 034.

Tel.: 044-2828 5501 / 502 / 663 Fax : 044-2828 3614

L&T Mutual Fund

B. John Vijayan

Investor Grievance Officer

L&T Investment Management Limited

World Trade Centre, Centre 1, 27th Floor, Unit 1,

Cuffe Parade, Mumbai 400 005.

Tel.: (022) 6136 6600 Fax : (022) 6136 6603

Website : www.Intmf.com or any of the Investor Services Centres of L&T Mutual Fund

UNIT HOLDER'S INFORMATION

Account statement(s) for each transaction and annual financial results shall be provided to investors by post or by e-mail (on receipt of the unit holder's consent). Half yearly Scheme portfolio will be either to the unit holders or published in the newspapers as prescribed under the SEBI (Mutual Funds) Regulations, 1996.

Date: February 19, 2010.

Facilities Offered

SYSTEMATIC INVESTMENT PLAN (SIP)

The unitholders under the Schemes can avail the facility of Systematic Investment Plan (SIP) by investing specified amount(s) at regular intervals for a continuous period. The investment made under SIP shall be made to purchase the additional units at NAV based prices. SIP facility is available for L&T Growth Fund, L&T Midcap Fund, L&T Opportunities Fund, L&T Multi-Cap Fund, L&T Tax Saver Fund, L&T Contra Fund, L&T Global Advantage Fund and L&T Hedged Equity Fund.

TERMS OF SIP

Minimum Investment

- At least 6 cheques for an equal amount of Rs. 1000/- or more for all schemes except L&T Tax Saver Fund.
- A minimum amount of Rs. 500/- or in multiples Rs. 500/- for 12 months or Rs. 1,000/- for 6 months in case of L&T Tax Saver Fund.

Investment Interval

Investors can invest at Monthly interval by submitting post-dated cheques. All cheques should be for the same amount.

Date of Cheques

All SIP cheques (except the first one) must be uniformly dated 5th, 15th or 25th of a month.

Maximum Period of Investment

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

Payment details

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

Allotment of Units

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

Note : If any cheque is dated other than any of the dates mentioned above, the cheque will be presented to the bank only on the immediately following value date, namely, 5th or 15th or 25th of the month and units will be allotted accordingly.

Confirmation Letter

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

Investor Rights

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

Business Day

If any of the dates mentioned above is not a Business Day, then the immediately following Business Day will be considered

as the date on which cheques will be presented to the bank.

SYSTEMATIC WITHDRAWAL PLAN (SWP)

The unitholders under the schemes can avail this facility by withdrawing specified amount(s) from their account(s) at periodic intervals.

TERMS OF SWP

Periodicity

Monthly : 5th, 15th or 25th of each month. If any of the dates mentioned above is not a Business Day, then the immediately following Business Day will be the date on which redemption will be considered.

SWP Options

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

Applicability

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

Redemption of Units

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

Redemption Cheque

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

Investor Rights

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

Business Day

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

Minimum Account Balance

The Fund may close a Unitholder's account if the balance falls below Rs. 1,000 and the investor fails to invest sufficient funds to bring the value of the account up to Rs. 1,000 within 30 days, after a written intimation in this regard is sent to the Unitholder.

Termination of SWP

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

SYSTEMATIC TRANSFER PLAN (STP)

Unitholders may choose to transfer investments on periodical basis, (monthly or quarterly) from one scheme to another scheme.

Details of STP facility are as under :

From any of the following Schemes	To any of the following Schemes
L&T Liquid Fund L&T Freedom Income - Short Term Fund L&T Short Term Floating Rate Fund L&T Select Income Fund- Flexi Debt Fund	L&T Growth Fund L&T Global Advantage Fund L&T Multi-Cap Fund L&T Midcap Fund L&T Opportunities Fund L&T Contra Fund L&T Monthly Income Plan (MIP) L&T Tax Saver Fund L&T Hedged Equity Fund
L&T Monthly Income Plan	L&T Growth Fund L&T Midcap Fund L&T Opportunities Fund L&T Multi-Cap Fund L&T Global Advantage Fund L&T Tax Saver Fund L&T Contra Fund L&T Hedged Equity Fund

OTHER TERMS OF STP

Periodicity

STP facility can be availed on a Monthly basis on 5th, 15th or 25th of a month. If these dates fall on non-business days then the immediate succeeding Business Day will be considered for STP.

A minimum amount of Rs. 500/- or in multiples Rs. 500/- for 12 months or Rs. 1,000/- for 6 months in case of L&T Tax Saver Fund.

Regular (STP)

- 1) Option
 - (a) Fixed Amount : A minimum fixed amount of Rs. 1,000/- can be transferred subject to availability of a minimum account balance of Rs. 25,000/- in the transferor scheme at the point of initialization of STP.
 - (b) Capital Appreciation : A minimum capital appreciation of Rs. 1,000/- in the transferor's scheme can be transferred subject to maintenance of a minimum account balance of Rs. 25,000 in the transferor scheme. Balance as on the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for transfer under this option.
- 2) The minimum application size applicable to any of the schemes is not applicable while transfer to any of the schemes under STP.
- 3) For an existing investor account balance as of the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for systematic transfer under the appreciation option.

ACCOUNT STATEMENT

As per SEBI circular dated November 20, 2006, first account statement will be issued to the unitholders within 10 working days of the allotment of units.

Subsequent account statements will be despatched to the unit holders once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.

In case of specific request received from unitholders, the Fund will endeavour to provide the account statement to the unitholders within 5 working days from the receipt of such request without any charges. This does not apply to unitholders who have requested for account statements through e-mail, which will continue to be mailed to the unitholders to their e-mail addresses as mandated by the unitholders.

Note : An investor cannot simultaneously participate in SIP / STP and SWP in the same Scheme.

General information & instructions

A. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum and the terms of the Scheme Information Document of the respective scheme(s) carefully before making an investment decision and filling up the Application Form. Investors should make themselves aware of the load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms of subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment for investment.

Manner of filling Application Form

Application must be completed in BLOCK LETTERS in ENGLISH. Please tick in appropriate box for relevant options wherever applicable. Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal.

Submission of Application : Duly completed application along with full payment and supporting documents may be remitted at any of the official point of acceptance of L&T Mutual Fund or routed through Agents of L&T Mutual Fund.

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

B. PAN MANDATORY FOR ALL INVESTMENT EXCEPT MICRO SIP

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 02, 2007.

Furnishing a copy of PAN is mandatory with effect from January 1, 2008.

Transactions by unit holders / investors who fail to submit copy of PAN are liable to be rejected.

As per SEBI circular no. MRD/DoP/MF Cir - 08/2008 dated April 3, 2008 and circular no. MRD/DoP/Cir-20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government, State Government and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this 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. Applications without the aforesaid details are liable to be rejected without any reference to the investors. It is also to be noted that furnishing an incorrect PAN or not furnishing these details could invite a penalty of Rs. 10,000, as per the provisions of the Income Tax Act, 1961. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

Exemption of PAN requirement for Micro SIP

In accordance with the provision of SEBI Letter no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI in this regard, Systematic Investment Plans (SIP) upto Rs. 50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 01, 2009. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories of investors will not be eligible for this exemption.

This exemption shall not be available to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to the PAN requirement.

Any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:

- (i) Voter Identity Card; (ii) Driving License; (iii) Government / Defense identification card; (iv) Passport; (v) Photo Ration Card; (vi) Photo Debit Card; (vii) Employee ID cards issued by companies registered with Registrar of Companies; (viii) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; (ix) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; (x) Senior Citizen / Freedom Fighter ID card issued by Government; (xi) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; (xii) Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); (xiii) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor).

C. KNOW YOUR CUSTOMER

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.

KYC compliance has been implemented through a common platform of CDSL Ventures Limited (CVL) from February 01, 2008 in respect of applications received on or after that date for investment of Rs. 50,000 and above (or such limits as specified by SEBI/AMFI from time to time).

Investors who wish to complete the KYC requirements have to submit a complete Application Form for KYC along with all the prescribed documents, listed in the KYC Application Form, at any of the Point of Service ('PoS'). The KYC Form is available at our website (www.ltmf.com) and AMFI website (www.amfiindia.com). PoS are the designated centres appointed by the Central Agency for receiving application forms, checking the documents and issuing the acknowledgement thereof. List of PoS and location of PoS is available at our website (www.ltmf.com) and www.amfiindia.com. Accordingly, Investors investing Rs. 50,000 or more (or such limits specified by SEBI/AMFI from time to time) will have to obtain an acknowledgement from CVL confirming that the KYC requirements have been complied with. The said acknowledgement will be issued by CVL based on the following: 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, vi) any other information and / or documentation to establish identity of unit holder.

With effect from March 3, 2008, applications for subscriptions of value of Rs. 50,000/- and above have to be supported by a copy of the acknowledgement of KYC / printout of KYC status downloaded from CVL website (www.cvlindia.com) for all the applicants / holder of the folio. Applications without completion of KYC requirements may be rejected at the Front office counter itself.

Provided further, where it is not possible to verify the KYC completion status of the investor at the time of allotment of units, the AMC shall verify the KYC completion status of the investor within a reasonable time after the allotment of units. In the event of non completion of KYC requirements/deficiency in KYC requirements, the AMC reserves the right to freeze the folio of the investor(s) for any kind of future transactions or effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. Investors should note that on completion of KYC, the Address in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor to the CVL. Any change in details like change of Address/ Date of Birth should be given by Investor directly to CVL (POS) in the prescribed Change request form quoting the PAN number.

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

AMC reserves the right to call for any additional information from the investors/applicant/reject applications/ subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

D. BANK ACCOUNT DETAILS

As per current SEBI Regulations, it is mandatory for the unitholders to specify their complete bank details in the application for subscription or redemption of units.

Note : Applications without complete bank details shall be rejected.

E. NOMINATION

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable 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 have to sign the nomination form.
2. 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 Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

3. Where the units are held by more than one person jointly, the joint unitholders may together nominate a person in whom all the rights in the units shall vest in the event of death of all the joint unitholders.
4. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
5. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
6. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
7. Investor can nominate maximum three nominees as nominee.
8. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.

F. MODE OF PAYMENT

I. Resident Investors

- a) Payment must be made by cheque or bank draft on any bank which is situated at and is a member of the Bankers Clearing House located at the place where the application is submitted.
- b) Outstation cheques / drafts and Non-MICR cheques will not be accepted and applications accompanied by such cheques / drafts will be rejected.
- c) All cheques and bank drafts must be drawn in favour of the respective scheme name and crossed "Account Payee only". A separate cheque or bank draft must accompany each application.
- d) Applications located in a place where there is no designated bank branch, may send their application, accompanied by a separate "Account Payee only" demand draft in favour of the respective scheme at the following address :
L & T Investment Management Limited, World Trade Centre, Centre One, 27th Floor, Unit 1, Cuffe Parade, Mumbai 400 005, India. Such investors may recover bank charges for the demand draft (as may be specified by AMFI / SEBI from time to time) from the scheme by way of deduction from the amount of investment.
- e) All demand drafts should be payable at Mumbai.
- f) In case of applications made by a demand draft, the demand draft charges may be deducted from the amount to invested. However, SBI DD charges will be treated as standard DD charges for ascertaining the quantum of DD charges. In case after applying the DD charges based on standard SBI DD charges, the amount of investment is below the minimum application amount, the application may be rejected.
- g) Any request for refund of demand draft charges will not be entertained.
- h) Investors are advised in their own interest to send the applications by registered post only.

II. NRIs / FIs

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

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

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

Redemption by NRIs / FIs

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

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

In case of an application under Power of Attorney or by a limited company, Body Corporate, registered society, trust, or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the memorandum and articles of association / bye-laws must be lodged at the Registrar's Office within seven days from the date of close of the Initial Offer Period and within 30 days of investment on an ongoing basis.

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

G. E-MAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other statutory information (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve queries more promptly. For the Unit holders who have provided e-mail, all the documents will be sent by e-mail only and no physical documents will be sent. Any change in the e-mail address should be communicated to the Registrar/ L&T Investment Management Limited. L&T Investment Management Limited/ Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same. It is deemed that the Unit holder is aware of all security risks of e-mail communication including possible third party interception of the documents and contents of the documents becoming known to third parties.

H. DOCUMENTATION

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

Documents	Companies	Trusts	Societies	Partnership Firms	FIs	Investments through Constituted Attorney
1 Resolution / Authorisation to invest	✓	✓	✓		✓	✓
2 List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓	✓
3 Memorandum & Articles of Association	✓					
4 Trust Deed		✓				
5 Bye-Laws			✓			
6 Partnership Deed				✓		
7 Overseas Auditor's Certificate					✓	
8 Notarised Power of Attorney						✓
9 Copy of PAN	✓	✓	✓	✓	✓	✓
10 KYC formalities are completed in case your investment is Rs. 50,000 & more	✓	✓	✓	✓	✓	✓

Rejection of Application

Applications not complete in any respect are liable to be rejected. The investors should specify in the application whether they are investing under dividend (regular) option or cumulative option. Please note that if no option is specified, then the amount will be treated as invested in cumulative option.

I. Transactions through Distributors and compliance with the SEBI circular on Anti Money Laundering

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

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

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

J. DISCLOSURE

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

Ready reckoner for Equity schemes

Scheme	Plan	Option		Minimum Application Amount	Default Option / Facility
L&T Growth Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment
L&T Midcap Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment
L&T Opportunities Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 3,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment
L&T Multi-Cap Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment
L&T Global Advantage Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment
L&T Contra Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment
L&T Tax Saver Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 500 and in multiples of Rs. 500 Rs. 500 and in multiples of Rs. 500	Cumulative / Dividend Reinvestment
L&T Hedged Equity Fund	Regular	Dividend Payout, Dividend Reinvestment and Cumulative	First Purchase Additional Purchase	Rs. 5,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter	Cumulative / Dividend Reinvestment

Please read instructions before filling the Form

Application No.:

DISTRIBUTOR INFORMATION

(Only empanelled Distributors/Brokers will be permitted to distribute Units)

Distributor/Broker ARN	Sub-Broker Code
ARN-	

FOR OFFICE USE ONLY

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

1 EXISTING UNITHOLDER INFORMATION (Please fill in your Folio No. below. Please furnish PAN details in Section 2 and then Proceed to section 3)

Folio No.		Name of Sole/First UnitHolder
-----------	--	-------------------------------

2 APPLICANT'S PERSONAL DETAILS (Please fill in block letters. Use one box for one alphabet leaving one box blank between two words)

First/Sole Applicant	Gender (Please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth
Name	Mr. Ms. M/s.	DD MM YY YY

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

Guardian (if Sole/First applicant is a Minor)	Contact Person (in case of Non-individual Investors only)	Gender (Please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Mr. Ms. M/s.	

Date of Birth DD MM YY YY Guardian's PAN* Enclosed copy of (✓) PAN Proof KYC Compliance Proof

Nationality Country of Residence

Address for Correspondence [P.O. Box Address is not sufficient]

City State Pin Code

Contact Details

Phone O Extn. Fax
Phone R Mobile

I We wish to receive updates via SMS on my mobile (Please ✓)

e-mail*

*Investors providing e-mail ID would mandatorily receive only E-statement of accounts in lieu of physical statement of accounts.

Overseas Address (Mandatory in case of NRI / FII applicant in addition to mailing address)

State Country Zip Code

Status (Please ✓) Individual Partnership Company Society / Club HUF NRI / FII Trust Minor Body Corporate Others

Occupation of Sole / First Applicant (Please ✓) Private Sector Service Public Sector / Government Service Business Professional
 Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

Second Applicant	Gender (Please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth
Name	Mr. Ms. M/s.	DD MM YY YY

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

Third Applicant	Gender (Please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth
Name	Mr. Ms. M/s.	DD MM YY YY

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

Mode of Holding (Please ✓) Single OR Joint OR Anyone OR Survivor

PoA Holder Details (If the investment is being made by a Constituted Attorney please furnish the details of PoA Holder)	Gender (Please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Mr. Ms. M/s.

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

* PAN Proof is mandatory for all Applicants, irrespective of the amount of investment. Please attach a copy of PAN Card. KYC is mandatory, (or such limits as specified by SEBI/AMFI from time to time) if amount invested is Rs. 50,000 or more.

3 BANK ACCOUNT DETAILS (MANDATORY as per SEBI Guidelines)

A/c. No. Account Type (Please ✓) Current Savings NRE FCNR NRO

Bank Name

Branch Address

MICR Code (9-digit number next to your Cheque No.) ▶ IFS Code

Account to Account transfer facility for redemptions available (Please ✓ any one) Please enclose copy of your cheque leaf.

HDFC Bank ICICI Bank Kotak Mahindra Bank Axis Bank

RTGS/NEFT (IFS Code is Mandatory)

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Application No.:

Received from Mr. / Ms. / M/s
an application for Units of Scheme

Option (Please ✓) Cumulative Dividend **Dividend Facility** (Please ✓) Reinvestment Payout

Lump Sum investment alongwith Cheque / DD No. Dated

Drawn on (Bank) Amount (Rs.)

SIP investment Total Cheque SIP Auto Debit Facility Amount per instalment (Rs.) Total Amount (Rs.)

Please Note : All purchases are subject to realisation of cheques / demand drafts.

Signature, Stamp & Date

4 INVESTMENT AND PAYMENT DETAILS (Please see the Ready Reckoner table on Page No. 10)

Scheme Name
 Option (Please) Cumulative* Dividend **Dividend Facility** (Please) Reinvestment* Payout (* Default Option/Facility)

4A. LUMP SUM INVESTMENT

Investment Amount (Rs.) DD charges (Rs.) Net Amount (Cheque / DD Amount) (Rs.)
 Amount in words
 Mode of Payment Cheque / DD* No. Dated
 Drawn on Bank Branch City
 A/c. No. Account Type (Please) Current Savings NRE FCNR NRO

The details of the bank account provided above pertain to my/our own bank account in my/our name Yes No. If No, my relationship with the bank account holder is Spouse Child Parent Relative Sibling Friend Others. **Application Form without this information may be rejected.**

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

4B. SIP INVESTMENT (Please see the Load Structure of respective Schemes)

I/We would like to enrol for Systematic Investment Plan under L&T Mutual Fund subject to terms and conditions of the Scheme/Plan and subsequent amendments thereto.
 Enrolment Period months From To Frequency: Monthly SIP Date : 5th or 15th or 25th
 Amount per Instalment (Rs.) Number of Instalments Total Amount (Rs.)
(Minimum 6 instalments of Rs.1,000 each or more for all Schemes and minimum of Rs. 500 or in multiples of Rs. 500 for L&T Tax Saver Fund)

Payment Mechanism (Please any one only)
 Cheques (please provide the Cheques details below) *All Cheques should be drawn in favour of Scheme name and crossed 'account payee only'.*

Total number of Cheques Cheque No. From To
 Each Cheque Amount (Rs.) (in words)
 Drawn on Bank Branch City A/c. No.

SIP Auto Debit Facility (please fill the SIP Auto Debit Form provided and submit it together with the Cheque for first SIP transaction and provide the First SIP Instalment cheque details below)

First instalment Cheque No. Amount (Rs.)
 Bank Branch City A/c. No.

5 ELECTRONIC CLEARING SERVICES (ECS) FOR DIVIDEND PAYMENTS*

You may choose to receive dividends in your bank account through the Electronic Clearing Service (only in select cities). Unitholders who do not opt for the ECS facility will receive dividends by cheques payable at par/DD.

I/We authorise L&T Mutual Fund to credit my/our dividend through ECS (Please) * Please enclose photocopy of your cheque leaf.
 The 9-digit MICR Code number of my/our Bank & Branch is ◀ This is a 9-digit number next to your Cheque No.

6 OTHER SERVICES (Optional)

E-mail Services (Please)
 I/We wish to receive the following documents via e-mail in lieu of physical document(s)
 Account Statement* All other Statutory Communications Marketing Updates
 e-mail
 * Will be sent Monthly After every transaction

Other E-mail Services (Please)
 Daily NAV Weekly Market Review Event Updates

T-PIN Services (Please)
 Would you like a T-PIN assigned?
 (T-PIN : For Internet based transactions)

7 FOR INVESTORS WHO WISH TO OPT FOR NOMINATION (For Nomination Form please refer to last page)

Nomination Form is enclosed Yes No

8 DECLARATION & SIGNATURE(S)

I/We have read and understood the contents of the Scheme Information Document of the Scheme(s) of L&T Mutual Fund. I/We hereby apply to the trustee of L&T Mutual Fund for units of respective Schemes of L&T Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We hereby declare and confirm that the amount invested in the scheme(s) indicated above is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti-Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. If the fund is not satisfied with regard to the completion of the "Know Your Customer" process for me/us, I/We hereby authorize the Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption and initiate such other action that may be required by the law.
 The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
Applicants other than Individuals / HUF : I/We certify that as per the Memorandum and Articles of Association of the Company, byelaws, trust deed, Partnership Deed and resolutions passed by the Company/Firm/Trust. I/We are authorized to enter into this transaction for and on behalf of the Company/Firm/Trust. Please Yes No

For NRIs only: I/We confirm that I am/we are Non-Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR Account.
 I/We confirm that details provided by me/us are true and correct. Date:

SIGNATURES

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

L&T Investment Management Limited - Branches

- Bangalore: 9902577577/9008655226/32952142 Baroda: 9898598644/2351740 Bhopal: 0755-2552452/3 Chandigarh: 9878406940/3068051
- Chennai: 25307402/5 Cochin: 9895168160/6533130 Coimbatore: 9994995799/3067929/30 Durgapur: 9932241935 Goa: 9923285799 Hyderabad: 9849523638
- Indore: 9826012555/4286032 Jaipur: 4043108 Jalandhar: 9872838208 Jamshedpur: 9334289963 Kanpur: 9839296100 Kolhapur: 9923539066/6614834/5
- Kolkata: 66262709/66262710/66262711/66262712 Lucknow: 4003245/9838119887 Ludhiana: 9888300348 Madurai: 9865966013
- Mumbai: 61366600/66104946/9821118597 Nagpur: 9372695617 Nashik: 9960025000/6611791 New Delhi: 9811595033/66134274 Pune: 32912911/9960822206
- Raipur: 4044496/9926808555 Rourkela: 9437648485 Siliguri: 2545474/9800202292 Tiruchirapalli: 9952142228
- Vijayawada: 9676785656 Vishakhapatnam: 9676970777

Toll Free: 1800 209 7575

4 INVESTMENT AND PAYMENT DETAILS (Please see the Ready Reckoner table on Page No. 10)

Scheme Name
 Option (Please ✓) Cumulative* Dividend **Dividend Facility** (Please ✓) Reinvestment* Payout (* Default Option/Facility)

4A. LUMP SUM INVESTMENT

Investment Amount (Rs.) DD charges (Rs.) Net Amount (Cheque / DD Amount) (Rs.)
 Amount in words
 Mode of Payment Cheque / DD* No. Dated
 Drawn on Bank
 Branch
 City
 A/c. No. Account Type (Please ✓) Current Savings NRE FCNR NRO

The details of the bank account provided above pertain to my/our own bank account in my/our name Yes No. If No, my relationship with the bank account holder is Spouse Child Parent Relative Sibling Friend Others. **Application Form without this information may be rejected.**

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

4B. SIP INVESTMENT (Please see the Load Structure of respective Schemes)

I/We would like to enrol for Systematic Investment Plan under L&T Mutual Fund subject to terms and conditions of the Scheme/Plan and subsequent amendments thereto.
 Enrolment Period months From To Frequency: Monthly SIP Date : 5th or 15th or 25th
 Amount per Instalment (Rs.) Number of Instalments Total Amount (Rs.)
(Minimum 6 instalments of Rs.1,000 each or more for all Schemes and minimum of Rs. 500 or in multiples of Rs. 500 for L&T Tax Saver Fund)

Payment Mechanism (Please ✓ any one only)
 Cheques (please provide the Cheques details below) *All Cheques should be drawn in favour of Scheme name and crossed 'account payee only'.*
 Total number of Cheques Cheque No. From To
 Each Cheque Amount (Rs.) (in words)
 Drawn on Bank
 Branch
 City A/c. No.
 SIP Auto Debit Facility (please fill the SIP Auto Debit Form provided and submit it together with the Cheque for first SIP transaction and provide the First SIP Instalment cheque details below)
 First instalment Cheque No. Amount (Rs.)
 Bank
 Branch
 City A/c. No.

5 ELECTRONIC CLEARING SERVICES (ECS) FOR DIVIDEND PAYMENTS*

You may choose to receive dividends in your bank account through the Electronic Clearing Service (only in select cities). Unitholders who do not opt for the ECS facility will receive dividends by cheques payable at par/DD.
 I/We authorise L&T Mutual Fund to credit my/our dividend through ECS (Please ✓) * Please enclose photocopy of your cheque leaf.
 The 9-digit MICR Code number of my/our Bank & Branch is ◀ This is a 9-digit number next to your Cheque No.

6 OTHER SERVICES (Optional)

E-mail Services (Please ✓)
 I/We wish to receive the following documents via e-mail in lieu of physical document(s)
 Account Statement* All other Statutory Communications Marketing Updates
 e-mail
 * Will be sent Monthly After every transaction

Other E-mail Services (Please ✓)
 Daily NAV Weekly Market Review Event Updates

T-PIN Services (Please ✓)
 Would you like a T-PIN assigned?
 (T-PIN : For Internet based transactions)

7 FOR INVESTORS WHO WISH TO OPT FOR NOMINATION (For Nomination Form please refer to last page)

Nomination Form is enclosed Yes No

8 DECLARATION & SIGNATURE(S)

I/We have read and understood the contents of the Scheme Information Document of the Scheme(s) of L&T Mutual Fund. I/We hereby apply to the trustee of L&T Mutual Fund for units of respective Schemes of L&T Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We hereby declare and confirm that the amount invested in the scheme(s) indicated above is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti-Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. If the fund is not satisfied with regard to the completion of the "Know Your Customer" process for me/us, I/We hereby authorize the Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption and initiate such other action that may be required by the law.
 The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
Applicants other than Individuals / HUF : I/We certify that as per the Memorandum and Articles of Association of the Company, byelaws, trust deed, Partnership Deed and resolutions passed by the Company/Firm/Trust. I/We are authorized to enter into this transaction for and on behalf of the Company/Firm/Trust. Please Yes No No
For NRIs only: I/We confirm that I am/we are Non-Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR Account.
 I/We confirm that details provided by me/us are true and correct. Date:

SIGNATURES

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

L&T Investment Management Limited - Branches

Bangalore: 9902577577/9008655226/32952142 Baroda: 9898598644/2351740 Bhopal: 0755-2552452/3 Chandigarh: 9878406940/3068051
 Chennai: 25307402/5 Cochin: 9895168160/6533130 Coimbatore: 9994995799/3067929/30 Durgapur: 9932241935 Goa: 9923285799 Hyderabad: 9849523638
 Indore: 9826012555/4286032 Jaipur: 4043108 Jalandhar: 9872838208 Jamshedpur: 9334289963 Kanpur: 9839296100 Kolhapur: 9923539066/6614834/5
 Kolkata: 66262709/66262710/66262711/66262712 Lucknow: 4003245/9838119887 Ludhiana: 9888300348 Madurai: 9865966013
 Mumbai: 61366600/66104946/9821118597 Nagpur: 9372695617 Nashik: 9960025000/6611791 New Delhi: 9811595033/66134274 Pune: 32912911/9960822206
 Raipur: 4044496/9926808555 Rourkela: 9437648485 Siliguri: 2545474/9800202292 Tiruchirappalli: 9952142228
 Vijayawada: 9676785656 Vishakhapatnam: 9676970777

Toll Free: 1800 209 7575

SIP/MICRO SIP APPLICATION FORM FOR EQUITY SCHEMES



Please read instructions before filling the Form

SIP/MICRO SIP Facility is available in L&T Triple Ace Fund, L&T Monthly Income Plan and L&T Gilt Fund

Application No.:

DISTRIBUTOR INFORMATION

(Only empanelled Distributors/Brokers will be permitted to distribute Units)

Distributor/Broker ARN ARN -	Sub-Broker Code
---------------------------------	-----------------

FOR OFFICE USE ONLY

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

1 APPLICANT'S INFORMATION (Please fill in block letters. Use one box for one alphabet leaving one box blank between two words)

Folio No. (In case of Existing Investor) Form No. (In case of New Investor)

Only for MICRO SIP (Document Submitted) (Tick any one) (PAN No./PAN Proof not required for MICRO SIP)

Voter Identity Card; Driving License; Government/Defense Identification card; Passport; Photo Ration Card; Photo Debit Card; Employee ID cards issued by companies registered with Registrar of Companies; Photo Identification issued by Bank Managers of Scheduled Commercial Banks/Gazetted Officer/Elected Representatives to the Legislative Assembly/Parliament; ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks; Senior Citizen/Freedom Fighter ID card issued by Government; Cards issued by Universities/deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); Any other photo ID card issued by Central Government/State Governments /Municipal authorities/Government organizations like ESIC/EPFO.

The photo identification document has to be current and valid and also to be either self-attested or attested by the ARN holder (AMFI Registered Distributor).

* PAN/PAN Proof is mandatory for all Applicants. (only in case of SIP).

2 SIP/MICRO SIP INVESTMENT DETAILS (Please see the Load Structure of respective Schemes)

I/We would like to enrol for Systematic Investment Plan under L&T Mutual Fund subject to terms and conditions of the Scheme/Plan and subsequent amendments thereto.

Scheme Name

Option (Please ✓) Cumulative* Dividend Dividend Facility (Please ✓) Reinvestment* Payout (* Default Option / Facility)

Enrolment Period Months From To SIP/MICRO SIPs Date : 5th or 15th or 25th

3 SIP/MICRO SIP PAYMENT DETAILS (MANDATORY as per SEBI Guidelines)

Amount per Instalment (Rs.) Number of Instalments Total Amount (Rs.)

(Minimum 6 instalments of Rs. 1,000 each or more for all Schemes and minimum of Rs. 500 or in multiples of Rs. 500 for L&T Tax Saver Fund)

Payment Mechanism (Please ✓ any one only)

SIP/MICRO SIPs Auto Debit Facility (Please fill the SIP/MICRO SIPs Auto Debit Form provided and submit it together with the Cheque for first SIP/MICRO SIPs transaction)

Cheques (Please provide the Cheques details below) All Cheques should be drawn in favour of Scheme name and crossed 'account payee only'.

Total number of Cheques Cheque No. From To

Drawn on Bank Branch City

I/We do not have any existing MICRO SIPs which together with the current application resulting in aggregate investments exceeding Rs. 50,000 in a year.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Date

SIGNATURES

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

SIP/MICRO SIP AUTO DEBIT FORM (Registration cum Mandate Form for ECS)

First SIP/MICRO SIP cheque and subsequent via Auto Debit in select cities as given on reverse of this Form.

DEBIT MANDATE [Electronic Clearing Service (Debit Clearing)]

The Manager Bank Name <input type="text"/>	Name <input type="text"/>
Branch Address <input type="text"/>	Address <input type="text"/>
City <input type="text"/> Pin code <input type="text"/>	Tel. No. <input type="text"/>
Telephone No. <input type="text"/>	

Copy to the User Company

I, hereby authorise you to debit my account for making payment to L&T Mutual Fund through ECS (Debit) clearing as per the details given as under.

A) Name of Bank Account Holder Mr. Ms. /M/s.

B) 9-Digit MICR Code of the Bank and Branch C) Account Type (Please ✓) Current Savings Cash Credit

D) Ledger No. / Ledger Folio No. E) A/c. No.

Name of the Scheme	Date of effect (5/15/25)	Periodicity (Monthly)	Amount of Instalments (Rs.)	Number of Instalments
	DD/MM/YY			
	DD/MM/YY			

DECLARATION AND SIGNATURE(S)

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the Scheme.

Certified that the particulars furnished above are correct as per our records.

(Bank's Stamp)

Date

Signature of Customer (As in Bank Records)

Date

Signature of the Authorised Official from the Bank

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

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Application No.:

Received from Mr. /Ms. /M/s

an application for SIP enrolment in the Scheme

Option (Please ✓) Cumulative Dividend Dividend Facility (Please ✓) Reinvestment Payout

Total Cheque Cheque No. Dated

Drawn on (Bank) Amount (Rs.)

SIP Auto Debit Facility Amount per Instalment (Rs.) Total Amount (Rs.)

Signature, Stamp & Date

SIP Facility is available for L&T Growth Fund, L&T Midcap Fund, L&T Opportunities Fund, L&T Multi-Cap Fund, L&T Global Advantage Fund, L&T Contra Fund, L&T Tax Saver Fund and L&T Hedged Equity Fund

First SIP cheque and subsequent via Auto Debit in select cities viz :

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangeree, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Gulbarga, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Siliguri, Solapur, Surat, Tirupati, Tirupur, Trichur, Trichy, Trivendrum, Udaipur, Udupi, Varanasi, Vijayawada and Vizag.

The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of L&T Mutual Fund without assigning any reasons or prior notice. If any city is removed from the list, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.

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

L & T INVESTMENT MANAGEMENT LIMITED - BRANCHES

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