

## FAQs on the Digital Dost

### 1. ABOUT THE DIGITAL DOST WEBSITE

A new and improved platform that has been designed to offer our IFAs a convenient investing experience. It comes with several digital features which eliminate paper work and make it easier for our distributors to transact with L&T Mutual Fund.

The IFA can initiate transactions, download reports and marketing collateral, view the recommendation dashboard and client folder, review Partner Loyalty Programme eligibility and rewards, recommend schemes, generate account statements and much more!

All this and more with just a few clicks and all under the same digital roof. ARN number is linked to every transaction, thereby making the online investing experience seamless and complete.

### 2. WHAT ARE THE FEATURES?

Digital Dost covers the following:

- a) **My Client Folder:** View all details about mapped clients (offline and online both)
  - Top 10 clients based on Portfolio Valuation
  - My Client list : View in-depth personal information
  - Transactions : View all past and latest successful transactions
  - Failed Transactions – View past and latest rejected transactions with a reason for rejection
  - Brokerage Structure
  - Live Recommendation Dashboard: Recommendation snapshot covering Top investors, Recommendation summary, Transaction summary (SIP and Lumpsum), AUM and Business summary
- b) **Partner Loyalty Program 4.0**
  - Check NBM and reward status
  - Rewards eligibility details
  - Product Weightage details
  - Gallery
- c) **Fund Recommendation:** Initiate transactions for any KYC verified investor. Once the transaction is approved by client, IFA and the client both will receive confirmation via SMS and email. IFA's ARN no. is linked to every transaction, thereby making the online investing experience complete.

- **Existing L&TMF Investors:** Initiate transactions like fresh purchases and additional purchases - SIP , Lumpsum , Switch , redemption, renewals using PAN or Folio no.
  - **Add new clients:** Initiate SIP and Lumpsum transaction using PAN and Date of Birth.
  - **Search existing client** – The IFA can search his clients by Name or Folio or PAN or name
  - **Recommendation Dashboard:** View latest dashboard of the IFA recommendations, business summary, transactions, Top investors and AUM summary.
- d) **Initiate SIP Renewals** – Ready reckoner of SIPs which are due for renewal in the next 30 and 60 days. Initiate all in one shot or individually.
- e) **Initiate Smart SIP Combo** – Under this initiative we have made investing simpler, convenient and disciplined by combining 3 schemes in different packs to suit all investment needs. An IFA can recommend up to 3 schemes with 1 form and 1 OTM/NACH/Cheque. Create a customised combination according to a client's risk appetite and goals. Currently this facility is available offline wherein the IFA needs to download the Smart SIP Combos form and submit it to the nearest ISC or CAMS service centre. Very soon this facility will be available online.
- f) **Recommendation Reports** – View and download past and latest scheme recommendation reports as per the time period required
- Transaction Wise – Lumpsum| SIP| Switch | Redemption | Renewal
  - AUM – As per the IFA contribution in Equity | Debt| Hybrid schemes
- g) **Generate Client SOA**
- The IFA can generate Statements of Account (SOA) for the clients using a Folio no
  - Client folio should have the IFA ARN in the last transaction.
  - The account statement will be encrypted and can be opened by entering the IFA ARN code excluding hyphen "-". For e.g. if the IFA code is ARN-0101, then the password will be ARN0101.
- h) **Notifications:** Find out the latest monthly updates and news.
- i) **Downloads:** Latest eFactsheet, Newsletter, Portfolio scanner, Market Flash.
- j) **Service Request Form**
- k) **Latest Infographics**

- l) **FAQs**
- m) **Watch Demo**
- n) **Contact Us**

### 3. WHAT ARE THE BENEFITS OF DIGITAL DOST WEBSITE?

- a) **Online Recommendation** – IFA initiates and client approves. Both receive authorization confirmation via email and SMS
- b) **Saves Time:** Entire transaction is completed in less than 10mins.
- c) **Eliminates Documentation Process** – It's completely paperless. No branch visits required.
- d) **No branch visits** – All clients are mapped automatically, can view all client and transaction details (offline and online both)
- e) Analytics overview to analyse the business done through online recommendation process

### 4. WHO CAN USE THIS PORTAL AND WHAT ARE THE PREREQUISITES?

IFAs who are already empanelled with L&T Mutual Fund but don't have a login account: Can directly register by verifying their contact details from the portal.

IFAs who are already empanelled with L&T Mutual Fund but who have their login account: Can directly login by using their login details.

IFAs who are not empanelled with L&T Mutual Fund: All KYD-compliant IFAs who are currently not empanelled with us can complete the Empanelment process by filling an empanelment form.

### 5. WHAT TYPE OF TRANSACTIONS CAN BE INITIATED ON BEHALF OF MY CLIENTS?

The IFA can initiate various kinds of transactions on behalf of his clients – SIP, Lumpsum, Redemption, Switch and Renewal. These transactions can be initiated not only for existing clients, but also for newly added ones in a single-flow.

## 6. WHAT IS THE CRITERIA FOR INITIATING THE TRANSACTION?

- a) Investor folio should have either email id or mobile number registered
- b) Recommendation shall be sent to only registered contact details only
- c) Investor should be KYC verified individual and single account holder

## 7. WHAT ARE THE BROAD STEPS TO BE FOLLOWED BY AN IFA TO INITIATE THE TRANSACTION?

**Step 1:** If user is an existing client, Folio or PAN No is required. If user is new, PAN and DOB is required.

**Step 2:** While initiating any transaction, email id or mobile number should be registered with client existing folio. If details are shown as “NOT AVAILABLE”, IFA can't proceed.

**Step 3:** IFA needs to select Transaction Types and enter transaction details for the client (Scheme Details, Amount etc)

**Step 4:** Transaction link is sent to client seeking approval on investor registered contact details. Link will be active for 7 days only.

## 8. WHAT ARE THE STEPS TO BE FOLLOWED BY CLIENT TO AUTHORISE THE TRANSACTION?

**Step 1:** Client receives a transaction link Email/ SMS intimation for confirmation

**Step 2:** Client clicks on link and authorizes the recommendation details. The ARN details, scheme details will be in a non-editable format.

**Step 3:** Client confirms and is provided an option to pay digitally using online mode.

**Step 4:** Client uses online payment option and completes the payment. Auto confirmation via email and SMS is sent to the IFA.

## 9. WHAT IS THE VALIDITY OF THESE INITIATED TRANSACTIONS?

Client will have 7 days to authorize the transaction from initiation request. Post which all pending status of initiated transactions will expire automatically.

## 10. DOES THE CLIENT REQUIRE ANY LOGIN TO APPROVE THE TRANSACTION?

No, the client can directly access the transaction link without any login requirement.

#### **11. CAN CLIENT MODIFY ANY TRANSACTION DETAILS, ENTERED BY IFA ?**

The client can only modify transaction amount before approving the recommendation details. If the client is new to L&T Mutual Fund, he needs to fill the personal details, nominee and bank detail. He will not be able to change the recommended scheme details except for the amount. Also, both new and existing clients shall not be able to change the broker code for these transactions

#### **12. IS DIRECT SCHEME AVAILABLE?**

As all the transactions are reported under a broker code only, direct scheme options are not available.

#### **13. CAN THIS FACILITY BE USED FOR NRI CUSTOMERS?**

Yes, but the SMS facility will have its restriction. OTP shall not be sent to an international number. OTP shall be sent on his registered email id.

#### **14. HOW TO USE BULK UPLOAD OPTION IN NEW INVESTOR SECTION?**

An IFA can use Bulk upload option to upload new client data (who is new to L&T MF) to initiate fresh purchase transactions. Under this section, a sample format has been shared for the IFA understanding. An IFA needs to download the format, upload the data in csv format. Once the client data is uploaded, the IFA can see his client details on the screen and can initiate the Lumpsum or SIP transaction. The Bulk upload client can be further viewed in search client section.

#### **15. WHAT IS THE PROCESS FOR NEW FOLIO CREATION?**

As of now, the IFA can only create folio for new investors. For an existing investor, an IFA can recommend using the existing client's Folio only.

#### **16. HOW WILL BE THE TIME STAMPING DONE FOR THESE TRANSACTIONS?**

The transaction reporting time will be generated by the system based on the client authorization request received by L&T Mutual Fund. For example: If an IFA has initiated the transaction at 10 am and client authorizes the transaction at 11:30 am the same day (as per system acknowledgement), the punching considered for the transaction will be 11:30 am.

#### **17. WHAT IS THE APPLICABLE NAV FOR INITIATED TRANSACTION AUTHORIZED BY CLIENT?**

The applicable NAV will be as per the client authorization reporting time and subject to funds received.

#### **18. HOW TO VIEW THE NET BUSINESS MOBOLIZATION (NBM) STATUS THROUGH THIS PORTAL?**

IFA can view the latest Net Business Mobilization Status (NBM) under Partner Loyalty Rewards 4.0 section. All the details related to rewards and eligibility shall be available under this section.

#### **19. HOW TO GENERATE CLIENT ACCOUNT STATEMENT AND WHAT ARE THE FEATURES?**

An IFA can generate his client statement using folio no. Client folio should have the IFA ARN details in the last transaction. The account statement will be encrypted and can be opened by entering the IFA ARN code. It can be downloaded and can be sent to the client on his registered email id.