

## FAQs Transaction Related

### How can I purchase units of L&T Mutual Fund?

There are 3 options for purchasing units of L&T Mutual Fund:

**Directly by submitting the physical transactions at any of the Official Points of Acceptance:** - You can procure the application form from your investment advisor or from any of our Official Points of Acceptance. To download the form from our website, please [click here](#) .For more details about the schemes, investor's rights and services, risk factors etc. please refer to Scheme Information Document (SID), Statement of Additional Information (SAI) and the Key Information Memorandum (KIM).

**Through online facility** available on our website

**Through NSE/ BSE websites :** All transactions carried out through the Stock Exchange Platform for Mutual Funds shall be subject to such guidelines as may be issued by NSE, BSE and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued there under from time to time in this regard.

[Click here to view](#) list of schemes on BSE STAR MF

[Click here to view](#) list of schemes on MFSS

**NSE** - [http://www.nseindia.com/products/content/equities/mutual\\_funds/mfss.htm](http://www.nseindia.com/products/content/equities/mutual_funds/mfss.htm)

**BSE** - <http://www.bseindia.com/about/BSEstarmf.asp>

### What documents do I need to submit along with my initial application ?

The following is a list of documents that are needed by investor(s) who is / are investing in our fund for the first time

Serial	Documents	Individuals	Companies	Trusts	Societies	Partnership Firms	NRIs	Investments through Constituted Attorney
1	Signed A/c Payee cheque favoring the scheme	✓	✓	✓	✓	✓		✓
2	KYC acknowledgment	✓	✓	✓	✓	✓	✓	✓
3	Copy of cancelled cheque ( Required where pay out bank details are different from the instrument bank)	✓	✓	✓	✓	✓	✓	✓
4	Proof of date of birth (For minor investments)	✓					✓	
5	Third party declaration where applicable	✓					✓	
6	FIRC where payment is made through a DD from						✓	

NRE/FCNR A/c where applicable								
7	Client Master List ( Required for creating units in Demat Account)	✓	✓	✓	✓	✓	✓	✓
8	Notarised Power of Attorney							✓
9	Resolution/Authorisation to invest		✓	✓	✓	✓		
10	List of authorized Signatories with Specimen Signatures		✓	✓	✓	✓		
11	MOA & AOS (Not required if the KYC status is VERIFIED)		✓					
12	Trust Deed			✓				
13	Bye Laws				✓			
14	Partnership Deed						✓	
15	FATCA Declaration	✓	✓	✓	✓	✓	✓	✓

#### What will be the applicable cut off time and NAV applicability for purchase transactions of the scheme other than liquid schemes?

For all equity and debt schemes:

In respect of valid purchase applications accepted before 3 p.m at the designated collection centre for an investment amount equal to or greater than Rs 2 lakhs, the NAV of the business day on which the funds are available for utilisation shall be applicable.

If the amount is less than 2 lakhs, the NAV on the day of acceptance at the designated collection centre would be applicable.

#### What will be the applicable cut off time and NAV applicability for purchase transactions of liquid schemes?

In respect of valid purchase applications received at a Designated Collection Centre up to 2 p.m. on a business day and if the funds are available for utilisation by the scheme by 2 p.m on the same day, the closing NAV of the day immediately preceding the day of acceptance of application will be applicable i.e. historic NAV.

In respect of valid purchase applications received at a Designated Collection Centre up to 2 p.m. on a business day and if the funds are NOT available for utilisation by the scheme by 2 p.m on the same day, the closing NAV of the same business day will be applicable.

In respect of valid purchase applications received at a Designated Collection Centre on a business day irrespective of the time of acceptance of applications where the funds are NOT available for the utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization by the scheme will be applicable.

#### How can I redeem my investments in L&T Mutual fund?

If you wish to redeem from any of the open ended schemes of L&T Mutual Fund, you can download the TRANSACTION FORM FOR FINANCIAL TRANSCATIONS or can fill the tear off slip from your account statement and submit it at the nearest L&T Investor Service Centre (ISC) or CAMS CSC. You can also redeem through online facility on our website.

### Within how many days will I receive my redemption proceeds?

You will receive the redemption proceeds as listed below:

Liquid/ Debt schemes: The AMC shall endeavor to send the redemption proceeds within 1 business day from the date of acceptance of the redemption request.

Equity Schemes: The AMC shall endeavor to send the redemption proceeds within 3 business days from the date of acceptance of the redemption request.

### How do I receive my redemption proceeds?

Redemption proceeds will be directly credited to your bank account if complete core banking details are available including the IFSC code. In other cases wherein we do not have complete bank details, cheques will be sent to the address as per our records.

### What do I do if the redemption request is rejected due to signature mismatch?

In case the request is rejected due to signature mismatch, you would need to submit a fresh redemption request to us with the banker's attestation. The attestation needs to be complete in all respects specifying the bank account number, banker's name, designation and employee code.

### How can I switch between schemes/options/plans?

If you wish to switch between schemes/option/plans, you can download our TRANSACTION FORM FOR FINANCIAL TRANSCATIONS or can fill the tear off slip from your account statement and submit it at the nearest L&T Investor Service Centre (ISC) or CAMS CSC. You can also switch through online facility on our website

### How can I apply for a Systematic Investment Plan (SIP)?

If you are a first time investor, you can download the Common KIM & Application form, fill in Common Application Form and SIP Investment Form and if you are an existing investor, you can download the SIP INVESTMENT FORM alone, fill in the details mentioning the folio number and submit it at the nearest L&T Investor Service Centre or CAMS CSC. You can also start a SIP through online facility on our website.

### How do I cancel an existing SIP registration?

You can download the SIP PAUSE FORM & CANCELLATION FORM FOR SYSTEMATIC TRANSACTIONS, fill the relevant section and submit it at the nearest L&T Investor Service Centre (ISC) or CAMS CSC .