



L&T Mutual Fund
Built on strong foundations

KEY INFORMATION MEMORANDUM AND APPLICATION FORM

L&T Short Term Debt Fund

An Open Ended Debt Scheme

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

New Fund Offer Opens on : December 7, 2011

New Fund Offer Closes on : December 21, 2011

The Scheme shall Re-open for Continuous Sale and Repurchase within 5 Business Days of Allotment

L&T MUTUAL FUND

309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

SPONSOR

L&T Finance Limited

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

INVESTMENT MANAGER

L&T Investment Management Limited

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

Head Office: 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

TRUSTEE COMPANY

L&T Mutual Fund Trustee Limited

Registered Office: 'L&T House', Ballard Estate, P.O.Box No. 278, Mumbai, 400 001

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/ the Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the investor service centers 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.

This Key Information Memorandum is dated November 24, 2011.

*Consequent to change in controlling interest of the AMC, its registered office shall be shifted from the State of Tamil Nadu to the State of Maharashtra, upon receipt of requisite approvals. The registered office shall be shifted at L&T House, Ballard Estate, P.O. Box 278, Mumbai – 400 001.

Name of Scheme	L&T Short Term Debt Fund		
Nature of the Scheme	An Open Ended Debt Scheme		
Investment Objective	The investment objective of the Scheme is to generate returns for investors with a short-term investment horizon by investing in fixed income securities of shorter term maturity.		
Asset Allocation Pattern of the Scheme	An indication of the asset allocation pattern of the portfolio in the Scheme is as follows:		
	Instruments	Indicative allocations Min% - Max% (% of Net Assets)	Risk Profile
	Debt and Money Market Instruments with residual maturity upto 24 months	65% – 100%	Low
	Debt Instruments with residual maturity greater than 24 months and less than 60 months	0% – 35%	Low to Medium
	<p>The Scheme may invest in securitized debt up to 50% of the portfolio.</p> <p>The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time to time. Further, the Scheme may undertake Interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/ SEBI from time to time).</p> <p>The average maturity of the Portfolio of the Scheme shall not exceed 3 years.</p> <p>Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.</p> <p>The gross investments in securities under the Scheme which includes Debt, Money Market Instruments including Securitized debt & Derivatives shall not exceed 100% of net assets of the Scheme.</p> <p>However, following will not be considered while calculating the gross exposure:</p> <p>a) Security-wise hedged position and</p> <p>b) Exposure in Cash or cash equivalents with residual maturity of less than 91 days. The exposure to derivatives will be calculated on notional value of the derivative contracts.</p> <p>The above asset allocation pattern is not absolute and can vary depending upon the AMC's perception of the Debt and Money markets as well as the general view on interest rates. The asset allocation pattern indicated above may thus be altered only on defensive considerations and for a short period not exceeding 1 month</p>		
Product differentiator	<p>L&T Short Term Debt Fund:</p> <p>a. Average maturity of the Portfolio of the Scheme shall not exceed 3 years.</p> <p>b. Asset allocation shall be tilted towards low to moderate average maturity. The Scheme shall have higher interest rate volatility as compared to L&T Ultra Short Term Fund, a Scheme of L&T Mutual Fund. Further, the Scheme shall invest upto 35% in debt instruments having residual maturity greater than 24 months and less than 60 months.</p> <p>c. Further, this Scheme is not a flexi product when compared to L&T Select Income Fund - Flexi Debt Fund which gives complete freedom to invest in all Debt asset classes upto 100% with no maturity restriction.</p>		
Risk profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.</p> <ul style="list-style-type: none"> • Returns: Investors in the Scheme are not being offered any guaranteed or assured returns. • Performance Risk: Schemes' 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. • Liquidity & Settlement Risk: Investors may note that AMC's investment decisions may not be always profitable. The Scheme proposes to invest in Debt, Money Market Instruments & Government Securities and accordingly, trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. • Derivative Risk: 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. <p>Please read the Scheme Information Document for Strategies relating to Trading in Derivatives.</p> <ul style="list-style-type: none"> • Risk Associated with Securitized Debt and PTC: Typically, investments in securitized 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). Investors are requested to refer guidelines for investments in Securitized Debt mentioned in the Scheme Information Document of the Scheme. • Risks associated with investing in Bonds and Fixed Income securities: Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme 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). Other risks are as follows: <ul style="list-style-type: none"> ▪ Credit risk ▪ Commingling Risk ▪ Prepayment Risk ▪ Legal Risk ▪ Risks associated with stock/ securities lending ▪ Currency Risk ▪ Political Risk ▪ Tenor Risk ▪ Prepayment Risk ▪ Reinvestment Risk <p>Investors are requested to refer the SID for detailed Standard Risk Factors and Scheme Specific Risk Factors.</p>		

Measures for mitigating risks	<p>1) The overall portfolio structuring of the Scheme would aim at controlling risk at moderate level.</p> <p>2) The average maturity of the Portfolio of the Scheme shall not exceed 3 years with an intention to relatively minimize the interest rate risk for the Scheme.</p> <p>3) Risk would also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies.</p> <p>4) Further, detailed credit analysis would be performed before purchase of any debt and money market instrument.</p>
Investment Strategy	<p>The objective of the Scheme is to generate returns with moderate level of risk by investing primarily in Debt Securities and Money Market Instruments of short term maturity, and accordingly, at least 65% of the portfolio would be invested in Debt and Money Market Instruments with residual maturity upto 24 months. The portfolio average maturity shall not exceed 3 years and construction of portfolio would be in a basket of short to medium term securities of various tenors as per yield curve dynamics and interest rate view.</p> <p>The Scheme shall follow an active duration management strategy.</p> <p>The fund manager shall manage the fund based on the outlook on interest rates and liquidity etc. Efficient portfolio construction shall be used to manage interest rate risk and credit risk across different asset class and duration buckets, and optimise risk-adjusted returns.</p> <p>The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the Regulations and Guidelines from time to time. The fund manager/s shall actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.</p>
Options	<p>Following Options are available under the Scheme:</p> <ol style="list-style-type: none"> 1. Dividend (Payout & Re-investment) 2. Quarterly Dividend (Payout & Re-investment) 3. Growth 4. Bonus* <p>If no option is specified at the time of application, the default option is Growth Option.</p> <p>The Trustees reserves the right to declare dividend from time to time, subject to availability of distributable surplus.</p> <p>If no option is specified the default option is dividend re-investment.</p> <p>* Declared as and when decided by the Trustees.</p>
Applicable NAV (after the scheme opens for repurchase and sale)	<p>Purchases/ Switch-ins:</p> <ul style="list-style-type: none"> • In respect of valid applications received up to 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable, provided funds for the entire amount of purchase/ switch-in as per the application are credited to the Bank account of the Scheme before the cut-off time without availing any credit facility, whether intra-day or otherwise, by the Scheme. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable, provided funds for the entire amount of purchase/ switch-in as per the application are credited to the Bank account of the Scheme on the next business day before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. • In respect of valid applications with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable. • However, in respect of valid applications with outstation cheques/ demand drafts not payable at par at the place where the application is received, closing NAV of the business day on which cheque/demand draft is credited shall be applicable. <p>Redemptions/ Switch-outs:</p> <ul style="list-style-type: none"> • In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which application is received shall be applicable. • In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day shall be applicable.
Minimum Application Amount for Lumpsum Investments (During NFO and after Scheme opens for repurchase and sale)	<p>For First Purchase: For all Options - A minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter</p> <p>Additional Purchase by the Existing Unit holders: For all Options - A minimum of Rs. 1000/- per application and in multiples of Re. 1/- thereafter.</p>
Minimum Repurchase Amount/ Minimum units	For all Options - A minimum of Rs. 500/- per application or 50 units.
Despatch of repurchase (redemption) request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 business days from the date of redemption or repurchase.
Liquidity	The AMC will calculate and disclose the first NAV not later than 5 Business days from the date of allotment of units. The Scheme will sell and redeem units on a continuous basis, subject to the prevailing load structure (if any). However, units of the scheme can also be subscribed and redeemed additionally through: a) registered trading members/ stock brokers of recognized Stock Exchanges; b) clearing members of the registered Stock Exchanges; c) depository participants of registered Depositories (to process only redemption request of units held in demat form). Investors are requested to refer "Facility to hold units in Demat Form through Stock Exchange Mechanism", mentioned in the Scheme Information Document and this Key Information Memorandum.
Dematerialization	The Unitholders of the Scheme are given an option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. The Unitholder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) and will be required to indicate in the application the DP's name, DP ID number and the beneficiary account number of the applicant with the DP. The AMC intends to register with both NSDL & CDSL. Investors to note that name provided in the application form must match with the name provided to the DP and in case of any discrepancies in this, the application will be processed under physical mode. The AMC shall issue units in dematerialized form to a unitholder within two business days of the receipt of valid request from the unitholder. In which case, the mode of holding of units would be in demat form. In case Unitholders do not provide their demat account details in the application form, it shall be treated as investment under physical mode and they will not be able to transact on the eligible Stock Exchange until the holding are converted into demat mode and listed on the Stock Exchange.
Benchmark Index	CRISIL Short Term Bond Fund Index
Dividend Policy	<p>Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The Trustees reserves the right to declare dividend from time to time, depending on availability of distributable surplus.</p> <p>The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the respective Dividend Option on the record date; which will be announced in advance.</p>
Name of the Fund Manager	Ms. Beky Kuriakose

Name of the Trustee Company	L&T Mutual Fund Trustee Limited									
Performance of the Scheme	Being a new Scheme, it does not have any performance track record.									
Expenses of the Scheme:	New Fund Offer Period and Continuous Offer:									
(i) Load Structure (including SIP/STP/SWP)	<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.</p> <p>The 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: For all investments: 0.5% - if redeemed ≤ 6 months; Nil - if redeemed > 6 months</p> <p>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 unit holders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.</p> <p>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 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 Scheme immediately.</p> <p>Bonus units and units issued on reinvestment of dividends shall not be subject to exit load.</p>									
(ii) New Fund Offer Expenses	No New Fund Offer Expenses shall be charged to the Scheme. The same will be borne by the AMC.									
(iii) Recurring Expenses (% of daily Average Net Assets)	<p>The total annual recurring expenses are estimated at 2.25% of the average daily net assets, as given below. These expenses are subject to inter-se change and may increase/ decrease as per actual and/or any change in the regulations.</p> <p style="text-align: right;">(% per annum of average daily net assets)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Description</th> <th style="text-align: center;">L&T Short Term Debt Fund</th> </tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fees</td> <td style="text-align: center;">1.25%</td> </tr> <tr> <td>Other Recurring Expenses (incl. Custodian Fees/ Distributors Commission/ Marketing and Selling Expenses/ Registrar & Transfer Agents Expenses/ Audit Fees/ Investor Communications Costs/ Rating Fees and any other recurring expenses allowed by SEBI)</td> <td style="text-align: center;">1.00%</td> </tr> <tr> <td>Total Annual Recurring Expenses</td> <td style="text-align: center;">2.25%</td> </tr> </tbody> </table> <p>These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses to be charged shall be subject to maximum permitted by the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly.</p> <p>However New Fund Offer Expenses shall be borne by the AMC.</p> <p>The AMC would update the current expense ratios on the website within two working days mentioning the effective date of the change.</p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits per annum:</p> <ol style="list-style-type: none"> on the first Rs. 100 crore of the Scheme's average daily net assets, will not exceed 2.25% on the next Rs. 300 crore of the Scheme's average daily net assets, will not exceed 2.00% on the next Rs. 300 crore of the Scheme's average daily net assets, will not exceed 1.75% and on the balance of the Scheme's average daily net assets, will not exceed 1.50%. <p>The total recurring expenses of the Scheme, including the additional management fees, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.</p> <p>The Trustee fee, as per the provisions of the Trust Deed, is subject to a maximum of Rs. 5 Lakhs per annum. The Board of the Trustee Company may charge the Trusteeship fee in proportion to the net assets of the Schemes. The Board of the Trustee Company also reserves the right to change the method of allocation of trusteeship fees among various Schemes, from time to time, without adversely affecting the interest of the unit holders.</p> <p>For further details, please refer to Scheme Information Document of the Scheme.</p>		Description	L&T Short Term Debt Fund	Investment Management & Advisory Fees	1.25%	Other Recurring Expenses (incl. Custodian Fees/ Distributors Commission/ Marketing and Selling Expenses/ Registrar & Transfer Agents Expenses/ Audit Fees/ Investor Communications Costs/ Rating Fees and any other recurring expenses allowed by SEBI)	1.00%	Total Annual Recurring Expenses	2.25%
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Other Recurring Expenses (incl. Custodian Fees/ Distributors Commission/ Marketing and Selling Expenses/ Registrar & Transfer Agents Expenses/ Audit Fees/ Investor Communications Costs/ Rating Fees and any other recurring expenses allowed by SEBI)	1.00%									
Total Annual Recurring Expenses	2.25%									
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his / her own professional tax advisor.									
Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the NAVs of the Scheme at the close of every Business Day. NAV of the Scheme shall be made available at all Investor Service Centres of the AMC. The AMC shall have the NAV published in two daily newspapers. The AMC shall update the NAVs on the website of the Fund www.lntmf.com and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Fund shall issue a press release giving reasons and explaining when the Fund would be able to publish the NAVs.									
For Investor Grievances please contact	<p>Name and Address of the Registrar: Computer Age Management Services Pvt. Ltd. Registered Office: New No. 10, Old No.178, M.G.R.Salai, Nungambakkam, Chennai - 600 034. Phone: 044 – 24587094, 044 – 30407094.</p>	<p>L&T Mutual Fund B. John Vijayan Investor Grievance Officer 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Phone: 022 6136 6600 Fax : 022 6136 6603/04 Website: www.lntmf.com Or Any of the Investor Service Centers of L&T Mutual Fund.</p>								

<p>Unit holder's Information</p>	<p>Statements of Account/ Consolidated Account Statement (CAS)</p> <p>(A) NFO Period:</p> <p>The AMC shall send confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investor's registered email address and/or mobile number (if provided by the investor) as soon as possible but not later than five working days from the date of closure of the NFO.</p> <p>Further, a Statements of Account shall be sent by ordinary post/ courier/ e-mail/ any other permitted mode, to each Unitholder, stating the number of Units allotted. The statement of account shall not be construed as a proof of title and is only a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The account statement will be issued in lieu of Unit Certificate/s.</p> <p>(B) For normal transactions (including for only first installment of SIP) during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • On acceptance of valid application for subscription, the investor shall receive confirmation specifying the number of units allotted by way of email and/ or SMS to the investor's registered email address and/or mobile number (if provided by the investor) as soon as possible but not later than five business days from the date of receipt of valid subscription request. This is applicable for subscriptions received through both physical and demat mode. • Thereafter, Consolidated Account Statement (CAS) shall be sent by mail/ email to the investors for each calendar month on or before tenth day of succeeding month. The said Account Statement shall contain details relating to all the transactions* and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month. • Further, the CAS shall be sent by mail/ email to the investors for every half year (September/ March), on or before tenth day of succeeding month, detailing holding at the end of the six month, across the schemes of all mutual funds, to all such investors in whose folios no transaction* has taken place during that period. • Investors are requested to maintain uniform email IDs across schemes of all mutual funds. <p>* The word "transaction" shall include purchase, redemption, switch, dividend payout, dividend reinvestment, SIP/SWP/STP and bonus transactions.</p> <p>Investors are requested to take note of the following in respect of dispatch of Statement of Account/ CAS:</p> <ul style="list-style-type: none"> • If an investor desires, the AMC shall issue the unit certificates to within five business days of the receipt of request for the certificate. • For those investors who have provided an email address, the AMC will send the statement of account by e-mail. • The investor may request for a physical statement of account by writing/calling the AMC/ISC/Registrar & Transfer Agent. • For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). Thus CAS shall not be received by the investor for the folio(s) not updated with PAN/ invalid PAN. Such folios will receive CAS from L&T Investment Management Limited (AMC) in respect of their investment in schemes of L&T Mutual Fund only. Investors are therefore requested to ensure that the folio(s) are updated with their PAN at the earliest. • The CAS shall not be received by the investor in respect of Applications on behalf of Minor (Minor Folios). Such folios shall receive CAS from AMC in respect of their investment in schemes of L&T Mutual Fund only, till the time status of folio is changed from minor to major. • In the event the folio having more than one registered holder, the first named holder shall receive CAS/ Statement of Account. Investors are requested to note that Consolidation for the purpose of sending CAS shall be done only for folios in which the unitholders and the order of holding in terms of first, second and third is similar. • The statement of holding of the beneficiary account holder for units held in demat mode will be sent by the respective Depository Participants periodically. <p>Annual Report:</p> <p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>Unitholders are requested to note that email shall be treated as a default mode for sending Abridged Annual Report of the Schemes of L&T Mutual Fund to the Unitholders who have provided their email address in the Application Form or in any other subsequent communication in any of the folio belonging to the unitholder. Unitholders who wish to update/ provide their email address can contact the Branches of L&T Investment Management Limited/ CAMS Service Centres (CSCs). Unitholders can download and print the Abridged Annual Report after receiving the email from the Mutual Fund. If the Unitholder experiences any difficulty in accessing the Abridged Annual Report sent via email, the Unitholder can inform the branches of L&T Investment Management Limited/ CSCs so as to enable the Mutual Fund to make the delivery through alternate means. Failure to inform within 72 hours after receiving the email would serve as an affirmation regarding the acceptance by the Unitholder of the Abridged Annual Report. Unitholders who also wish to obtain a physical copy of Abridged Annual Report can request the Branches of L&T Investment Management Limited/ CSCs. Upon such request copy of Abridged Annual Report shall be provided to the unitholder free of cost. Further, the unitholders are requested to note that a link of the scheme annual reports or abridged summary shall be displayed prominently on our website www.Intmf.com</p> <p>Half yearly Disclosures - Financial Results:</p> <p>The mutual fund shall publish a complete statement (in the format as prescribed by SEBI) of the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The same shall be published on the website www.Intmf.com The mutual fund may opt to send the unaudited financial results to all unit holders in lieu of the advertisement (if applicable).</p> <p>Half Yearly Disclosures – Portfolio Statements:</p> <p>The Mutual Fund shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its scheme portfolio in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated. The mutual fund may opt to send the portfolios to all unit holders in lieu of the advertisement (if applicable).</p>
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COMPARISON BETWEEN EXISTING OPEN ENDED INCOME SCHEMES

Scheme	L&T Short Term Debt Fund						
Comparison	<ol style="list-style-type: none"> 1. Average maturity of the Portfolio of the Scheme shall not exceed 3 years. 2. Asset allocation shall be tilted towards low to moderate average maturity. The Scheme shall have higher interest rate volatility as compared to L&T Ultra Short Term Fund, a Scheme of L&T Mutual Fund. Further, the Scheme shall invest upto 35% in debt instruments having residual maturity greater than 24 months and less than 60 months. 3. Further, this Scheme is not a flexi product when compared to L&T Select Income Fund - Flexi Debt Fund which gives complete freedom to invest in all Debt asset classes upto 100% with no maturity restriction. 						
Risk Mitigation Factors	<ol style="list-style-type: none"> 1. The overall portfolio structuring of the Scheme would aim at controlling risk at moderate level. 2. The average maturity of the Portfolio of the Scheme shall not exceed 3 years with an intention to relatively minimize the interest rate risk for the Scheme. 3. Risk would also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies. 4. Further, detailed credit analysis would be performed before purchase of any debt and money market instrument. 						
Asset Allocation	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Instruments</th> <th style="text-align: center;">Min% - Max%</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments with residual maturity upto 24 months</td> <td style="text-align: center;">65 – 100</td> </tr> <tr> <td>Debt Instruments with residual maturity greater than 24 months and less than 60 months</td> <td style="text-align: center;">0 – 35</td> </tr> </tbody> </table> <p>The Scheme may invest in securitized debt up to 50% of the portfolio. The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time to time. Further, the Scheme may undertake Interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/ SEBI from time to time). The average maturity of the Portfolio of the Scheme shall not exceed 3 years. Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.</p>	Instruments	Min% - Max%	Debt and Money Market Instruments with residual maturity upto 24 months	65 – 100	Debt Instruments with residual maturity greater than 24 months and less than 60 months	0 – 35
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Assets under Management (in Rs. Crores) (as on October 31, 2011)	Not Applicable						
Number of folios (as on October 31, 2011)	Not Applicable						

Scheme	L&T Liquid Fund								
Comparison	<ol style="list-style-type: none"> 1. Categorized as a liquid Scheme in which applications for purchases/ switch-ins received before 2.00 p.m., gets historic NAV. 2. The Scheme cannot buy any Debt Securities or Money Market Instruments with maturity greater than 91 days. 3. No Exit Load 								
Risk Mitigation Factors	The Scheme carries low risk as it invests in securities of maturity less than 91 days.								
Asset Allocation	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Instruments</th> <th style="text-align: center;">Min% - Max%</th> </tr> </thead> <tbody> <tr> <td>Debt securities</td> <td style="text-align: center;">0%-100%</td> </tr> <tr> <td>Securitized Debt</td> <td style="text-align: center;">0%-100%</td> </tr> <tr> <td>Money Market instruments (including cash/call money)</td> <td style="text-align: center;">20%-100%</td> </tr> </tbody> </table>	Instruments	Min% - Max%	Debt securities	0%-100%	Securitized Debt	0%-100%	Money Market instruments (including cash/call money)	20%-100%
Instruments	Min% - Max%								
Debt securities	0%-100%								
Securitized Debt	0%-100%								
Money Market instruments (including cash/call money)	20%-100%								
Investment Strategy	The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and the return aspect of various investments.								
Assets under Management (in Rs. Crores) (as on October 31, 2011)	2655.99								
Number of folios (as on October 31, 2011)	2226								

Schemes	L&T Floating Rate Fund	L&T Ultra Short Term Fund
Comparison	<ol style="list-style-type: none"> 1. Categorized as an Income Scheme 2. The Scheme invests minimum of 65% of assets in Floating Rate securities & money market instruments. 3. No Exit Load 	<ol style="list-style-type: none"> 1. Categorized as an Income Scheme. 2. 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. 3. No Exit Load
Risk Mitigation Factors	The aim of the investment strategy is to generate reasonable returns with investment in securities predominantly with short term maturity / reset period and with a low risk, particularly minimal interest rate risk.	The Scheme currently falls under the category of ultra short terms funds; as the Scheme does not carry high durations.

Asset Allocation	Instruments	Min% - Max%	Instruments	Min% - Max%
	Floating Rate Securities and Money Market Instruments	65% - 100%	Debt Securities	0% - 100%
	Debt Instruments including Floating Rate Securities	0% - 35%	Money Market instruments (including cash/ call money)	0% - 100%
	The Scheme may invest upto 100% of its net assets in Securitized debt. The Scheme may take exposure in derivatives, either exchange traded or OTC, upto 100% of Net Assets as permitted by SEBI regulations.			
Investment Strategy	<ol style="list-style-type: none"> In line with the investment objective of the Scheme, the investments would be made predominately in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments. The Fund Manager would apply multiple objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument. 		<ol style="list-style-type: none"> In line with the investment objective, the investments would be made in fixed income securities including money market instruments with low to moderate risk. The Fund Management team would apply multiple, objective criteria for selection of securities in the portfolio. These criteria would include yield, credit rating, tenure, liquidity and value added features of the instrument. 	
Assets under Management (in Rs. Crores) (as on October 31, 2011)	1.34		869.71	
Number of folios (as on October 31, 2011)	250		1111	

Schemes	L&T Select Income Fund - Flexi Debt Fund	L&T Triple Ace Fund														
Comparison	<ol style="list-style-type: none"> Categorised as an Income Scheme 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. Exit load: 0.25% if redeemed <= 30 days; Nil - if redeemed > 30 days 	<ol style="list-style-type: none"> Categorised as an Income scheme It 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. Exit load: 1% if redeemed <= 1 year; Nil - if redeemed > 1 year 														
Risk Mitigation Factors	The Scheme actively manages its duration and hence the risk is mitigated by changing the overall duration of the Scheme based on macro economic environment, views on interest rates etc.	Since, the Scheme has to invest atleast 80% in Debt & Government Securities; the risk is mitigated by buying lower duration paper in the adverse environment based on the interest rate views.														
Asset Allocation	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Min% - Max%</th> </tr> </thead> <tbody> <tr> <td>Govt. Securities</td> <td>0% - 100%</td> </tr> <tr> <td>Money Market Instruments</td> <td>0% - 100%</td> </tr> <tr> <td>Corporate Bonds and Other Debt Instruments</td> <td>0% - 100%</td> </tr> </tbody> </table> <p>The Scheme may invest in Securitized Debt. Investments in foreign securities and stock lending – Nil.</p>	Instruments	Min% - Max%	Govt. Securities	0% - 100%	Money Market Instruments	0% - 100%	Corporate Bonds and Other Debt Instruments	0% - 100%	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Min% - Max%</th> </tr> </thead> <tbody> <tr> <td>Debt & Government Securities (including cash/ call money)</td> <td>80% - 100%</td> </tr> <tr> <td>Money market instruments (including cash/ call money)</td> <td>0% - 20%</td> </tr> </tbody> </table>	Instruments	Min% - Max%	Debt & Government Securities (including cash/ call money)	80% - 100%	Money market instruments (including cash/ call money)	0% - 20%
Instruments	Min% - Max%															
Govt. Securities	0% - 100%															
Money Market Instruments	0% - 100%															
Corporate Bonds and Other Debt Instruments	0% - 100%															
Instruments	Min% - Max%															
Debt & Government Securities (including cash/ call money)	80% - 100%															
Money market instruments (including cash/ call money)	0% - 20%															
Investment Strategy	The percentage of investment in various fixed income securities will be decided after considering the economic environment, the performance of the corporate sector and general liquidity, prevailing political conditions and other considerations in the economy and markets.	The corpus of the Scheme would be invested primarily in debt market securities, such as non-convertible debentures, bonds issued by corporates, banks and government, commercial paper, certificates of deposit and other money market instruments. Since the securities with the highest credit rating should have the least risk, the investments is made predominantly in corporate securities (bonds, debentures & commercial papers) with a credit rating of "AAA" ascribed by CRISIL or an equivalent credit rating assigned by other agencies. The Scheme may also invest in privately placed debt of such AAA rated companies.														
Assets under Management (in Rs. Crores) (as on October 31, 2011)	214.18	5.14														
Number of folios (as on October 31, 2011)	281	2098														

Schemes	L&T Monthly Income Plan (Monthly Income is not assured and is subject to the availability of distributable surplus)	L&T Gilt Fund
Comparison	<ol style="list-style-type: none"> Categorised as an Income scheme with marginal allocation of upto 20% towards equities and equity related instruments. The Scheme carries risks associated with equities; as marginal portion is invested equity and equity related instruments. Exit load: 1% if redeemed <= 1 year; Nil - if redeemed > 1 year 	<ol style="list-style-type: none"> Categorised as a Gilt fund The Scheme as per the asset allocation pattern has to invest a minimum of 80% in Government Securities and Treasury bills. Exit load: 0.25% if redeemed <= 1 month; Nil - if redeemed > 1 month

Risk Mitigation Factors	1. The Scheme actively manages its duration for Debt portion. 2. For Equity portion: Equity derivatives like call options and futures are used in order to hedge the volatility of equity markets	1. Scheme Information Document prescribes maximum portfolio maturity not to exceed 12 years, so it keeps duration risk in control. 2. Mostly sovereign risk and low credit risk exposure, as the Scheme can invest only upto 20% in Money market instruments and the balance in Government Securities and Treasury bills.																		
Asset Allocation	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Min% - Max%</th> <th>Normal Allocation of the Corpus</th> </tr> </thead> <tbody> <tr> <td>Debt, Money Markets & Government Securities (including cash/call money)</td> <td>80%- 100%</td> <td>90%</td> </tr> <tr> <td>Equity & Equity related instruments</td> <td>0% - 20%</td> <td>5%</td> </tr> <tr> <td>Securitized Debt</td> <td>0% - 40%</td> <td>5%</td> </tr> </tbody> </table>	Instruments	Min% - Max%	Normal Allocation of the Corpus	Debt, Money Markets & Government Securities (including cash/call money)	80%- 100%	90%	Equity & Equity related instruments	0% - 20%	5%	Securitized Debt	0% - 40%	5%	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Min% - Max%</th> </tr> </thead> <tbody> <tr> <td>Government Securities</td> <td>80%- 100%</td> </tr> <tr> <td>Money market instruments (including cash/call money)</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>The maturity of the portfolio shall not exceed 12 years</p>	Instruments	Min% - Max%	Government Securities	80%- 100%	Money market instruments (including cash/call money)	0% - 20%
Instruments	Min% - Max%	Normal Allocation of the Corpus																		
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Securitized Debt	0% - 40%	5%																		
Instruments	Min% - Max%																			
Government Securities	80%- 100%																			
Money market instruments (including cash/call money)	0% - 20%																			
Investment Strategy	1. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. 2. For Equity portion of the Portfolio, the Fund Manager shall follow a structured investment process. The Scheme endeavors by investing only in those companies that have been thoroughly researched in-house.	1. The Fund Management team endeavors to meet the investment objective of the Scheme by maintaining a balance between safety, liquidity and the profitability aspect of various investments. 2. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets.																		
Assets under Management (in Rs. Crores) (as on October 31, 2011)	123.60	1.31																		
Number of folios (as on October 31, 2011)	5928	107																		

Schemes	L&T MIP - Wealth Builder Fund (Monthly Income is not assured and is subject to the availability of distributable surplus)							
Comparison	1. Categorized as Income Scheme for investors with an aggressive risk profile, where the Scheme proposes to invest upto 30% in equity and equity related instruments. 2. The Scheme carries risks associated with equities apart from debt; as marginal portion is invested equity and equity related instruments. 3. Exit load: 1% if redeemed <= 1 year; NIL - if redeemed > 1 year							
Risk Mitigation Factors	1. Stock specific risk shall be minimized by investing in those companies that have been thoroughly researched in-house. 2. Risk would also be managed through broad diversification of the portfolios within the framework of the Schemes' investment objective and policies. 3. The Scheme may also invest in derivative products to reduce the volatility of the portfolio.							
Asset Allocation	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Min% - Max%</th> </tr> </thead> <tbody> <tr> <td>Debt, Money Market Instruments & Government Securities (including CBLO/ reverse repos)</td> <td>70%- 100%</td> </tr> <tr> <td>Equity & Equity related instruments</td> <td>0% - 30%</td> </tr> </tbody> </table>	Instruments	Min% - Max%	Debt, Money Market Instruments & Government Securities (including CBLO/ reverse repos)	70%- 100%	Equity & Equity related instruments	0% - 30%	<p>The Scheme may invest upto 50% of its net assets in Securitized debt. The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time to time. Further, the Scheme may undertake Interest rate derivatives transactions for the purpose of hedging and portfolio rebalancing (within the permissible limits specified by RBI/ SEBI from time to time). The stock lending, if undertaken, would not exceed 15% of the net assets of the Scheme</p>
Instruments	Min% - Max%							
Debt, Money Market Instruments & Government Securities (including CBLO/ reverse repos)	70%- 100%							
Equity & Equity related instruments	0% - 30%							
Investment Strategy	1. For debt portion of the portfolio: The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. 2. For Equity portion of the portfolio: The Fund Manager shall invest in diversified portfolio of quality stocks, with medium to long term potential to generate returns. The Scheme will invest in a universe of stocks, which will be identified using fundamental analysis. The Scheme will invest in a portfolio of both value and growth stocks.							
Assets under Management (in Rs. Crores) (as on October 31, 2011)	73.37							
Number of folios (as on October 31, 2011)	4858							

Usage of load account:

- Pursuant to SEBI Circular no. CIR/IMD/DF/4/2011 dated March 9, 2011, load balances can be used for marketing and selling expenses including distributors/ agent commissions.
- 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 the Scheme in a separate account and will be utilized for payment of distributor/ agent commissions and to meet other marketing and selling expenses.

A. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum and Scheme Information Document carefully before making an investment decision and filling up the Application Form. Investors are deemed to have accepted the terms and conditions of this offer and bind themselves to the terms and conditions upon signing the Application Form and tendering payment for investment.

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

Submission of Application: Duly completed application along with full payment and supporting documents may be remitted at any offices/ branches of L&T Investment Management Limited or CAMS Service Centres (CSCs). The addresses of the branches of L&T Investment Management Limited and CSCs are given at the end of this KIM.

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

B. Applications on behalf of Minor:

I. Investors/ Unitholders are requested to take note of the following: a. The minor shall be the first and the sole holder in the folio. b. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. c. The AMC/ RTA shall obtain photo copy of Birth Certificate or School Leaving Certificate or Higher Secondary Board marksheet or passport or any other suitable proof of the date of birth of the minor for validating the date of birth and relationship of the Guardian in case of natural guardian and necessary supporting documentary evidence in case of court appointed legal guardian.

II. On Minor Attaining Majority – Status Change: a. Prior to minor attaining majority, the AMC/ RTA shall send advance notice to the registered correspondence address of the guardian and the minor to submit a fresh application form along with service request form, new bank mandate, signature attestation of the major and KYC acknowledgement of the major. b. In case the documents pertaining to change in status are not received by the AMC/ RTA, all financial and non financial transactions including fresh registration of SIP/ STP/ SWP cannot be undertaken by the guardian until all valid documents, mentioned in point (a) above are received by the AMC/ RTA. Please note that request date for change in status should be date of minor attaining majority or later. c. The AMC/ RTA shall send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time an instruction from the major to terminate the standing instruction is received by the AMC/ RTA alongwith documents as mentioned in point (a) above. d. The standing instruction shall be terminated within 30 days from the date of receipt of instruction.

III. Change in Guardian: The AMC/ RTA shall register change in guardian either due to mutual consent or demise of existing guardian, subject to submission of valid documents, as mentioned below, including Bank attestation attesting the signature of the new guardian in a bank account of the minor and KYC of the new guardian. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. a. Request letter from the new guardian. b. No Objection Letter (NoC) or Consent Letter from existing guardian or Court Order for new guardian, in case the existing guardian is alive. c. Notarized copy or attested copy of the Death Certificate of the deceased guardian, where applicable. The attestation may also be done by a special executive magistrate, AMC authorised official or manager of a scheduled bank.

C. Permanent Account Number:

As per SEBI Circular dated April 27, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, effective July 2, 2007. Transactions by unit holders/ investors who fail to submit copy of PAN are liable to be rejected. Accordingly, it is mandatory for all investors to quote their Permanent Account Number (PAN) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Furnishing an incorrect PAN or not furnishing these details could invite a penalty of Rs. 10,000, as per the extant provisions of the Income Tax Act, 1961. However, there are certain nature of transactions and type of clients for which PAN is not mandatory, as mentioned below: • Micro SIPs: SIPs upto Rs. 50,000/- per year per investor, • Investments from investors residing in the state of Sikkim; • Investments from Central Government, State Government and the officials appointed by the Courts e.g. Official liquidator, Court receiver etc. (under the category of Government). In all the above cases, Investors are requested to submit such documents as mentioned under "Non PAN based KYC applicability" under the Section "Know Your Customer".

D. 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. Investors are requested to note that it shall be mandatory to quote the KYC Compliance status and attach attested/ certified copy of KYC Acknowledgement for all fresh investment transactions registered by Individual Investors effective January 1, 2011, irrespective of the amount of investment. Individual Investors shall include each of the applicants, in case of application in joint name, Power of Attorney (POA) holders where investments are made through a POA, Guardian where investments are made in the name of a minor and individual becoming an investor due to an operation of law. In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agency presently CDSL Ventures Limited (CVL) that will act as central record keeping agency. As a token of having verified the identity and address and for efficient retrieval of records, CVL will issue an acknowledgement to each investor who submits an application.

• **PAN Based Common Standard KYC through CVL:** Investors who wish to complete the KYC requirements have to submit a completed Application Form for KYC along with all the prescribed documents listed in the KYC application Form, at any of the Point of Service ("POS"). POS are the designated centers appointed by CVL for receiving application forms, checking the documents and issuing the acknowledgement thereof. The KYC for investor will be performed based on the Permanent Account Number (PAN), so submission of PAN is mandatory for all the investors. CVL will not issue any new number instead PAN will be accepted as the identification number for the investor. The investor will quote their PAN at the time of investment in Mutual Fund Schemes for which the Front Office of the AMC/ Registrar & Transfer Agent will access the CVL database for detailed information. The acknowledgement will be issued by CVL based on the submission of the following proof/ documents: i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, v) information with regard to financial status and other demographic details and vi) any other information and/or documentation to establish identity of any unit holder. It should also be noted that investors are required to be registered with CVL failing to do so the KYC for the investor will not be complete and the investment for the investor is liable to be rejected.

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

a. Micro SIPs: Micro schemes such as Micro SIPs upto Rs. 50,000 per year per investor. Documents required: 1. Standard specified identification instruments like Voter ID card, Government/Defence ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN. 2. Proof of address copy. It is clarified that where photo identification documents contains the address of the investor, a separate proof of address is not required.

3. Supporting documents copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority. However, it is clarified that Investors with PAN are required to follow PAN based common standard KYC through CVL procedure as mentioned above.

b. Investments from investors residing in Sikkim Documents required: 1. Proof of address of Sikkim state and application form should mention the same address. 2. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

c. Investments from Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) Documents required: 1. Proof of identity as documentary evidence in support of the claim for such an exemption. 2. Such proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

For complying with the KYC requirement all the investors could approach POS or CVL for submitting their KYC Application Form (KAF) and the mandatory documents of Proof of Identity and Proof of Address. The list of all documents required to fill up the form and the detailed process is mentioned above and can be found in the KYC application form. An updated list of POS is available at www.intmf.com and at www.cvlindia.com. After verification of the KYC application form and accompanying documents, investors will receive a letter certifying their KYC compliance. Investors are requested to visit the Knowledge Centre Section of our website www.intmf.com and also read the KYC section of Statement of Additional Information (SAI) in detail.

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

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

Currently, the AMC is also acting as POS at the following offices as detailed below: i. Head Office at 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. ii. Mumbai City Office at 12/22, Bake House, Ground Floor, Maharashtra Chamber of Commerce Lane, Next to Rampart Business Centre, Opposite Maharashtra State Co-operative Bank, Fort, Mumbai – 400 023. iii. Mumbai Office at Spanco House, BS Deoshi Marg, Plot No. 322, 322/1, Deonar, Mumbai – 400 088. iv. Bengaluru at S-411, 2nd Floor, West Minister, No.13, Cunningham Road, Bangalore – 560 052. v. Bhubaneswar at Plot No. 428/3818, 2nd Floor Eastern Belt, Jaidev Nagar, Bhubaneswar – 751 002. vi. Chennai at Montieth Palace, 4th Floor, 47 Montieth Road, Egmore, Chennai 600 008. vii. Cuttack at Manisha Plaza, Plot No. 1050, 1st Floor, Link Road, Arundaya Market, Cuttack – 753 012. viii. Durgapur at B-27, Biplabi Rashbihari Basu Sarani, Bidhan Nagar, Sector 2 A, Durgapur – 713 212. ix. Hyderabad at 502, 5th Floor, Dega Towers, 502, 5th Floor, 6-3-1085, Rabhavan Road, Somajiguda, Hyderabad – 500 082. x. Kolkata at Gopu Court, 7A/1A, Middleton Street, 1st Floor, Kolkata – 700 071. xi. New Delhi at 9 B, 9th Floor, Hansalya Building, Barakhamba Road, New Delhi – 110 001. xii. Patna at 3004, 3rd Floor, Grand Plaza, Fraser Road, Near Dakbungalow Chowraha, Patna – 800 001. xiii. Pune at 1st Floor, 1240-A, Subhadra Bhavan, Apte Road, Deccan, Pune – 411 004. xiv. Ranchi at 1st Floor, 45 Gari Khana, Near PNB, Harmu Road, Ranchi – 834 001. xv. Rourkela at Sector – 19, Ambagan, Rourkela – 769 005. xvi. Siliguri at C/o Sona Wheels, 3rd Mile, Sevoke Road, Siliguri – 734 008. xvii. Varanasi at 2nd Floor, Office No. 3, Urvasi Complex, Sagra, Varanasi – 221 010

E. 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 and redemption of units. **Note: Applications without complete bank details shall be rejected.**

F. Facility to hold units in Demat Form through Stock Exchange Mechanism:

Pursuant to SEBI circular nos. SEBI/IMD/CIR No. 11/183204/2009 dated November 13, 2009, CIR/MD/DF/17/2010 dated November 9, 2010 and CIR/MD/DF/9/2010 dated May 19, 2011 the AMC offers an alternate transaction platform for subscription and redemption of units of the Scheme to Resident Individuals, HUF & Resident Minor (represented by Guardian). Accordingly, units of the Scheme can be transacted in demat mode through: a) registered trading members/stock brokers of recognised Stock Exchanges; b) clearing members of the registered Stock Exchanges; c) depository participants of registered Depositories (to process only redemption request of units held in demat form) on the Mutual Fund Service System (MFSS) of NSE and/ or Stock exchange platform for Allotment and Repurchase of Mutual funds (STAR MF) of BSE who are registered with Association of Mutual Funds of India (AMFI) and are empanelled with the AMC. Such brokers' clearing members' depository participants shall be considered as "Official Point of Acceptance" as per SEBI circular No. SEBI/MD/CIR No. 11/78450/06 dated October 11, 2006. Only subscription and redemption transaction for the Scheme would be accepted in this mechanism. Switch transactions are currently not available.

Unitholders are requested to note that units can be held only in depository (DP) mode under this Platform. Investors/ Unitholders opting to hold units in demat form are requested to take note of terms and conditions relating to same in the Scheme Information Document of L&T Short Term Debt Fund available on our website www.intmf.com

G. MODE OF PAYMENT

I. Resident Investors : a) The Application Forms for the purchase of Units of the Scheme will be available at the offices/ branches of the AMC, Mutual Fund website and CAMS Service Centres (CSCs). Investors can purchase units by completing an Application Form and submit the same at offices/ branches of the AMC or CAMS Service Centres (CSCs). The current list of offices/ branches of the AMC and CAMS Service Centres (CSCs) are available in the Key Information Memorandum and are also mentioned at the end of the Scheme Information Document. b) 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. The application can also be made by way of "Direct Deposit Application Facility" i.e. account to account transfer instructions. **No cash, money orders, outstanding cheques, post-dated cheques and postal orders will be accepted.** c) Outstanding cheque / drafts and Non-MICR cheques will not be accepted and applications accompanied by such cheque / drafts will be rejected. d) All cheques and bank drafts must be drawn in favour of **L&T Short Term Debt Fund** and crossed "Account Payee only". A separate cheque or bank draft must accompany each application. e) Applicants located in a place other than where the Offices/ Branches of the AMC or CAMS Service Centres (CSC) are located, may send their application, accompanied by a separate "Account Payee only" demand draft in favour of the Scheme at the following address: L&T Investment Management Ltd. 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051, 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. f) All demand drafts should be payable at Mumbai. g) In case of applications made by a demand draft, the demand draft charges may be deducted from the amount to be 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. Investors at places **other than** where the offices / branches of the AMC or Collecting Bankers are located are requested to make the payment without deducting the demand draft charges. h) Any request for refund of demand draft charges will not be entertained. i) Investors are advised in their own interest to send the applications by registered post only before the closure of NFO period.

II. NRI / 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 places where offices/ branches of the AMC or CAMS Service Centres (CSCs) are located. 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 scheme name 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 / by-laws / Trust deed must be lodged at the AMC / Registrar's Office along with the Application form. The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.

IV. Application through ASBA (applicable only for investments during NFO period) : Investors who wish to avail of ASBA facility are requested to submit the ASBA Form with Self Certified Syndicate Bank (SCSB). The investor is required to submit a copy of the acknowledgement receipt of the ASBA Form as submitted to the SCSB along with the NFO application form to L&T Mutual Fund. Investors can download the ASBA Form for the Scheme from the website of the Mutual Fund at www.intmf.com. The current list of SCSB is available in SEBI website and the same is mentioned in ASBA form.

H. INSTRUCTIONS FOR COMPLETING THE NOMINATION SECTION

1. The nomination can be made only by individuals holding units on their own behalf singly or jointly. However, Nomination shall be mandatory for new folios/ accounts opened especially with sole/ single holding. Investors who do not wish to nominate must sign separately on the Application Form confirming their non-intention to nominate. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all jointholders will sign the nomination form, irrespective of the mode of holding. 2. Nomination shall be applicable for investments in all the Schemes in the folio or account. 3. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. If no guardian is provided, nomination of minor will be invalid. The guardian should be a person other than the Unitholder. However, nomination shall not be allowed in a folio/ account held on behalf of a minor. Nomination can also be in favour of the Central Govt., State Govt; local authority, any person designated by virtue of his office or a religious charitable trust. 4. The Nominee shall not be a trust other than a religious or charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. 5. Nomination in respect of the units stands rescinded upon the transfer of units. 6. The nomination facility extended under the Scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment/transfer to the Nominee(s). Transfer of units/payment to the nominee(s) of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his/her/their successors/legal heirs. 7. Every new nomination shall overwrite the existing nomination in the folio/ account. 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. All joint holders should sign form for cancellation of nomination, irrespective of the mode of holding. (Please note that if one of the jointholder dies other surviving holder cannot cancel.) 9. On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee. 10. Nomination shall be registered only if the form is filled in completely. 11. Nomination can be made for maximum of 3 nominees. In case of multiple nominees, the percentage of allocation/ share in favour of each of the nominees should be indicated against their name and such allocation/ share should be in whole numbers without any decimals making a total of 100 percent. In the event of Unit holders not indicating the percentage of allocation/ share for each of the nominees, the Mutual Fund/ the AMC, by invoking default option shall settle the claim equally amongst all the nominees. 12. The investor(s) by signing this nomination form is/are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, read with SEBI circular dated Feb. 16, 2004 and/ or any amendments thereto or any rules/ regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same. For multiple nomination form please contact the nearest AMC/ Registrar office. The form can be obtained from the website www.lntmf.com

I. E-MAIL COMMUNICATION

Unitholders who have opted to receive account statements/statutory communication/Annual Report by e-mail are deemed to be aware of all security risks. Should the unitholder experience any difficulty accessing the electronically delivered documents, the unitholder shall promptly advise the Mutual Fund to enable the Fund to make delivery through alternate means. Unitholder undertakes that neither the Mutual Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorised accessing the server etc.

J. 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	Fils	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. PAN	✓	✓	✓	✓	✓	✓
10. KYC	✓	✓	✓	✓	✓	✓

Rejection of Application Applications not complete in any respect are liable to be rejected. The investors should specify in the applications whether they are investing under dividend option or growth option. Please note that if no option is specified at the time of application, the default option is Growth Option and if no sub-option is specified the default option is Dividend Reinvestment.

K. 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.

L. Transaction through Third Party instruments Investors are requested to note that w.e.f. November 15, 2010, third party instruments cannot be used for Mutual Fund subscription/ investments in the schemes of L&T Mutual Fund. Third Party Payment Instruments are defined as: a) When payment is made through instruments issued from an account other than that of the investor, the same is referred to as Third-Party payment. b) It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

Following are the exceptions to the above: a) Payments made by Parents/ Grand Parents/ Related Person on behalf of minor in consideration of natural love and affection or as gift. However, single subscription value shall not exceed above Rs. 50,000/- (including investments through each regular purchase or single Systematic Investment Plan (SIP) installment). However the restriction on accepting application exceeding Rs. 50,000/- would not be applicable for payment made by a registered guardian in that folio. b) Payment made by an Employer on behalf of Employee under SIPs or lump sum / one-time subscription through payroll deductions. c) Custodian making investments on behalf of a Foreign Institutional Investor or a Client.

In case of exceptions as mentioned above, investors are required to submit following documents alongwith the application/ transaction form, without which subscription for units will be rejected/ not processed/ refunded: a. KYC Acknowledgment letter (as issued by CDSL Ventures Limited) of the Investor and the person making the payment i.e., third party; b. Declaration Form containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e., third party. The said form shall be available at Investor Service Centers of the Fund or can be downloaded from our website www.lntmf.com.

Investors are requested to further note as follows: 1. **Registration of Pay-in bank account:** The Investor at the time of his/ her subscription for units must provide the details of his/ her Pay-in bank account (i.e. account from which subscription payment is made) and his/ her Pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). Investors are requested to refer SID for details on facility for registration of Multiple Bank Accounts. 2. **Subscription through Pre-funded Instruments like Pay Order / Demand Draft etc.:** In case of subscription through pre-funded instruments such as Pay Order / Demand Draft / Banker's Cheque, such pre-funded instruments should be procured by the Investor only against a registered Pay - in account. Along with the payment instrument, the Investor is also required to submit one of the following proof/ document: a. a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's Name, bank account

number and PAN as per bank records, if available or b. a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available or c. a copy of the passbook/bank statement evidencing the debit for issuance of a DD.

3. **Subscription through Pre-funded Instruments (Demand Draft, Pay-order etc) procured against Cash:** Subscription through a pre-funded instrument procured against cash shall only be accepted for investments below Rs. 50,000/-. Investor is required to provide a banker's certificate for issuance of a DD against cash stating the investor's name, bank account number and PAN as per bank record (if available). However, Investors are requested to note that such bank account number of the investor is same as the one of the registered bank account mandate(s) with the Mutual Fund or with the bank details mentioned in the application form. 4. **Subscriptions through RTGS, NEFT, ECS, bank transfer etc.:** In such case, Investor is required to provide a copy which has been provided to the Bank indicating the account number and the debit instructions. 5. **For payment through online mode,** AMC may match payer account details with registered Pay-in bank accounts of the Investor.

M. Transactions through Distributors and compliance with the SEBI circulars

a. Anti Money Laundering

In terms of SEBI circular dated December 11, 2009 and AMFI circular dated January 28, 2010, February 24, 2010, and December 22, 2010 the AMC/ Registrar & 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, February 24, 2010 and December 22, 2010 and such guidelines / procedures as may be issued by SEBI/ AMFI/ any other regulatory authority in this regard from time to time.

b. Distribution Agreements/ Arrangements that restrict/ constrain unit holders' rights

Investors are requested to note that SEBI vide its circular dated June 2, 2010 had directed Fund Houses to amend the Distribution agreement which restricts the rights of the unit holders to approach the AMCs directly and also provides for mandatory power of attorney to be given in favour of the Distributor by unit holders. Accordingly, an addendum to the existing Online Distribution has been passed by the AMC to ensure that unitholders have unfettered and unrestricted access to Mutual Fund/ AMC.

N. Transaction Charge in respect of Applications routed through Distributors/ Brokers:

Unitholders are requested to note that in accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011; L&T Mutual Fund shall deduct Transaction Charge (TC) from each subscription/ purchase request of Rs. 10,000/- and above, routed through distributor/ broker (who have opted to receive TC), with effect from November 1, 2011 and pay the same to such distributors/ brokers, subject to the following:

- For First Time Mutual Fund Investor^A (across Mutual Funds), TC of Rs. 150/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

^AAn investor who invests for the first time ever in any mutual fund either by way of subscription/ purchase or Systematic Investment Plan (SIP)

- For Investor other than First Time Mutual Fund Investor (across Mutual Funds), TC of Rs. 100/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

However, TC in respect of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases the TC would be recovered in maximum 4 installments.

TC shall not be deducted in respect of:

- Subscriptions/ purchase requests below Rs. 10,000/-;
- Transactions other than subscriptions/ purchase relating to new inflows. Thus no TC shall be deducted in respect of inflows through Switch/ Systematic Transfer Plan/ Daily Investment Plan etc;
- Direct Investments (i.e. Subscriptions/ purchase not routed through any distributor / agent) and
- Transactions carried out through the stock exchange platform (including Mutual Fund Service System (MFSS) of NSE and/ or Stock exchange platform for Allotment and Repurchase of Mutual funds (StAR MF) of BSE).

Investors are requested to note that deduction of TC and payment of the same to distributor/broker, as mentioned above, shall be in addition to Upfront commission paid directly by the investor to distributors/ brokers, based on the investor's assessment of various factors including the service rendered by the distributors in accordance with SEBI circular CIR No.4/ 168230/09 dated June 30, 2009.

Following example will assist to understand the impact of Transaction Charge payable to the Broker:

(For illustration purpose only)

- Subscription Amount – Rs. 10,000/-
- Net Asset Value (per unit) – Rs. 10/-
- Transaction Charge Payable to the Broker – Rs. 150/- (assuming the investor is a New Investor across Mutual Fund)
- Amount available for investment in the Scheme = Rs. 9,850/- (i.e., Rs. 10,000 – Rs. 150)
- Number of Units allotted to the Investor: Rs. 9,850/ Rs. 10 per unit = 985 units

Further, the Investors are requested to note that the requirement of Minimum Application Amount shall not be applicable, i.e., the requirement of Minimum Application Amount shall not be applicable if the investment amount falls below the minimum requirement due to deduction of Transaction Charge from the subscription amount.

Unitholders are requested to take note of the following in respect of deduction of TC:

- Identification of First Time Mutual Fund Investor/ Existing Mutual Fund Investor will be done at First/ Sole Applicant/ Guardian (if the First/ Sole Applicant is a Minor) level.
- First/ Sole Applicant/ Guardian should clearly indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form in respect of Applications of Rs. 10,000/- and above routed through Distributors/ Brokers
- AMC shall on best effort basis cross check the status of First/ Sole Applicant/ Guardian as First Time Mutual Fund Investor/ Existing Mutual Fund Investor on Permanent Account Number (PAN) basis
- If the status of First/ Sole Applicant/ Guardian as First Time Mutual Fund Investor/ Existing Mutual Fund Investor on Permanent Account Number (PAN) basis does not match with declaration made by First/ Sole Applicant/ Guardian in the Application Form, the finding of the AMC shall hold valid and final.
- However, if an investor has not provided any declaration he will be considered as an "existing" investor
- Accordingly TC of Rs. 100/- or Rs. 150/-, as the case may be shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

O. Disclosure

The Fund will disclose details of the investors A/c and all his / her / its 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.

4 INVESTMENT AND PAYMENT DETAILS

Scheme Name L&T Short Term Debt Fund

Option (Please ✓) Growth* Bonus Dividend# Quarterly Dividend Dividend Facility (Please ✓) Reinvestment* Payout (* Default Option / Facility)

The Trustee reserves the right to fix the frequency of dividend under this Option.

4A. LUMP SUM INVESTMENT

Investment Amount (Rs.) _____ DD Charges (Rs.) _____ Net Amount (Cheque/ DD amount) (Rs.) _____

Amount in Words _____

Mode of Payment Cheque/DD/Fund Transfer 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 may/our name Yes No. If No, the bank account holder is Spouse# Parents Grand Parents Guardian Employer Custodian # applicable only if subscription for units of the scheme is remitted through joint bank accounts.

* 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/Option as applicable and crossed 'account payee only'.

Application Form without this information may be rejected. Investors are requested to note that w.e.f. November 15, 2010, third party instruments can not be used for Mutual Fund subscription. Please refer to instruction 'L' on "Transaction through Third Party instruments" in General Information above.

4B. NOMINATION DETAILS (please refer instruction H)

• **Mandatory for new folios / accounts • Every new nomination shall overwrite the existing nomination in the folio / account**

I/ We _____ (First Applicant), _____ (Second Applicant) and _____ (Third Applicant)*

do hereby nominate the following person(s) more particularly described hereunder/ and*/ cancel the nomination made by me/ us on the _____ day of _____ in respect of the Units under Folio No. _____ (* strike out which is not applicable)

	Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion* (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1					
Nominee 2					
Nominee 3					

If the investors/ unitholders, do not wish to nominate: (Please ✓) I / We do not intend to appoint a nominee in respect of our investments

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 DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S)

Depository Participant Name _____

Depository Participant (DP) ID _____ Beneficiary Account Number _____

7 ASBA Facility

For ASBA Applications, please tick here _____ [Investors who wish to avail of ASBA facility are requested to submit the ASBA Form with SCSB. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form as submitted to the SCSB along with the NFO application form to L&T Mutual Fund. Please refer to Instructions mentioned in ASBA Form.

8 OTHER SERVICES (Optional) (Please refer instruction I)

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/ Annual Reports Marketing Updates

e-mail _____

Other E-mail Service (Please ✓)

Daily NAV Weekly Market Review Event Updates

9 DECLARATION & SIGNATURE(S)

I/We have read and understood the contents of the Scheme Information Document of L&T Short Term Debt Fund. I/We hereby apply to the trustee of L&T Mutual Fund for units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme. I/We hereby declare and confirm that the amount invested in the Scheme 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. I/We understand that, if I/We have not ticked in Section 4B of the Application Form for not appointing a Nominee, then the Application Form shall be processed as without Nomination. 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 Scheme 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 (N.A. if the first Applicant is a minor)

Third Applicant (N.A. if the first Applicant is a minor)

Unitholders are requested to note that in accordance with SEBI circular dated August 22, 2011; L&T Mutual Fund shall deduct Transaction Charge (TC) from each subscription/ purchase request of Rs. 10,000/- and above, routed through distributor/ broker (who have opted to receive TC), with effect from November 1, 2011 and pay the same to such distributors/ brokers, subject to the following: • For First Time Mutual Fund Investor^ (across Mutual Funds), TC of Rs. 150/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor.

^An investor who invests for the first time ever in any mutual fund either by way of subscription/ purchase or Systematic Investment Plan (SIP) • For Investor other than First Time Mutual Fund Investor (across Mutual Funds), TC of Rs. 100/- shall be deducted from subscription/ purchase request of Rs. 10,000/- and above and paid to the distributor/broker (who have opted to receive TC) and the balance shall be invested in the Scheme of L&T Mutual Fund for which subscription request is made by the investor. However, TC in respect of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases the TC would be recovered in maximum 4 installments.

TC shall not be deducted in respect of: (a) Subscriptions/ purchase requests below Rs. 10,000/-; (b) Transactions other than subscriptions/ purchase relating to new inflows. Thus no TC shall be deducted in respect of inflows through Switch/ Systematic Transfer Plan/ Daily Investment Plan etc; (c) Direct Investments (i.e. Subscriptions/ purchase not routed through any distributor / agent) and (d) Transactions carried out through the stock exchange platform (including Mutual Fund Service System (MFSS) of NSE and/ or Stock exchange platform for Allotment and Repurchase of Mutual funds (StAR MF) of BSE).

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

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

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

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows: 1. Axis Bank Ltd 2. State Bank of Hyderabad 3. Corporation Bank 4. State Bank of Travencore 5. IDBI Bank Ltd. 6. State Bank of Bikaner and Jaipur 7. YES Bank Ltd. 8. Punjab National Bank 9. Deutsche Bank 10. Union Bank of India 11. HDFC Bank Ltd. 12. Bank of Baroda 13. ICICI Bank Ltd 14. Vijaya Bank 15. Bank of Maharashtra 16. State Bank of India 17. Andhra Bank 18. HSBC Ltd. 19. Kotak Mahindra Bank Ltd. 20. Bank of India 21. CITI Bank 22. IndusInd Bank 23. Allahabad Bank 24. Karur Vysya Bank Ltd. 25. The Federal Bank 26. Indian Bank 27. Central Bank of India 28. Oriental Bank of Commerce 29. Standard Chartered Bank 30. J P Morgan Chase Bank, N.A. 31. Nutan Nagarik Sahakari Bank Ltd. 32. UCO Bank 33. Canara Bank 34. United Bank of India. 35. Syndicate Bank 36. South Indian Bank 37. Indian Overseas Bank 38. Tamilnad Mercantile Bank Ltd. 39. City Union Bank Ltd. 40. BNP Paribas 41. The Kalapur Commercial Co-operative Bank Ltd. 42. Bank of America N.A.
For the complete list of controlling/designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com
- Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
- The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to L&T Mutual Fund.
- Investors shall tick the applicable category in the form, please note the various categories below:

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

Statutory Details: L&T Mutual Fund has been established as a trust under the Indian Trust Act, 1882 by L&T Finance Limited, Sponsor/ Settlor (liability restricted to the seed corpus of Rs. 1 lakh) with L&T Mutual Fund Trustee Limited as the Trustee Company and L&T Investment Management Limited as the Investment Manager. **Risk Factors:** All investments in mutual funds and securities are subject to market risks and the NAV of the Scheme of the Fund may go up or down depending upon the factors and forces affecting the securities market. Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. L&T Short Term Debt Fund do not in any manner indicate either the quality of the Scheme or its future prospects and returns; and is only the name of the Scheme. There can be no assurance that the objectives of the Scheme/ Mutual Fund will be achieved. **Scheme Specific Risk Factors:** Investment in the Scheme shall be subject to various risks including but not limited to risk associated with: Investment in Bonds and Fixed Income Securities such as Performance Risk, Credit Risk, Reinvestment Risk, Interest Rate Risk, Investment in Derivatives, Securitized Debt, etc. Please read the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before investing. **Investment objective and classification:** L&T Short Term Debt Fund (An Open Ended Debt Scheme): The investment objective of the Scheme is to generate returns for investors with a short-term investment horizon by investing in fixed income securities of shorter term maturity. **Load Structure:** Entry Load: Nil, Exit Load: 0.5% - if redeemed ≤ 6 months; Nil - if redeemed > 6 months. Bonus units and units issued on reinvestment of dividends shall not be subject to exit load. The investor is requested to check the prevailing load structure of the Scheme before investing. **Asset Allocation:** Debt and Money Market Instruments with residual maturity upto 24 months: 65% – 100%. Debt Instruments with residual maturity greater than 24 months and less than 60 months: 0% – 35%. The Scheme may invest in securitized debt up to 50% of the portfolio. The Scheme shall have derivatives exposure as per the SEBI/ RBI Guidelines issued from time to time. For further details, Investors are requested to refer Section on "Asset Allocation" in Scheme Information Document/ Key Information Memorandum. **Terms of issue and mode of sale and redemption of units:** Units of the Scheme are being offered at Rs. 10/- per unit during NFO and at NAV based prices, subject to the prevailing loads, upon re-opening. The AMC shall calculate and publish the NAV of the Scheme on all Business Days. Investors are requested to note that ASBA facility is also available as an additional mode of payment during NFO. Units of the Scheme can also be transacted in demat mode (only) on the Mutual Fund Service System (MFSS) of NSE and/ or (STAR MF) of BSE. SID, SAI, Key Information Memorandum and Application Forms are available at AMC Branches/ CAMS Service Centres (CSCS)/ Investor Service Centres/ Distributors and at Mutual Fund website www.lntmf.com.

Registered office:
L&T Investment Management Limited
 Dare House No.02, NSC Bose Road,
 Parry's, Chennai - 600001.
 Phone: +044 66881190
 Fax: +91 44 64881189.

For investment related enquiries, Investor Grievance please contact:
L&T Investment Management Limited
 309, Trade Centre, 3rd Floor, Bandra-Kurla Complex, Bandra
 (East), Mumbai - 400 051.
 Tel: 91-22-6136 6600
 Fax: 91-22-6136 6603 | www.lntmf.com



Third Party Payment Declaration Form



Declaration Form No. _____

Third Party Payment Declaration Form should be completed in **English** and in **BLOCK LETTERS** only.
(Please read Instruction L carefully before completing this Form)

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

1 BENEFICIAL INVESTOR INFORMATION

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee (s)
Folio No. (For existing investor)		Application No.	
NAME OF FIRST/SOLE APPLICANT (Applicable only if Beneficial Investor is minor, FII/Client)			
Mr.	Ms.	M/s.	

2 THIRD PARTY INFORMATION

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr. Ms. M/s. _____

Nationality _____

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

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

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

Mr. Ms. _____

Designation _____

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

CITY _____ STATE _____ PIN Code _____

CONTACT DETAILS

STD Code _____

Tel. : Off. _____ Tel. : Res. _____ Mobile _____

Fax _____ Email _____

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR [Please tick (✓) as applicable]

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

3 THIRD PARTY PAYMENT DETAILS

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

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

L&T Investment Management Ltd. Branch Details:

Mumbai: Tel.: 022 61366600/01. **Mumbai:** (Branch) Tel.: 61155501/02/03. **Agra:** Tel.: 9839075275. **Ahmedabad:** Tel.: 9898029991. **Allahabad:** Tel.: 91.0532.3010574/+919918500388. **Amritsar:** Ph. 0183500353/54. **Bhavnagar:** Tel.: +91 9376925339. **Bengaluru:** Tel.:+080-42497000/32952142. **Bhopal:** Tel.:0755-2552452-53/9893654246. **Bhubaneswar:** Tel.:+91 9937062565. **Chandigarh:** Tel.: 0172-3068051/9878406940/9888022979. **Chennai:** Tel.: 044 66881190. **Cochin:** Tel.: 0484-6533130/9895168160. **Coimbatore:** Tel.: 0422 4504047-48/99949 979599. **Cuttack:** Tel.: 91-9937009935. **Dhanbad:** Tel.: 9263779247. **Dehradun:** Tel.: 9263779247. **Durgapur:** Tel.: 9932241935. **Goa:** Tel.: 0832 2422720/9923285799. **Gorakhpur:** Tel.: 09838305069. **Guwahati:** Tel.: 9435556146. **Gwalior:** Tel.: +919669966100. **Hyderabad:** Tel.: 040 64557001/9849523638. **Hubli:** 1st Floor W.B.Plaza, Opp Traffic Police Station, New Cotton Market, Hubli-580209 Karnataka. **Indore:** Tel.: 0731 4286032/9826012555. **Jaipur:** Tel.: 0141 4043108/4043101/9950852103. **Jalandhar:** Tel.: 9872838208. **Jamshedpur:** Tel.: 09386411200. **Jodhpur:** Tel.: 9829309649. **Jammu:** Tel.: 9419845915. **Jamnagar:** Tel.: 8905996999. **Kanpur:** Tel.: 0512-3059447, 0512-3018561/+919695051155. **Kolkata:** Tel.: 0231 66184345/9860087747. **Kolkata:** Tel.: 033-40182224. **Lucknow:** Tel.: 0522 4003245/3052460/098381 19887. **Ludhiana:** Tel.: 0161 5029019/9878114700. **Madurai:** Tel.: 9859666013. **Mangalore:** Tel.: 0824243609. **Meerut:** Mob # 09897901416. **Nagpur:** Tel.: 0712 6621506/932795617. **Nashik:** Tel.: 0253 6611791/66192117/9960025000. **New Delhi:** Tel.: 011 49533001-02. **Patna:** Tel.: 09708038447. **Pune:** Tel.: 020-020-25510468020-66443031. **Raipur:** Tel.: 0771 422107/9926808555. **Rajkot:** Tel.: 0281-2480131. **Ranchi:** Tel.: 08986724054. **Rourkela:** Tel.: 9437648485. **Siliguri:** Tel.: 0353 2545474/9800202292. **Surat:** Tel.: 0261-6641610. **Trichy:** Tel.: 9952142228. **Trivandrum:** Tel.: 9605601123. **Vadodara:** Tel.: 8128997153. **Vijayawada:** Doorn no. 40-5-61, Brundavana Colony, Tikkil Road, Labbieta, Vijayawada 520 010. **Varanasi:** Tel.: 09839165055. **Vishakhapatnam:** Tel.: 0891-6640213, 6640211

CAMS Service Centres (During NFO period)

WORKING BETWEEN 9.00 TO 6.00:- Ahmedabad: 402-406, 4th Floor-Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, 380 006. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensan Road, (Next to Manipal Centre), Bangalore-560 042. **Bhubaneswar:** Plot No-111, Varaha Complex Building, 3rd Floor, Station Square, Khavel Nagar,Unit 3, Bhubaneswar, 751 001. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034. **Cochin:** Itoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, S.P.Puram, Coimbatore, 641 002. **Durgapur:** City Plaza Building, 3rd Floor, City Centre, Durgapur-717 216. **Goa:** No.108, 1st Floor, Gurudatta Bldg, Above Weekender, M G Road, Panaji (Goa), 403 001. **Hyderabad:** 208, 1st Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003. **Indore:** 101, Shalimar Corporate Centre, 8-8, South tukogunj, Opp.Greenpark, Indore-452 001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001. **Kanpur:** Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, 208 001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016. **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/C, S-Park Road, Hazratnagar, Lucknow, 226 001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002. **Madurai:** 867/121, Tamilangnan Road, Madurai, 625 001. **Mangalore:** No. 4 G & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, 400 023. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur-440 100. **New Delhi:** 304-305 III Floor, Kanchnanjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi, 110 001. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001. **Pune:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune, 411 044. **Surat:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat-395 001. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, 390 007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbieta, Vijayawada-520 010. **Vishakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Vishakhapatnam, 530 016. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002. **Ajmer:** AMC No. 423/30, Near Church, Brahmapuri, Opp T B Hospital, Jaipur Road, Ajmer, 305001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar, 301001. **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talks, Amaravati-444601. **Amritsar:** SCO-18J, 'C', BLOCK RANJIT AVENUE, Amritsar, 144001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001. **Asansol:** Block -G -1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, 713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot -K, Near 2nd Railway gate,, Tilakwadi, Belgaum-590006. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001. **Bhavnagar:** 305-306, Sterling Plot, Wahgawadi Road, OPP. HDFC Bank, bhavnagar, 364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar, Bhilai-490020. **Bhilwara:** Indraprastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, 311001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, 827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan-713101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayadathupalam, Calicut, 673016. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **Davenegere:** 13, 1st Floor,, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davenegere, 577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001. **Dhanbad:** Urmila Towers, Room No: 111(11th Floor), Bank More, Dhanbad, 826001. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad, 121001. **Ghaziabad:** 113/6 I Floor, Navvug Market, Gazhiabad-201001. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur, 273001. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002. **Gurgaon:** SCO-16, Sector-14, First Floor, Gurgaon, 122001. **Guwahati:** A.K. Azad Road, Rehabori, Guwahati-781008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, 474002. **Hubli:** No.204-205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, 482001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001. **Jalgaon:** Rustumji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, 425001. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, 831001. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur-342003. **Kolhapur:** 2 B, 3rd Floor,, Ayodhya Towers, Station Road, Kolhapur, 416001. **Kota:** B-33 "Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007. **Kottayam:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkumoottil, Kottayam, 686001. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002. **Moradabad:** B-612 "Sudhakar", Lajpat Nagar, Moradabad, 244001. **Muzaffarpur:** Brahman toli,, Durgasthan, Gola Road, Muzaffarpur-842001. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore, 570009. **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005. **Nellore:** 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, 524001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103. **Patiala:** 35, New Lal Bagh Colony, Patiala, 147001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001. **Raipur:** HG-C-23 ,Sector-1, Devendra Nagar, Raipur, 492004. **Rajahmundry:** Cabin 101 D no 7-27-4, 1st Floor Krishna Complex, Baruvati Street, T Nagar, Rajahmundry-533101. **Rajkot:** Office 207-210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Lindsa Chowk, Rajkot, 360001. **Ranchi:** 4, H B Road; No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001. **Rourkela:** 1st Floor, Rangal Bhawan, Phase II, Power House Road, Rourkela, 769001. **Salem:** No. 2, I Floor, Vivekananda Street,, New Fairlands, Salem-636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Sambalpur, 768001. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpura, Siliguri-734001. **Thiruppur:** 1(1), Binny Compound,, II Street,, Kumaran Road, Thiruppur, 641601. **Trinavelveli:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Trinavelveli-627001. **Trichur:** Room No. 26 & 27, DEE PEE PLAZA, Kakkalali, Trichur, 680001. **Trichy:** No 8, I Floor, 8th Cross West Exit, Thillainagar, Trichy-620118. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, 695004. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, 396001. **Varanasi:** C 27/24-22A, Vivekanand Nagar Colony, Maldhaya, Varanasi-221002. **Vellore:** No:54, 1st Floor, Pillayar Koil Street, Thotta Palayam, Vellore, 632004. **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal-506001. **Balalore:** B C Sen Road, Balasore, 756001. **Jammu:** JRD'S Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary, 583103. **Navsar:** Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank,, Nr. Vasant Talkies, Chinnabai Road, Navasari-396445. **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, 124001. **Trirupathi:** Shop No14, Boligala Complex,, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi-517501. **Kalyani:** A-1/50, Block-A, Dist Nadia, Kalyani, 741235. **Bhuj:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj-Kutch-370001. **Sopur:** Flat No 109, 1st Floor, A Wing,, Kalyani Tower, 126 Siddheshwar Peth, Near Padangal High School, Solapur, 413001. **Junagad:** Circle Chowk,, Near Choksi Bazar Kaman, Gujarat, Junagad-362001. **Ankleshwar:** Shop No-F-56, First Floor,Omkar Complex, Opp. Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch,, 393002. **Kollam:** Kochupalamoodu Junction, Near V/LC, Beach Road, Kollam-691001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, 284001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001. **Satara:** 117 /A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, 415002. **Kumbakonam:** Jaileini Complex, 47, Mutt Street, Kumbakonam-612001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur, 812002. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001. **Akola:** : Opp. RLT Science College, Civil Lines, Akola, 444001. **Yamuna Nagar:** 124-B/R Model Town, Yamanunagar, Yamuna Nagar-135 001. **Deoghar:** S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar, 814112. **Karimnagar:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar- 505 001. **Kadapa:** Bhandi Subbaramiah Complex, D No 3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa, 516 001. **Shimla:** Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur, 670004. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag, Hazaribag, 825301. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur-515 001. **Kurnool:** H.No.43/8, Upstairs, Uppiri Arcade, N R Peta, Kurnool, Kurnool, 518 004. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001. **Srianganagar:** 18 L Block, Sri Ganganagar, Sri Ganganagar, 335001. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga, 577 201. **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, Near Market, Near Lily Gardens, Old Station Road, Margao, Margao, 403 601. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur- 639002. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner, 334001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001. **Bilaspur:** Noida HDEC Bank, Link Road, Bilaspur, Bilaspur, 495 001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195. **Amalaba:** Opposite PEER, Bal Bhavan Road, Ambala, 721, 134003. **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur, 247001. **Kharagpur:** H.NO.29/11, WARD NO-15, MALANCHHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur-721301. **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, 689101. **Alleppey:** Bldg. No. VIII / 41, C C N B Road, Near Pagoda Resort, Chungom, Alleppey-688011. **Noida:** B-20, Sector-16, Near Metro Station, Noida, 201301. **Chennai (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai-600097. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing,, Gokhale Road,Near Hanuman Temple, Naupada, Thane, 400 602. **WORKING BETWEEN 12.00 TO 3.00:- Bharuch (parent: Ankleshwar TP) *:** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch-392001. **Sangli (Parent: Kollhapur) *:** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli-416416. **Andheri (parent: Mumbai ISC) *:** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Andheri, Andheri, 400069. **C.R.Avenue (Parent: Kolkata ISC) *:** 33, C.R Avenue, 2nd floor, Room No.13, Kolkata, Kolkata-700012. **Karnal (Parent: Panipat TP) *:** 7, 1st Floor, Opp Bata Showroom, Kanjapura Road, Karnal, Karnal, 132001. **Mapusa (Parent ISC : Goa) *:** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angol, Mapusa, Mapusa-403 507. **Nadiad (Parent TP: Anand TP) *:** 8, Ravi Kiran Complex, Ground Floor Nanakumbhthan Road, Nadiad, Nadiad, 387001. **Bhusawal (Parent: Jalgaon TP) *:** 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeev Talkies Road, Bhusawal, Bhusawal-425201. **Unjha (Parent: Mehsana) *:** 10/11, Maruti Complex,, Opp. B R Marbles, Highway Road, Unjha, Unjha, 384 170. **Jalna C.C. (Parent: Aurangabad TP) *:** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna, Jalna-431 203. **Ichalkarnaji (Parent Kollhapur) *:** 12/178, Behind Congress Committee Office, Ichalkarnaji, 416 115. **Gondal (Parent Rajkot) *:** Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, GONDAL-360 311. **Kestopur *:** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur-700101. **Vaso(Parent Goa) *:** No DU 8, Upper Ground Floor, Behind Techodine Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama-403802. **WORKING BETWEEN 12.00 TO 3.00:- Ahmednagar:** 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Ahmednagar-414 001. **Angul *:** Similipal, Angul, Angul, 759122. **Bagalkot *:** No. 6, Ground Floor, Puspak Plaza, TP No: 52, Ward No. 10, Next to Kumtagati Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot -581 101. **Basti *:** Office no 3, 1st Floor, Jamia Shopping Complex (Opposite Pandey School), Station Road, Basti, 272002. **Bhiwani *:** 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani, 127021. **Chandrapur *:** Above Mustafa Deco, Harkim Plaza, Near Jettura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur, 442 402. **Chhindwara *:** Office No-1, Parasia Road, Near Mehta Colony, Chhindwara-480 001. **Chittoargarh *:** 187 Rana Sanga Market, Chittoargarh, 312001. **Darbhanga *:** Shahi Complex, 1st Floor, Near BR Memorial hospital,V.I.P. Road, Benta, Laheerisarai, Darbhanga, Darbhanga-846001. **Dharmapur *:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapur, Dharmapur, 636 701. **Dhule *:** H. No. 1793 /A, J.B. Road, Near Tower Garden, Dhule-424 001. **Eluru *:** No 23 B-4-73,Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru, 534002. **Faizabad *:** 64 Cantonment, Near GPO, Faizabad, Faizabad-224001. **Firozabad *:** Shop No. 19, 1st Floor, Above YO Bikes,, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate,, Firozabad, 283203. **Gandhidham *:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham-370 201. **Gondia:** Sri Talkies Road, Gondia, 441601. **Gulbarga *:** Pal Complex, 1st Floor, Opp. City Bus Stop,SuperMarket, Gulbarga, Gulbarga-585 101. **Haldia *:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachop Post Office,Purba Medinipur District,, Haldia, Haldia, 721 602. **Haldwani *:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139. **Himmatnagar *:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar, 383 001. **Hoshiarpur *:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001. **Hosur *:** Shop No.8 J D P, OPP TNEE Office, Royakotta Road, Hosur, 635109. **Jaunpur *:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001. **Kanchipuram *:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram, 631 501. **Katni *:** 1st FLOOR, GURUNANK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501. **Khammam *:** Shop No: 11-2-31/3, 1st floor,, Philips Complex,, Balajinagar, Wyra Road,, Near Baburao Petrol Bunk,, KHAMMAM, 507 001. **Khanna *:** Shop No -A 3, Bank of India Building,, Guru Amar Dass Market, Khanna-141401. **Latur *:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur, Latur, 413531. **Malda *:** Dakshinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda-732 101. **Manipal *:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal, 576104. **Mathura *:** 159/160 Vikas Bagh, Mathura-281001. **Moga *:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Moga, 142001. **Namakkal *:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001. **Nanded *:** Shop No. 302, 1st Floor, Raj Mohl. Complex, Work Shop Road, Shrinagar, Nanded, Nanded, 431 605. **Nandyal *:** Shop No: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL- 518 501. **Nizamabad *:** 5-6-208, Saraswathi Nagar, NIZAMABAD, NIZAMABAD, 503002. **Ongole *:** Dr No. 34/1/76, Old Govt. Hospital Road, Opp. Konjetti Apt Guptha's Paradise, ONGOLE-523 001. **Palanpur *:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Palanpur, 385 001. **Pathankot *:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot-145001. **Porbandar *:** II Floor, Hanikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar,, 360575. **Proddatur:** Dewarakeyde, D No 8/239, Opp Saraswathi Tyte Institute, Sreeramula Peta, Proddatur-516360. **Rae Bareilly *:** 17, Anand Nagar Complex, Rae Bareilly, Rae Bareilly, 229001. **Rajapalayam *:** No 59/A1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117. **Reliam *:** Daffria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam, 457001. **Ratnagiri *:** Kohinor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-419 439. **Roorkee *:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee, 247667. **Ropar *:** SCF-17 Zail Singh Nagar, Ropar, Ropar-140001. **Sagar *:** Opp. Somani Automobiles, Bhagwanjani, Sagar, Sagar, 470 002. **Satna *:** 1st Floor, Shri Ram Complex, Besides Hotel Pankaj, Birla Road, SATNA, SATNA-485 001. **Shahjahanpur *:** Billjipura,, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur, 242001. **Sirsa *:** Gali No. 1, Old Court Road, Near Railway Station Crossing, Sirsa -125055. **Sitapur *:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur, 261001. **Solan *:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212. **Sonepat *:** Shop No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat, 131 001. **Srikakulam *:** Door No 5-6-2, Punnyapur Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam-532 001. **Sultanpur *:** 967, Civil Lines, Near Pant Stadium, Sultanpur, 228 001. **Surenrangar *:** 2 M1 Park, Near Commerce College, Wadhwan City, Surenrangar, Surenrangar-363035. **Tanjore *:** 1112, West Main Street, Tanjore, 613 009. **Tinsukia *:** Dhawal Complex, Ground Floor, Durgabari, Rangonagra Road,Near Dena Bank, Tinsukia-786125. **Tuticorin *:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tuticorin, 628 008. **Ujain *:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park,, Ujain -456 010. **Veraval *:** Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval, Veraval, 362 265. **Wardha *:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha -442 001. **Yavatmal *:** Puspam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatma, 445 001

* WORKING BETWEEN 12.00 P.M. TO 3.00 P.M.