

Name of the Scheme	Comparison with Other Schemes
Equity Schemes	
L&T Equity Fund	The Scheme is a diversified open-ended equity scheme that predominantly invests in the Indian markets without any sector or market cap bias. The scheme does not have any style bias. The investment approach is bottom up stock picking.
L&T Tax Advantage Fund	The Scheme is an equity linked savings scheme as per the Equity Linked Savings Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs). The Scheme is a diversified equity scheme with a mandatory 3 year lock in period. The Scheme will predominantly invest in the Indian markets without any sector or market cap bias.
L&T India Special Situations Fund	The Scheme is a diversified, thematic open-ended equity scheme. The key theme focus is seeking investment opportunities in companies that could be facing situations that are out of the ordinary ("Special Situations"). The type of companies which falls within the scope of such Special Situations include but are not limited to; <ul style="list-style-type: none"> - companies with recovery potential. - companies whose growth potential, may not be fully recognised by the market. - companies with hidden/undervalued assets whose value, may not be fully recognised by the market. - companies with interesting product pipelines which could offer good earnings potential. - companies undertaking corporate restructuring. - companies which could be potential candidates for mergers and acquisitions related activities. Such investments will be made across sectors and market caps.
L&T India Large Cap Fund	The Scheme is a diversified, open-ended, growth style bias equity scheme that invests largely in growth oriented companies across sectors and market cap. Such companies include companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality.
L&T India Value Fund	The Scheme is a diversified, open-ended, value style bias equity fund that invests largely in under valued companies across sectors and market caps. Such companies include companies whose shares, as per fund managers' analysis, are trading at less than their assessed values.
L&T India Prudence Fund	The Scheme is an open-ended equity growth scheme that invests predominantly into equity and equity related instruments and investments approach is bottom-up stock picking.
L&T Dynamic Equity Fund	The Scheme is an open-ended equity growth scheme that invests predominantly into equity and equity-related instruments derivatives and debt and money market instruments.
L&T Midcap Fund	The Scheme seeks to generate return by investing primarily in midcap stocks as per the investment objective and asset allocation. The Scheme will invest primarily in companies whose market capitalization falls between the highest and the lowest constituent of the Nifty Free Float Midcap 100 Index.
L&T Tax Saver Fund	The Scheme follows a multi-cap investment approach i.e., the Scheme invests in a well-diversified portfolio of equity & equity related instruments across all ranges of market capitalization. The Scheme enables the investors to get income tax rebate as per the prevailing tax laws, subject to lock in period of 3 years from the date of allotment.
L&T Infrastructure Fund	The Scheme will predominantly invest in securities of the companies in the infrastructure sector.
L&T Arbitrage Opportunities Fund	The Scheme seeks to generate return by investing in arbitrage opportunities in the cash and derivatives segments of the market as per the investment objective and asset allocation.
L&T Business Cycles Fund	The Scheme is an open-ended equity scheme. The Scheme Invests predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.
L&T Equity Savings Fund	The Scheme looks to invest in a mix of arbitrage opportunities in cash and derivative markets, debt and corporate bonds, along with un-hedged equity exposure. The Scheme aims to generate long term appreciation of capital which is commensurate with the overall level of risk undertaken which is expected to be lower than a normal equity scheme.
L&T Emerging Businesses Fund	The Scheme seeks to generate return by investing primarily in emerging companies (small cap stocks) as per the investment objective and asset allocation. Emerging companies are businesses which are typically in the early stage of development and have the potential to grow their revenues and profits at a higher rate as compared to broader market.

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

Ready Reckoner For Schemes

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

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

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

City/Town _____ Pin _____ State _____ Country _____

Overseas Address (Mandatory for NRIs/PIOs) _____

City/Town _____ Pin _____ State _____ Country _____

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

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

<input type="radio"/> Resident Indian Individual	<input type="radio"/> Company/Body Corporate	<input type="radio"/> Defence Establishment	<input type="radio"/> Society
<input type="radio"/> Non Resident Indian Individual (NRI)	<input type="radio"/> Financial Institutions	<input type="radio"/> Hindu Undivided Family (HUF)	<input type="radio"/> Mutual Fund
<input type="radio"/> Person of Indian Origin (PIO)	<input type="radio"/> Limited Liability Partnership (LLP)	<input type="radio"/> Non Govt. Organization (NGO)	<input type="radio"/> Trust
<input type="radio"/> Foreign Portfolio Investor (FPI)	<input type="radio"/> Partnership Firm	<input type="radio"/> Association of Persons (AOP)/Body of Individuals(BOI)	<input type="radio"/> Others _____
<input type="radio"/> Foreign National Residing in India	<input type="radio"/> Foreign Institutional Investor (FII)	<input type="radio"/> Bank	Are you a Non Profit Organization (NPO) <input type="checkbox"/> Yes <input type="checkbox"/> No

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

Account Number _____ Account Type: Savings Current NRE NRO
Please ✓ any one FCNR Others _____

Bank Name _____ Branch _____

City _____ IFSC _____ MICR _____

If you are not making the investment from the above mentioned bank account, please attach an original cancelled cheque leaf of the above account with the name of the first holder printed.

7. MODE OF HOLDINGPlease ✓ Sole/1st Holder only Any one or Survivor* Joint
(If the mode of operation is not specified, for folios opened with more than one applicant, the mode of operation would be taken as "Any one or Survivor")**8. POWER OF ATTORNEY (PoA) HOLDER DETAILS**If your investment is being made by a Constituted Attorney on your behalf, please furnish the below details and enclose a original **notarised copy** of the Power of Attorney for registering the same:POA Holder's Name Mr. Ms. _____ First Name _____ Middle Name _____ Last Name _____POA for Sole / First Applicant Second Applicant Third Applicant E-mail Id _____

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

(POA Holder needs to comply with applicable KYC requirements). ^ 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

9. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)If you wish to hold your investment in dematerialised mode please furnish the below details and **enclose a copy of the Client Master** that you may have received from your Depository Participant. NSDL CDSL

NSDL/CDSL: Depository Participant Name _____

Depository Participant ID _____ Beneficiary A/c No. _____

Enclosed: Client Master Transaction / Statement Copy / DIS Copy

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

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.lfsc.com

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