

GENERAL INSTRUCTIONS

1. This form is for existing unit holders only. New applicants need to fill in the Common Application Form, which is part of the Key Information Memorandum. With this form you can invest in a fund, redeem your money, switch between funds, register for our Systematic Withdrawal Plan (SWP) or Systematic Transfer Plan (STP).
2. Please read the Scheme Information Document and Statement of Additional Information of the respective fund before investing.
3. If you are investing directly, please suffix the name of the scheme with the words "DIRECT PLAN" for allotment of units in the Direct Plan of the Scheme. If "DIRECT PLAN" is mentioned, broker code if any mentioned will be ignored and the investment will not be eligible for commission payout.
4. For redemption/switch/SWP/STP requests also, please suffix the name of the scheme with the words "DIRECT PLAN".
5. If you may make an error while filling this form, please ensure that all applicants sign against the correction.
6. The completed form should be submitted to any L&T MF or CAMS Investor Service Centre.
7. PAN and KYC are mandatory. Please note that a PAN (Permanent Account Number) and KYC (Know Your Customer) compliance are mandatory for investing a lump sum or through a SIP for switching between funds and for setting up a STP (Systematic Transfer Plan). Your KYC status is usually indicated in your Account Statement as follows:
 - a) **KYC Verified:** The KYC check is completed and you are KYC-compliant.
 - b) **KYC Pending:** Your KYC check is in progress.
 - c) **KYC Failed:** Your KYC has failed due to some deficiencies in the forms or documents you submitted to CVL
 - d) **KYC Not Available:** If you have not applied for KYC compliance or if you have not submitted a copy of your KYC acknowledgement letter to us. If you need more information, please visit www.Intmf.com.**PLEASE NOTE:** All PoA (Power of Attorney) holders and Guardians have to be KYC-compliant.
8. **NON-INDIVIDUAL INVESTORS:** Please inform us of any change in your list of signatories and provide us with a certified copy of the Board Resolution and List of Authorised Signatories.

GUIDANCE NOTES

Note 1 – Personal Details

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

Note 2 – Purchase Request

- a) Please specify the scheme details, investment amount and cheque details.
- b) Your payment cheque should be drawn in favour of the scheme in which you are investing.
- c) If you are an NRI, please indicate the source of funds for your investment.
- d) Reason for Investment: We help you to record the financial goal you are investing for. You can specify one goal for a scheme. If you have earlier filled in a reason to save in a particular scheme in a folio and choose a different reason while filling in this form, we will over-write the earlier. If you wish to keep your investments separate, you can choose to make the investment in a different folio.
- e) If the payment advice does not mention the bank account holders' name/s, then a self-attested bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account should be provided. Otherwise, it will be treated as a 3rd party payment and rejected except under the following exceptional circumstances:
 - Payment by parents/grandparents/related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as a gift, provided the purchase value is less than or equal to Rs. 50,000 and KYC is completed for the registered guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and parents/grandparents/related persons should be submitted. However, if the purchase/SIP instalment value exceeds Rs. 50,000, the application will be rejected.
 - Payment by an employer on behalf of Employee Systematic Investment Plans or lump sum/one-time subscription through payroll deductions, provided both employee and employer are KYC-compliant. Additional declaration in the prescribed format is also required along with the application form.
 - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format is also required along with the application form.
- f) **Transaction Charges:**

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

- Rs. 150/- if you are a first-time investor in mutual funds.
- Rs. 100/- if you are an existing investor in mutual funds.

Mutual Fund units will be allotted only against the net investment amount - or less DD charges and transaction charges as applicable.

Transaction charges will be deducted only if your investment is submitted through a distributor who has 'opted in' to receive transaction charges.

Transaction charges will NOT be deducted:

If you invest at designated collection centres or at our website www.Intmf.com and do not add a distributor's ARN.

If you invest less than Rs. 10,000 through a distributor.

If you invest via a Switch or STP as there is no additional investment.

If you invest through any stock exchange.

Note 3 – Redemption Request

- Please specify scheme details and the amount/number of units you wish to redeem. If you wish to redeem all units, tick against the box provided for the purpose.
- If your redemption request specifies both amount and units for redemption, the latter will be processed.
- A redemption will be processed only for the amount which has been realised. If the balance in the scheme/plan/option after taking into account the redemption is below the minimum redemption size (either in amount or in units whichever is less), the entire balance would be redeemed and paid out.
- To safeguard investors against fraudulent action on their investments, where a redemption request is received together with a request for change of address and/or change in bank details, the AMC may release the payment only after completing necessary additional checks.

Note 4 – Switch Request

- Please specify the exact source and target scheme names for the switch. For e.g. if your target scheme is L&T Equity Fund – Growth and the source scheme is L&T Cash Fund Retail – Growth, please ensure that all these details are filled in.
- Please specify the amount/number of units you wish to switch. If you wish to switch all units, please tick against the box provided for the purpose.

- If your switch request specifies both amount and units, the latter would be processed.
- If the balance in the source scheme/option, after taking into account the switch is below the minimum redemption size (either in amount or in units whichever is less), the entire balance in the source scheme will be switched to the target scheme.

Note 5 – Systematic Withdrawal Plan (SWP)

- a) Please note SWP facility is available in all our schemes except Institutional & Super Institutional Plans.
- b) Please indicate if you wish to withdraw a fixed amount per period or the Capital Appreciation. If none of the options is specified, by default, the instalment will be fixed amount. Capital Appreciation SWP is available from 'Growth' plans only. Please also specify scheme details, number of instalments, total withdrawal amount, withdrawal frequency and withdrawal period.
- c) The minimum withdrawal size is Rs. 1000 or 100 units. The value of the unit balance in the folio should be at least Rs 25000. Else the SWP will not be processed.
- d) Please note that your SWP will be processed within 7 calendar days from the date of your request. Hence, while filling in the 'From Date' for the SWP period, please factor in at least 7 calendar days beyond the date of your request. For instance, if you submitted your request on the 1st, please fill in the 7th of that particular month.
- e) You can cancel a registered SWP at any time by submitting a written request. The cancellation will be processed within 15 days.
- f) Please note the following:
 - If both amount and units are mentioned, we will process the SWP for the amount.
 - If the total withdrawal amount is not mentioned or incorrectly mentioned, we will process as per the instalment amount and number of instalments mentioned.
 - If the scheme/plan/option is not mentioned and there is only one scheme/plan/option combination available in the folio, we will process the same.
 - If the start date is not mentioned by default, we will take the 10th of every month as the date.
 - If the end date is not mentioned, the SWP will be processed until we receive a request from you to discontinue it.
 - If the frequency is not mentioned or if more than one frequency has been selected, we will process it as a monthly SWP by default.

Note 6 – Systematic Transfer Plan (STP)

- a) Please note STP facility is available in all our schemes except Institutional and Super Institutional Plans.
- b) Please indicate if you wish to transfer a fixed amount per period or the capital appreciation. If none of the options is specified, by default, the instalment will be fixed amount. Please also specify the scheme details, number of instalments, transfer instalment amount, total transfer amount, transfer frequency and transfer period.
- c) The minimum transfer size is Rs. 1000 or 100 units. The value of the unit balance in the folio should be at least Rs 25000. Else the STP will not be processed.
- d) Please note that your STP will be processed within 7 calendar days from the date of your request. Hence, while filling in the 'From Date' for the STP period, please factor in at least 7 calendar days beyond the date of your request. For instance, if you submitted your request on the 1st, please fill in the 7th of that particular month.
- e) Please note the following:
 - If the plan/option of the source scheme is not mentioned, and there is only one scheme/plan/option combination available in the folio, we will process the same.
 - If the plan/option of the target scheme is not mentioned, we will process as per the default options mentioned in the Scheme Information Document of the respective scheme.
 - If the minimum balance criteria are not met when processing an instalment, we will transfer out the entire available unit balance and cease the STP.
 - If the start date is not mentioned, we process the STP every Monday for Weekly STPs and on the 10th of the month for Monthly/Quarterly STPs.
 - If the end date is not mentioned, the STP will be processed until we receive a request from you to discontinue it.
 - If the total transfer amount is not mentioned or incorrectly mentioned, we will process as per the instalment amount and number of instalments mentioned.
 - If the frequency is not mentioned or if more than one frequency has been selected, we will process it as a monthly STP by default.
 - If more than one day is selected, we will process for "Monday."
 - If the monthly frequency is selected, but no date is mentioned, we will process the STP instalments on the 10th of every month by default.
- f) You can cancel a registered STP at any time by submitting a written request. The cancellation will be processed within 15 days.

call 1800 2000 400 or 1800 4190 200

email investor.line@Intmf.co.in

www.Intmf.com

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

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

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