

Scheme Summary Document		
1	Fund Name	L&T Credit Risk Fund
2	Options Name (Regular & Direct)	
	Direct	L&T Credit Risk Fund - Direct Plan - Annual IDCW
	Direct	L&T Credit Risk Fund - Direct Plan - Growth
	Regular	L&T Credit Risk Fund - Regular Plan - Annual IDCW
	Regular	L&T Credit Risk Fund - Regular Plan - Bonus
	Regular	L&T Credit Risk Fund - Regular Plan - Growth
	Direct	L&T Credit Risk Fund - Direct Plan - IDCW
	Regular	L&T Credit Risk Fund - Regular Plan - IDCW
3	Fund Type	An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
4	Riskometer (At the time of launch)	Moderate
5	Riskometer (As on date)	Moderate
6	Category as per SEBI Categorization Circular	Open Ended-Debt- Credit Risk
7	Potential Risk Matrix (as on date)	C-III
8	Description, Objective of the scheme	(a) Main Objective: Income For details, please refer paragraph "Investment Objective" under the Scheme. (b) Investment Pattern: The tentative equity/debt/gilt/money market portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations (For details please refer paragraph "Asset Allocation Pattern" for details).
9	Stated Asset Allocation	Debt Instruments*: 0% -100% Money market instruments: 0%-100% Units issued by REITs and InvITs : 0%-10%
10	Face Value	10
11	NFO open date	29-Sep-2009
12	NFO close date	08-Oct-2009
13	Allotment date	08-Oct-2009
14	Reopen date	14-Oct-2009
15	Maturity date	-
16	Benchmark (Tier 1)	NIFTY Credit Risk Bond Index C-III
17	Benchmark (Tier 2)	-
18	Fund Managers	Shriram Ramanathan, Jalpan Shah
19	Fund Manager 1 - Type (Primary/Commanage/Description)- From Date	Mr. Shriram Ramanathan (FM) - Nov 24, 2012
20	Fund Manager 2 - Type (Primary/Commanage/Description)- From Date	Mr. Jalpan Shah (Co-FM) - March 21, 2020
21	Annual Expense (Estimated) - Regular Plan	1.66%
	Annual Expense(Estimated) - Direct Plan	0.86%

22	Exit Load (if applicable)	If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment – Nil. If units redeemed or switched out are over and above the limit within 1 year from the date of allotment – 1%. If units are redeemed or switched out on or after 1 year from the date of allotment – Nil
23	Custodian	Citibank, N.A., 11th Floor, First International Financial Centre (FIFC) C-54 & C-55, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051
24	Auditor	Deloitte Haskins and Sells LLP, Chartered Accountants, Indiabulls Finance Centre, Tower 3, 32nd Floor, Elphinstone Mill Compound, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013
25	Registrar	Computer Age Management Services Limited
26	RTA code (To be phased out)	CSIF
27	Listing Details	NA
28	ISINs	L&T Credit Risk Fund Retail - Bonus-
		L&T Credit Risk Fund - IDCW-INF917K01122
		L&T Credit Risk Fund Direct Plan - IDCW-INF917K01UI6
		L&T Credit Risk Fund - IDCW Payout-INF917K01114
		L&T Credit Risk Fund - Growth-INF917K01130
		L&T Credit Risk Fund Direct Plan - Growth-INF917K01UH8
		L&T Credit Risk Fund - Annual IDCW-INF917K01UM8
		L&T Credit Risk Fund -Direct Annual IDCW-INF917K01UK2
		L&T Credit Risk Fund - Annual IDCW Payout-INF917K01UN6
		L&T Credit Risk Fund -Direct Annual IDCW Payout-INF917K01UL0
29	AMFI Code (To phased out)	
		L&T Credit Risk Fund - Direct Plan - Annual IDCW-134332
		L&T Credit Risk Fund - Direct Plan - Growth-119786
		L&T Credit Risk Fund - Direct Plan - IDCW-119785
		L&T Credit Risk Fund - Regular Plan - Annual IDCW-134331
		L&T Credit Risk Fund - Regular Plan - Bonus-112630
		L&T Credit Risk Fund - Regular Plan - Growth-112632
		L&T Credit Risk Fund - Regular Plan - IDCW-112631
30	SEBI Codes	LTMF/O/D/CRF/09/04/0015
Investment Amount Details		
31	Minimum Application Amount	10,000
32	Minimum Application Amount in multiples of Rs.	1
33	Minimum Additional Amount	1000
34	Minimum Additional Amount in multiples of Rs	1
35	Minimum Redemption Amount in Rs.	500
36	Minimum Redemption Amount in Units	50

37	Minimum Balance Amount (if applicable)	NA
38	Minimum Balance Amount in Units (if applicable)	NA
39	Max Investment Amount	NA
40	Minimum Switch Amount (if applicable)	500
41	Minimum Switch Units	50
42	Switch Multiple Amount (if applicable)	NA
43	Switch Multiple Units (if applicable)	NA
44	Max Switch Amount	NA
45	Max Switch Units (if applicable)	NA
46	Swing Pricing (if applicable)	Applicable
47	Side - pocketing (if applicable)	Applicable
SIP SWP & STP Details		
	SIP Frequency	Monthly, Quarterly
	SIP Minimum Amount	1000 (Monthly 6: Quarterly 4), Aggregate - 6000
	SIP In multiple of	1
	SIP Minimum Instalments	(Monthly 6: Quarterly 4), Aggregate - 6000
	SIP Dates	1,5,7,10,15,20,25,28
	SIP Maximum Amount (if any)	NA
	STP Frequency	Weekly, Monthly, Quarterly, Twice a Month, Daily (Business Days)
	STP Minimum Amount	500 (Aggregate amt 6000)
	STP In multiple of	1
	STP Minimum Instalments	(Weekly 6: Monthly 6: Quarterly 4: Twice a Month 6, Daily 6), Aggregate - 6000
	STP Dates	All Business Days
	STP Maximum Amount (if any)	NA
	SWP Frequency	Monthly, Quarterly, Semi Annual, Annual
	SWP Minimum Amount	500
	SWP In multiple of	1
	SWP Minimum Instalments	NA
	SWP Dates	1,5,7,10,15,20,25,28
	SWP Maximum Amount (if any)	NA