

FUND FACTS

as on July 31, 2011



L&T Mutual Fund
Built on strong foundations

L&T Investment Management Limited

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

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August 2011



Sanjay Sinha,
Chief Executive Officer

Dear All,

I am pleased to inform you that L&T Mutual Fund has shown improvement in Average AUM Rankings in the June 2011 Quarter. We have registered a growth of 29.4 % in our AUM in the June QoQ*. Our success this far has been made possible with the faith and unerring support of our investors and associates. We are glad to inform you that L&T Select Income Fund - Flexi Debt Fund is now 5 Star rated Fund by Value Research Online (as on July 29, 2011). The Category considered by Value Research is – Debt: Income and there are 80 Funds in the category. Please refer the end of this factsheet for detailed ranking methodology and disclaimers.

Past performance may or may not be sustained in future and is no guarantee of future results.

The Reserve Bank of India caught the market by surprise by raising repo and reverse repo rates by 50 basis points, as against the consensus expectation of 25 basis points. The rate rise was the RBI's 11th since March 2010 and sent bond yields and swap rates sharply higher and stocks lower. The inflation index was 9.44 percent in June, significantly above the central bank's comfort level, and prices are expected to stay high in coming months too. With 250 basis points of tightening over the past year, India is easily the most aggressive inflation fighter in the world, surpassing even Brazil.

The pick up in the annual monsoon rains has improved crop prospects. Rainfall between July 14 and July 20 was 7% above the long-term average, according to the India Meteorological Department, following two successive weeks of below-average rains that raised concerns about crops.

The global economy is passing through a fairly stressful time as it is confronted with two important challenges – the resolution of the US Debt Ceiling crisis and the solution to the Greek situation. Both these issues don't have an easy solution which can address structural issues both in the short as well as the long term. A middle path would give the world some more time to avert another large crisis like the one we saw as recent as in 2008.

In these uncertain times, an investment in large cap companies could be less likely to be affected by the market volatility. L&T Growth Fund (Open Ended Growth Scheme) is one such fund that invest primarily in large cap companies. By doing so the fund endeavours to give you an opportunity for long term growth in capital.

To know more you can visit www.LNTMF.com , call us at our toll free number 1800-209-6565 or visit your nearest branch.

Warm Regards,

Sanjay Sinha
Chief Executive Officer

*AAUM for Jan - March 2011 was Rs. 4029.84 Cr and for April – June 2011 is Rs. 5214.71 Cr. Growth of Rs. 1184.86 Cr (29.4%) Source : www.amfiindia.com **Past performance may or may not be sustained in future.**

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 Schemes 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 Schemes. The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. The names of the Schemes/Plans/Mutual Fund do not in any manner indicate either the quality of the Schemes or its future prospects and returns; and are only the names of the Schemes/Plans. There can be no assurance that the objectives of the Schemes/Plans/Mutual Fund will be achieved. Schemes specific risk factors: Investment in the Schemes shall be subject to various risks including but not limited to risk associated with: Investment in Equity and Equity related Instruments & Fixed Income Securities such as Performance Risk, Credit Risk, Reinvestment Risk, Interest Rate Risk, Investment in Derivatives, Securitised Debt, etc. Please read the Scheme Information Document and Statement of Additional Information carefully before investing.

Value Research Rating Methodology: Value Research Fund Ratings are a composite measure of historical risk-adjusted returns. In the case of equity and hybrid funds this rating is based on the weighted average monthly returns for the last 3 and 5-year periods. In the case of debt funds this rating is based on the weighted average weekly returns for the last 18 months and 3-year periods and in case of short-term debt funds - weekly returns for the last 18 months. These ratings do not take into consideration any entry or exit load. Each category must have a minimum of 10 funds for it to be rated. Effective, July 2008, a fund with less than Rs 5 crore of average AUM in the past six months will not be eligible for rating. Five-stars indicate that a fund is in the top 10% of its category in terms of historical risk-adjusted returns. Four stars indicate that a fund is in the next 22.5% and middle 35% receive three stars.

The Value Research ratings are published in Mutual Fund Insight and Monthly Mutual Fund Performance Report. These ratings are subject to change every month. The ratings are based on primary data provided by respective funds and Value Research does not guarantee the accuracy. Please refer to www.valueresearchonline.com for further details.

Investment objective and classification: L&T Growth Fund (an open ended growth fund): To generate long term capital appreciation income through investment in equity and equity related instruments; the secondary objective is to generate some current income and distribute dividend. L&T Select Income Fund-Flexi Debt Fund (an open ended income scheme): The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitized debt), government and money market securities.

Load Structure: L&T Growth Fund: Entry Load – Nil. Exit Load - 1% if redeemed ≤ 1 year; Nil - if redeemed > 1 year. L&T Select Income Fund - Flexi Debt Fund: Entry Load – Nil. Exit Load - 0.25% if redeemed ≤ 30 days. Nil if redeemed > 30 days. 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.

Terms of Issue: Units of the Schemes are being offered at NAV based prices, subject to the prevailing loads. The AMC calculates and publishes NAVs and offers for sale, redemption and switch outs, units of the Schemes on all Business Days, at the Applicable NAV of the Schemes. Scheme Information Document, Statement of Additional Information, Key Information Memorandum and Application Forms are available at Mutual Fund Branches / Mutual Fund website at www.lntmf.com or at Investor Service Centres/ Distributors.

as on July 31, 2011

MARKET REVIEW

Equity Market Review

Volatility continued in equity markets in July 2011 amid global and domestic uncertainties. The RBI surprised the market with 50 bps increase in repo and reverse repo rates with concerns on elevated inflation levels, increasing market nervousness with regard to slowing economic growth. Revenue growth in quarterly corporate earnings was robust while margins were under pressure due to high inflation in raw material and other costs. Global markets too were volatile and fueled drop in the markets. On the whole, the market settled the month on negative note.

Global equities fell during July 2011 on lingering debt woes in Europe and lack of progress toward raising the US debt ceiling hurt investor sentiments. The MSCI AC World Index lost 1.73%, while, the MSCI Emerging Markets Index dropped 0.74%.

The Sensex dropped 3.44%, while the Nifty fell 2.93%. The BSE Mid and Small-caps outperformed their large-cap counterparts by gaining 0.89% and 1.83% respectively.

BSE sectoral indices saw a divergent trend during July 2011. Major selling was seen in Metal (-6.94%), followed by Capital Goods (-6.54%), Power (-5.98%) and Oil & Gas (-4.44%). On the other hand, Consumer Durables witnessed a rise of (+1.53%), followed by FMCG (+1.18%) and Realty (+1.07%).

FII flows remained positive for equities with net inflows of Rs 7,652.90 crores (USD 1.72 bn) during July. On the other hand, domestic MFs remained net buyers worth Rs 652.20 crores (USD 147.6 mn) during July 2011.

Industrial production registered a growth of 5.6% for May 2011. Eight core sectors growth stood at 5.2% for June. Exports during June surged 46.45% to USD 29.21 billion (Rs 1,31,031 crs), while imports jumped 42.46% to USD 36.87 billion (Rs 1,65,386 crs). The RBI increased repo rate by 50 bps to 8% in its first-quarter monetary policy review. WPI inflation for June was at 9.44% (y-o-y) compared with 9.06% (y-o-y) previous month. Nymex crude prices gained marginally 0.30% over the month to USD 95.70 per barrel.

Outlook

Immediate global economic uncertainty has subsided with the increase in US debt ceiling and sanction of additional funds by EU to Greece.

Domestic issues such as policy inaction, hardening of interest rates and persistent high inflation might taken its toll on investment confidence.

But valuations at 15x are in fair value zone, given India's relative strength as compared to other developed economies, which is expected to attract interest of foreign investors.

We advise investors to use systematic investment plans to increase weight in equity and iron out volatility.

Debt Market Review

Indian bond yields registered a divergent trend during July 2011. Yields on Gilt and short term instruments gained, however, corporate bond yields saw a decline.

On the other hand, global yields witnessed a drop during July 2011. The 10-year yields on the government bonds in the US, Europe and Japan fell 36 bps, 49 bps and 6 bps to 2.80%, 2.54% and 1.08% respectively

The RBI, as part of its anti-inflationary policy stance, hiked repo and reverse repo rates by 50 basis points to 8% and 7% respectively in its monetary policy review.

Call rates moved up sharply at end July 2011 to 8.05% from 3.50% for the previous month. The yield on 91-Day T-Bill rose 21 bps to 8.40%, while 364-Day T-Bill yield climbed 20 bps to 8.50%. The yield on 3-month certificate of deposit (CD) surged 75 bps to 9.13%, while the 1-year CD yield moved up 7 bps to 9.80%. Meanwhile, the yields on 3-month and 1-year commercial paper (CP) rose 58 bps and 11 bps to 9.48% and 10.21% respectively.

The 10-year benchmark G-sec yield climbed 12 bps to 8.45%. The yield on the 5-year benchmark G-sec moved up 9 bps to 8.45%. Meanwhile, the short term 1-year benchmark G-sec yield surged 25 bps to 8.38%. As a result, spread between 1 and 10-year benchmark G-sec decreased by 13 bps to 7 bps.

The 10-year AAA bond yield went down 17 bps to 9.46%. The yield of 5-year AAA paper fell 14 bps to 9.44%. Meanwhile, the short-term 1-year AAA bond yield moved down 12 bps to 9.53%. As a result, the spread between 1 and 10-year AAA bond decreased by 5 bps to negative of 7 bps. Meanwhile, the spread between 10-year benchmark G-sec and 10-year AAA bond moved down by 30 bps to 83 bps.

Rupee strengthened 1.14% during July 2011 to Rs 44.19 per US dollar. Forex reserves moved up USD 7.78 billion to USD 316.80 billion as on July 22, 2011 from USD 309.02 billion as on June 24, 2011. In rupee terms, forex reserves rose Rs 17,850 crores to Rs 14,06,805 crores as on July 22, 2011 from 13,88,955 crores as on June 24, 2011.

Outlook

We expect Gilt yields to remain range bound as the higher than expected rate hike has been largely factored in by the market.

The 10-year G-sec benchmark may trade in a range of 8.30% to 8.50% in the next one month. Short term rates may rise further on tight liquidity conditions and continued realignment to the rate hike. Corporate bond yields are also expected to rise during the month.

L&T Opportunities Fund

Rating by Value Research + + +

Please refer to page 8 for Rating Methodology

NAV (as on July 29, 2011)

Dividend Option: Rs. 16.50

Cumulative Option: Rs. 41.88

Volatility Measures*:

Standard Deviation	4.7672
R-Squared	0.9488
Beta	0.8941
Sharp Ratio#	-0.1697

*Source: mutualfundindia

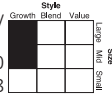
#Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%

Portfolio Turnover 0.55

Date of Inception : November 27, 1997**

Style Matrix



L&T Growth Fund

Rating by Value Research + + +

Please refer to page 8 for Rating Methodology

NAV (as on July 29, 2011)

Dividend Option: Rs. 18.20

Cumulative Option: Rs. 38.50

Volatility Measures*:

Standard Deviation	4.8230
R-Squared	0.9810
Beta	0.9352
Sharp Ratio#	-0.0077

*Source: mutualfundindia

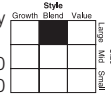
#Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%

Portfolio Turnover 0.69

Date of Inception : September 17, 2001

Style Matrix



L&T Midcap Fund

Rating by Value Research + + +

Please refer to page 8 for Rating Methodology

NAV (as on July 29, 2011)

Dividend Option: Rs. 22.16

Cumulative Option: Rs. 38.42

Volatility Measures*:

Standard Deviation	5.3147
R-Squared	0.8552
Beta	0.8984
Sharp Ratio#	-0.1058

*Source: mutualfundindia

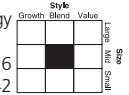
#Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%

Portfolio Turnover 1.04

Date of Inception : August 09, 2004

Style Matrix



Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Infosys Ltd.	6.27
ICICI Bank Ltd	6.08
Bharti Airtel Ltd.	3.77
Dr.Reddys Laboratories Ltd.	3.17
HDFC Bank Ltd	2.50
Sterlite Industries (India) Ltd.	2.49
Zee Entertainment Enterprises Ltd.	2.47
Power Grid Corporation of India Ltd	2.45
State Bank of India	2.19
United Phosphorus Ltd.	2.01

Asset Allocation (%)

Industry Classifications***	% to Net Asset
Banks	14.96
Software	11.64
Pharmaceuticals	8.63
Power	5.95
Gas	3.89
Telecom - Services	3.77
Non-Ferrous Met als	3.36
Industrial Products	3.36
Industrial Capital Goods	2.83
Media & Entertainment	2.47
Finance	2.17
Construction	2.06
Pesticides	2.01
Transportation	1.95
Retailing	1.88
Petroleum Products	1.88
Oil	1.88
Auto	1.37
Ferrous Metals	1.18
Minerals/Mining	1.10
Diversified	0.87
Cement	0.77
Miscellaneous - Utilities	0.60
Consumer Non Durables	0.33
Auto Ancillaries	0.26
Fertilisers	0.26

***Classified by AMFI

Total outstanding position in derivatives (as on July 29, 2011) Rs. 711.35 (notional value in lacs).

Performance (%) CAGR (Cumulative Option)

	L&TOF	S&P CNX Nifty
Last 6 Months*	-1.44%	-0.43%
1 Year	-5.12%	2.13%
3 Years	8.69%	8.16%
5 Years	16.89%	11.76%
Since Inception	18.56%	16.60%

* Absolute Returns

** Returns calculated from 11/12/2003, when the scheme was repositioned as L&T Opportunities Fund.

Benchmark: S&P CNX Nifty

Total Assets as on July 29, 2011 (Rs. in Lacs) 7,996.39

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Infosys Ltd.	7.19
ICICI Bank Ltd	5.16
Reliance Industries Ltd	4.82
ITC Ltd.	4.58
HDFC Ltd	4.26
Cipla Ltd	3.83
OIL INDIA Ltd.	3.53
State Bank of India	3.50
Bharti Airtel Ltd.	3.25
Dr.Reddys Laboratories Ltd.	3.09

Asset Allocation (%)

Industry Classifications ***	% to Net Asset
Banks	13.31
Pharmaceuticals	8.88
Software	8.44
Consumer Non Durables	7.56
Petroleum Products	6.18
Finance	6.02
Telecom - Services	4.11
Power	3.53
Oil	3.53
Auto	3.25
Ferrous Metals	2.75
Non-Ferrous Metals	2.73
Diversified	2.19
Media & Entertainment	1.87
Gas	1.83
Construction	0.80
Retailing	0.58

***Classified by AMFI

Total outstanding position in derivatives (as on July 29, 2011) Rs. 335.20 (notional value in lacs).

Performance (%) CAGR (Cumulative Option)

	L&TGF	S&P CNX Nifty
Last 6 Months*	1.95%	-0.43%
1 Year	6.08%	2.13%
3 Years	9.90%	8.16%
5 Years	10.34%	11.76%
Since Inception	23.20%	20.46%

* Absolute Returns

Benchmark: S&P CNX Nifty

Total Assets as on July 29, 2011 (Rs. in Lacs) 2,212.84

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Tata Chemicals Ltd	4.14
Lupin Ltd	3.94
Titan Industries Ltd.	3.25
Union Bank Of India	3.10
Federal Bank	2.98
LIC Housing Finance Ltd	2.83
Britannia Industries Ltd.	2.62
South Indian Bank Ltd.	2.56
IPCA Laboratories Ltd	2.53
GlaxoSmithkline Consumer Healthcare	2.49

Asset Allocation (%)

Industry Classifications ***	% to Net Asset
Banks	14.42
Pharmaceuticals	10.99
Consumer Non Durables	10.60
Finance	7.85
Gas	5.91
Fertilisers	5.18
Power	4.32
Petroleum Products	3.83
Industrial Capital Goods	3.48
Industrial Products	3.46
Auto Ancillaries	3.37
Miscellaneous - Utilities	2.62
Oil	2.19
Auto	1.97
Media & Entertainment	1.79
Ferrous Metals	1.40
Cement	1.22
Retailing	1.18
Pesticides	1.14
Consumer Durables	1.12
Diversified	1.03
Telecom - Equipments & Accesories	0.95
Transportation	0.86
Software	0.65

***Classified by AMFI

Performance (%) CAGR (Cumulative Option)

	L&TMDF	CNX Midcap Index
Last 6 Months*	-0.67%	1.20%
1 Year	-3.61%	-4.73%
3 Years	14.30%	13.13%
5 Years	14.17%	15.63%
Since Inception	21.27%	21.02%

* Absolute Returns

Benchmark: CNX Midcap Index

Total Assets as on July 29, 2011 (Rs. in Lacs) 5,704.90

• Calculations are based on Cumulative Option. Past performance may or may not be sustained in future.

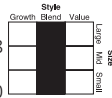
• Performance of the dividend plan would be net of the dividend distribution tax, as applicable. Since Inception Returns are Calculated on Rs. 10/- invested at Inception.

L&T Multi-Cap Fund

NAV (as on July 29, 2011)

Dividend Option:	Rs.	14.01
Cumulative Option:	Rs.	17.58
Volatility Measures*:		
Standard Deviation		5.2180
R-Squared		0.9656
Beta		0.9959
Sharp Ratio#		-0.1726

Style Matrix



*Source: mutualfundindia
 #Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	0.92

Date of Inception : January 28, 2005

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
ICICI Bank Ltd	5.41
Larsen And Toubro Ltd	4.80
ITC Ltd.	4.43
Reliance Industries Ltd	4.19
Infosys Ltd.	3.99
Bharti Airtel Ltd.	3.28
IPCA Laboratories Ltd	2.44
HDFC Ltd	2.22
Bharat Petroleum Corporation Ltd	2.18
Axis Bank Ltd	2.09

Asset Allocation (%)

Industry Classifications ***	% to Net Asset
Banks	12.30
Software	10.81
Consumer Non Durables	6.56
Petroleum Products	6.37
Pharmaceuticals	5.51
Auto	5.15
Industrial Products	5.13
Diversified	4.80
Construction	4.62
Finance	4.18
Auto Ancillaries	3.83
Gas	3.49
Telecom - Services	3.28
Ferrous Metals	2.82
Non-Ferrous Metals	2.02
Cement	1.99
Oil	1.98
Industrial Capital Goods	1.62
Media & Entertainment	1.22
Fertilisers	1.15
Retailing	1.15
Pesticides	1.12
Chemicals	1.08
Engineering	1.05
Hotels	0.97
Consumer Durables	0.85

***Classified by AMFI

Performance (%) CAGR (Cumulative Option)

	L&TMCF	S&P CNX 500
Last 6 Months*	-2.98%	-0.01%
1 Year	-5.59%	-1.14%
3 Years	4.04%	8.57%
5 Years	4.05%	11.53%
Since Inception	9.06%	14.77%

* Absolute Returns

Benchmark: S&P CNX 500

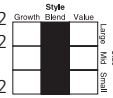
Total Assets as on July 29, 2011 (Rs. in Lacs) 1,599.99

L&T Contra Fund

NAV (as on July 29, 2011)

Dividend Option:	Rs.	10.12
Cumulative Option:	Rs.	10.12
Volatility Measures*:		
Standard Deviation		5.0732
R-Squared		0.9167
Beta		0.9193
Sharp Ratio#		-0.1128

Style Matrix



*Source: mutualfundindia
 #Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	1.23

Date of Inception : February 27, 2006

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Infosys Ltd.	5.80
GlaxoSmithkline Consumer Healthcare	5.54
Axis Bank Ltd	4.60
ICICI Bank Ltd	4.45
OIL INDIA Ltd.	4.37
GAIL India Ltd	3.96
Exide Industries Ltd	3.55
Bharat Petroleum Corporation Ltd	3.39
Federal Bank	3.18
Rural Electrification Corporation	3.12

Asset Allocation (%)

Industry Classifications ***	% to Net Asset
Banks	12.23
Software	7.68
Consumer Non Durables	5.54
Media & Entertainment	5.29
Industrial Products	5.24
Finance	4.61
Oil	4.37
Gas	3.96
Power	3.74
Auto Ancillaries	3.55
Petroleum Products	3.39
Auto	2.10
Pharmaceuticals	1.76
Print Media and Publishing	1.54
Industrial Capital Goods	1.51
Fertilisers	1.46
Construction	1.46
Telecom - Equipments & Accessories	1.43

***Classified by AMFI

Total outstanding position in derivatives (as on July 29, 2011) Rs. 153.00 (notional value in lacs).

Performance (%) CAGR (Cumulative Option)

	L&TCF	S&P CNX 500
Last 6 Months*	-0.98%	-0.01%
1 Year	-3.34%	-1.14%
3 Years	3.53%	8.57%
5 Years	1.51%	11.53%
Since Inception	0.22%	9.83%

* Absolute Returns

Benchmark: S&P CNX 500

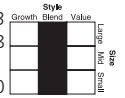
Total Assets as on July 29, 2011 (Rs. in Lacs) 872.79

L&T Hedged Equity Fund

NAV (as on July 29, 2011)

Dividend Option:	Rs.	9.43
Cumulative Option:	Rs.	13.28
Volatility Measures*:		
Standard Deviation		5.1470
R-Squared		0.9848
Beta		1.0018
Sharp Ratio#		-0.0874

Style Matrix



*Source: mutualfundindia
 #Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	0.72

Date of Inception : April 19, 2007

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Infosys Ltd.	7.44
ITC Ltd.	6.14
HDFC Bank Ltd	6.00
Reliance Industries Ltd	5.69
HDFC Ltd	5.54
Larsen And Toubro Ltd	5.46
ICICI Bank Ltd	4.64
Axis Bank Ltd	4.41
Bharti Airtel Ltd.	4.10
Bajaj Auto Ltd.	3.62

Asset Allocation (%)

Industry Classifications ***	% to Net Asset
Banks	18.46
Software	12.07
Consumer Non Durables	8.37
Diversified	8.03
Petroleum Products	7.10
Finance	6.82
Auto	6.57
Ferrous Metals	4.29
Telecom - Services	4.10
Power	3.58
Pharmaceuticals	3.15
Non-Ferrous Metals	3.10
Industrial Capital Goods	2.01
Oil	1.07

***Classified by AMFI

Total outstanding position in derivatives (as on July 29, 2011) Rs. 38.42 (notional value in lacs).

Performance (%) CAGR (Cumulative Option)

	L&THEF	S&P CNX Nifty
Last 6 Months*	-1.99%	-0.43%
1 Year	-1.12%	2.13%
3 Years	6.61%	8.16%
Since Inception	6.84%	7.65%

* Absolute Returns

Benchmark: S&P CNX Nifty

Total Assets as on July 29, 2011 (Rs. in Lacs) 931.97

• Calculations are based on Cumulative Option. Past performance may or may not be sustained in future.

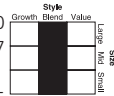
• Performance of the dividend plan would be net of the dividend distribution tax, as applicable. Since Inception Returns are Calculated on Rs. 10/- invested at Inception.

L&T Tax Saver Fund

NAV (as on July 29, 2011)

Dividend Option:	Rs.	14.00
Cumulative Option:	Rs.	15.07
Volatility Measures*:		
Standard Deviation		5.2495
R-Squared		0.9579
Beta		0.9939
Sharp Ratio#		-0.1283

Style Matrix



*Source: mutualfundindia
 #Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	1.06
Date of Inception :	November 18, 2005

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Infosys Ltd.	7.15
HDFC Ltd	4.73
Larsen And Toubro Ltd	4.45
ITC Ltd.	4.20
Axis Bank Ltd	4.19
Reliance Industries Ltd	4.16
ICICI Bank Ltd	3.88
Bharti Airtel Ltd.	3.81
HDFC Bank Ltd	3.75
Bharat Heavy Electricals Ltd.	2.74

Asset Allocation (%)

Industry Classifications ***	% to Net Asset
Banks	15.22
Software	11.66
Pharmaceuticals	8.61
Finance	7.39
Consumer Non Durables	6.96
Diversified	5.50
Auto	4.68
Oil	4.25
Petroleum Products	4.16
Telecom - Services	3.81
Media & Entertainment	3.14
Non-Ferrous Metals	2.84
Industrial Capital Goods	2.74
Ferrous Metals	2.55
Gas	2.37
Minerals/Mining	1.97
Miscellaneous - Utilities	1.71
Retailing	1.31
Industrial Products	1.18
Fertilisers	0.99
Auto Ancillaries	0.53
Construction	0.51

Performance (%) CAGR (Cumulative Option)

	L&TTSF	S&P CNX Nifty
Last 6 Months*	-3.71%	-0.43%
1 Year	-3.77%	2.13%
3 Years	9.12%	8.16%
5 Years	7.72%	11.76%
Since Inception	7.36%	13.82%

* Absolute Returns
Benchmark: S&P CNX Nifty

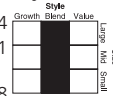
Total Assets as on July 29, 2011 (Rs. in Lacs) 2,949.28

L&T Global Advantage Fund

NAV (as on July 29, 2011)

Dividend Option:	Rs.	6.94
Cumulative Option:	Rs.	10.01
Volatility Measures*:		
Standard Deviation		5.2028
R-Squared		0.8255
Beta		0.8489
Sharp Ratio#		-0.1044

Style Matrix



*Source: mutualfundindia
 # Risk Free Rate assumed to be 8.13% (based on 3-month T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	1.66
Date of Inception :	May 30, 2005

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Dr.Reddys Laboratories Ltd.	8.13
Biocon Ltd	7.47
Reliance Industries Ltd	6.79
Clariant Chemicals (India) Ltd.	5.91
Infosys Ltd.	5.69
Persistent Systems Ltd.	5.51
Hindalco Industries Ltd	5.42
Wipro Ltd	5.27
Cipla Ltd	5.12
IPCA Laboratories Ltd	3.99

Total outstanding position in derivatives (as on July 29, 2011) 15.24 (notional value in lacs).

Asset Allocation (%)

Industry Classifications***	% to Net Asset
Pharmaceuticals	26.56
Software	21.52
Petroleum Products	6.79
Chemicals	5.91
Non-Ferrous Metals	5.53
Auto	3.70
Consumer Durables	3.46
Ferrous Metals	2.75
Construction	2.61
Industrial Capital Goods	2.36
Diversified	2.12
Fertilisers	2.04
Industrial Products	1.90
Pesticides	1.09

Performance (%) CAGR (Cumulative Option)

	L&TGAF	S&P CNX 500
Last 6 Months*	-3.19%	-0.01%
1 Year	-5.03%	-1.14%
3 Years	-3.96%	8.57%
5 Years	-3.61%	11.53%
Since Inception	0.02%	15.48%

* Absolute Returns
Benchmark: S&P CNX 500

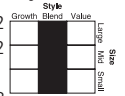
Total Assets as on July 29, 2011 (Rs. in Lacs) 487.38

L&T Infrastructure Fund

NAV (as on July 29, 2011)

Dividend Option:	Rs.	6.72
Cumulative Option:	Rs.	6.72
Volatility Measures*:		
Standard Deviation		5.3938
R-Squared		0.9486
Beta		1.0113
Sharp Ratio#		-0.2853

Style Matrix



*Source: mutualfundindia
 # Risk Free Rate assumed to be 8.13% (based on 3-month T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	0.47
Date of Inception :	September 27, 2007

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Reliance Industries Ltd	4.63
Bharti Airtel Ltd.	4.57
Larsen And Toubro Ltd	4.08
ICICI Bank Ltd	4.07
State Bank of India	3.85
Gateway Distriparks Ltd	3.42
Bharat Heavy Electricals Ltd.	3.41
Sterlite Industries (India) Ltd.	3.40
National Thermal Power Corporation	3.08
Rural Electrification Corporation	3.01

Asset Allocation (%)

Industry Classifications***	% to Net Asset
Industrial Capital Goods	9.89
Banks	9.59
Finance	7.91
Power	7.06
Non-Ferrous Metals	6.67
Petroleum Products	6.41
Construction	5.53
Cement	5.41
Diversified	5.07
Ferrous Metals	4.92
Telecom - Services	4.57
Transportation	4.29
Minerals/Mining	2.62
Auto Ancillaries	2.27
Consumer Durables	1.70
Engineering	1.67
Gas	1.60
Industrial Products	1.09
Oil	1.07

***Classified by AMFI

Performance (%) CAGR (Cumulative Option)

	L&TIF	S&P CNX Nifty
Last 6 Months*	-4.27%	-0.43%
1 Year	-13.40%	2.13%
3 Years	-3.51%	8.32%
Since Inception	-9.82%	2.42%

* Absolute Returns
Benchmark: S&P CNX Nifty

Total Assets as on July 29, 2011 (Rs. in Lacs) 3,712.31

• Calculations are based on Cumulative Option. Past performance may or may not be sustained in future.

• Performance of the dividend plan would be net of the dividend distribution tax, as applicable. Since Inception Returns are Calculated on Rs. 10/- invested at Inception.

L&T Small Cap Fund

NAV (as on July 29, 2011)

Dividend Option: Rs. 5.00

Cumulative Option: Rs. 5.00

Volatility Measures*:

Standard Deviation 5.5906

R-Squared 0.8021

Beta 0.8863

Sharp Ratio# -0.3687

*Source: mutualfundindia

#Risk free rate assumed to be 8.13% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%

Portfolio Turnover 0.15

Date of Inception : January 10, 2008

Style Matrix

Style	Value
Growth	5.00
Mid-Cap	5.00
Small-Cap	5.00

Portfolio (Top 10 Equity Holdings)

Script	% to Net Asset
Punjab & Sind Bank	5.44
South Indian Bank Ltd.	4.78
Shanthi Gears Ltd.	4.52
Sundaram Fasteners Ltd.	3.98
Gujarat Gas Co. Ltd.	3.78
Gateway Distriparks Ltd	3.48
Persistent Systems Ltd.	3.44
Mangalam Cement Ltd.	3.34
Greaves Cotton Ltd	3.18
Orient Paper & Industries Ltd.	2.70

Asset Allocation (%)

Industry Classifications***	% to Net Asset
Auto Ancillaries	11.26
Banks	10.22
Gas	9.03
Software	8.25
Cement	7.85
Industrial Capital Goods	7.38
Industrial Products	6.69
Fertilisers	5.24
Ferrous Metals	4.65
Consumer Durables	3.82
Power	3.57
Transportation	3.48
Media & Entertainment	3.16
Pharmaceuticals	2.70
Print Media and Publishing	2.03
Construction	2.02
Chemicals	2.02
Auto	1.72
Engineering	1.03

Performance (%) CAGR (Cumulative Option)

	L&TSCF	BSE Small Cap Index
Last 6 Months*	1.83%	-2.03%
1 Year	-16.53%	-11.16%
3 Years	-3.07%	6.23%
Since Inception	-17.71%	-11.57%

* Absolute Returns

Benchmark: BSE Small Cap Index

Total Assets as on July 29, 2011 (Rs. in Lacs) 1,573.01

L&T Monthly Income Plan

Rating by Value Research + + +

Please refer to page 8 for Rating Methodology

(Monthly Income is not assured and is subject to the availability of distributable surplus)

NAV (as on July 29, 2011)

Monthly Dividend Option: Rs. 11.3139

Quarterly Dividend Option: Rs. 11.4724

Cumulative Option: Rs. 20.0387

Expense Ratio : 2.18%

Date of Inception : July 31, 2003

Asset Allocation (%)

Asset Class	% to Net Asset
Equity	10.04
Corporate DEBT	20.76
Money Market Instruments	56.45
Govt. Dated Securities	5.53
Equity Derivatives	2.84
Cash and Cash Equivalent	4.38
Total outstanding position in derivatives (as on July 29, 2011) 388.51 (notional value in lacs).	

Credit Quality Profile

Rating Category	%
AAA or equivalent	15.80
AA+ or equivalent	4.96
P1+ or equivalent	56.45
Sovereign	5.53

Performance (%) CAGR (Cumulative Option)

	L&TMIP	CRISIL MIP Blended INDEX
Last 6 months*	3.06%	2.96%
1 year	5.04%	5.04%
3 years	6.45%	7.92%
5 years	9.79%	7.49%
Since Inception	9.07%	7.77%

* Absolute Returns

Benchmark: CRISIL MIP Blended Index

Total Assets as on July 29, 2011 (Rs. in Lacs) 13,673.65

Average Maturity 372.38 days

Duration 0.90 years

Modified Duration 0.84 years

L&T Liquid Fund

Rating by Value Research + + +

Please refer to page 8 for Rating Methodology

NAV (as on July 31, 2011)

Regular Weekly Dividend: 11.9989

Regular - Cumulative 20.0187

Institutional Plus - Weekly Dividend 13.4502

Institutional Daily Dividend Reinvestment Plan (DDRIP) 10.1163

Institutional Plus - Cumulative 20.2979

Super Institutional - Cumulative 13.8406

Expense Ratio : 0.54%

Regular 0.54%

Institutional (DDRIP) 0.29%

Institutional Plus 0.38%

Super Institutional 0.29%

Asset Allocation (%)

Asset Class	% to Net Asset
Money Market Instruments	96.30
Term Deposit- Short Term	2.43
Cash & Cash Equivalent	1.27

Credit Quality Profile

Rating Category	%
P1+ or equivalent	96.30

Performance (%) CAGR (Cumulative Option)

	L&TLF Regular	L&TLF Super Institutional	CRISIL Liquid Fund Index
Last 7 Days*	0.16%	0.17%	0.14%
Last 14 Days*	0.33%	0.34%	0.28%
Last 1 month*	0.73%	0.75%	0.58%
Last 3 months*	2.12%	2.18%	1.92%
Last 6 months*	4.14%	4.27%	3.87%
1 year	7.60%	7.88%	7.34%
3 years	6.22%	6.48%	6.23%
5 years	6.72%	-	6.59%
Since Inception	6.62%	6.96%	6.62%

*Absolute Return.

Benchmark: CRISIL Liquid Fund Index

Date of Inception : Regular Plan : March 30, 2002

Institutional Plus Plan : April 10, 2003

Super Institutional Plan : October 3, 2006

Total Average Assets as on July 31, 2011 (Rs. in Lacs) 212,787.00

Average Maturity 47.04 days

Duration 0.123 years

Modified Duration 0.113 years

L&T Floating Rate Fund

NAV (as on July 29, 2011)

Regular Daily Dividend Reinvestment: Rs. 10.8591

Regular Weekly Dividend Reinvestment: Rs. 11.8196

Regular Monthly Dividend Option: Rs. 10.6280

Regular Cumulative Option: Rs. 14.6500

Expense Ratio : 0.35%

Date of Inception : August 10, 2005**

Asset Allocation (%)

Asset Class	% to Net Asset
Money Market Instruments	97.97
Cash & Cash Equivalent	2.03

Credit Quality Profile

Rating Category	%
P1+ or equivalent	97.97

• Calculations are based on Cumulative Option. Past performance may or may not be sustained in future.

• Performance of the dividend plan would be net of the dividend distribution tax, as applicable. Since Inception Returns are Calculated on Rs. 10/- invested at Inception.

Performance (%) CAGR (Cumulative Option)

	L&TFRF	CRISIL Liquid Fund Index
6 Months*	4.47%	3.87%
Since Inception**	6.57%	5.83%

*** Absolute Returns**

** Returns calculated from 27/10/10 when the scheme was repositioned as L&T Floating Rate Fund
Benchmark: CRISIL Liquid Fund Index

Total Assets as on July 29, 2011 (Rs. in Lacs) 172.91

Average Maturity	36.23 days
Duration	0.096 years
Modified Duration	0.088 years

L&T Ultra Short Term Fund
Rating by Value Research

Regular Plan +++ Institutional Plan ++++
 Please refer to page 8 for Rating Methodology

NAV (as on July 29, 2011)

Regular -		
Monthly Dividend Option:	Rs.	11.4723
Semi Annual Dividend Option:		12.5261
Cumulative Option:		15.9413
Institutional -		
Monthly Dividend Option:	Rs.	11.6807
Cumulative Option:	Rs.	16.2762
Daily Dividend Reinvestment:	Rs.	10.1552

Expense Ratio :

Regular	0.68%
Institutional	0.43%

Date of Inception : Regular plan : November 27, 1997
 Institutional Plan : April 10, 2003

Asset Allocation (%)

Asset Class	% to Net Asset
Money Market Instruments	92.44
Term Deposit - Short Term	6.59
Cash & Cash Equivalent	0.97

Credit Quality Profile

Rating Category	%
P1+ or equivalent	92.44

Performance (%) CAGR (Cumulative Option)

	L&T UST Regular	L&T UST Institutional	CRISIL Liquid Fund Index
6 Months*	4.34%	4.45%	3.87%
1 Year	7.70%	7.98%	7.34%
3 Years	6.50%	6.80%	6.23%
5 Years	7.13%	7.33%	6.59%
Since Inception	8.01%	6.50%	5.80%^^

* Absolute Return

^ Since Inception Nov. 27, 1997

^^ Since Apr. 10, 2003.

Benchmark: CRISIL Liquid Fund Index

Total Average Assets as on July 29, 2011 (Rs. in Lacs) 89,646.00

Average Maturity	55.10 days
Duration	0.139 years
Modified Duration	0.127 years

L&T Select Income Fund-Flexi Debt Fund
Rating by Value Research +++++

Please refer to page 8 for Rating Methodology

NAV (as on July 29, 2011)

Retail Monthly Dividend	10.1714
Retail Growth	11.1996
Retail Quarterly Dividend	10.3810
Retail Bonus	11.1997
Institutional Monthly Dividend	10.3207
Institutional Growth	11.2882

Expense Ratio :

Regular	1.05%
Institutional	0.59%

Date of Inception : Retail plan : October 8, 2009
 Institutional Plan : October 8, 2009

Asset Allocation (%)

Asset Class	% to Net Asset
Money Market Instruments	99.58
Cash & Cash Equivalent	0.42

Credit Quality Profile

Rating Category	%
P1+ or equivalent	99.58

Performance (%) (Cumulative Option)

	L&T SIF	L&T SIF RETAIL Institutional	CRISIL Composite Bond Index
6 Months*	4.44%	4.67%	5.14%
1 Year	7.78%	8.27%	5.32%
Since Inception	6.46%	6.92%	5.48%

* Absolute Return

Date of Inception : October 8, 2009

Benchmark: CRISIL Composite Bond Index

Total Assets as on July 29, 2011 (Rs. in Lacs) 15,990.84

Average Maturity	54.23 days
Duration	0.145 years
Modified Duration	0.132 years

L&T Triple Ace Fund

NAV (as on July 29, 2011)

Regular Quarterly Dividend Option	11.2904
Regular Semi Annual Dividend Option	11.5166
Regular Cumulative Option	26.8791
Regular Bonus	15.3151

Expense Ratio : 1.25%

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	64.33
Money Market Instruments	13.44
Government Securities	16.97
Cash & Cash Equivalent	5.26

Credit Quality Profile

Rating Category	%
AAA or equivalent	64.33
P1+ or equivalent	13.44
Sovereign	16.97

Performance (%) CAGR (Cumulative Option)

	L&TTA Reg. Cum.	CRISIL Comp. Bond FundIndex
Last 6 months (181 Days)*	3.38%	5.14%
1 year	6.31%	5.32%
3 years (CAGR)	7.10%	7.12%
5 years (CAGR)	2.63%	6.04%
Since Inception (CAGR)	7.14%	5.84%

* Absolute Return

Date of Inception March 31, 1997

Benchmark: CRISIL Composite Bond Fund Index

Data available from March 30, 2002

Total Assets as on July 29, 2011 (Rs. in Lacs) 507.69

Average Maturity	1006.31 days
Duration	2.21 years
Modified Duration	2.07 years

L&T Gilt Fund

NAV (as on July 29, 2011)

Investment - Quarterly Dividend Option:	Rs.	10.8845
Investment - Cumulative Option:	Rs.	22.7523

Expense Ratio : 1.00%

Asset Allocation (%)

Asset Class	% to Net Asset
Govt. Dated Securities	95.59
Cash & Cash Equivalent	4.41

Credit Quality Profile

Rating Category	%
Sovereign	95.59

Performance (%) CAGR (Cumulative Option)

	L&TGLTF	I Sec Li Bex
Last 6 months (182 Days)*	2.72%	3.31%
1 year	7.13%	5.26%
3 years (CAGR)	3.78%	11.48%
5 years (CAGR)	5.21%	8.67%
Since Inception (CAGR)	7.52%	7.80%

* Absolute Return

Date of Inception March 29, 2000

Benchmark: ISEC-LI-BEX

Total Assets as on July 29, 2011 (Rs. in Lacs) 125.41

Average Maturity	3288.95 days
Duration	5.85 years
Modified Duration	5.61 years

• Calculations are based on Cumulative Option. Past performance may or may not be sustained in future.

• Performance of the dividend plan would be net of the dividend distribution tax, as applicable. Since Inception Returns are Calculated on Rs. 10/- invested at Inception.

L&T Opportunities Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
14-Mar-08	7.5	24.20
24-Mar-00	4.00	17.23
9-Dec-10	2.00	19.57

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Hedged Equity Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
11-Dec-07	1.10	12.49
02-Nov-07	1.00	12.63
16-Oct-07	0.80	12.10

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Midcap Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
27-Mar-06	2.50	16.36
19-Sep-05	2.00	15.44

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Multi-Cap Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
20-Mar-06	1.50	14.87
29-Aug-05	1.50	12.85

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-

L&T Tax Saver Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
22-Jan-07	1.00	14.22

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Tax Advantage Fund - Series I

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
28-Mar-11	2.00	14.08
22-Mar-10	5.00	18.81

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Growth Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
12-Dec-06	2.00	16.17
27-Mar-06	1.50	15.78

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Global Advantage Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
3-Dec-07	4.00	15.37
27-Sep-05	0.75	11.94

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Monthly Income Plan

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
(Monthly Dividend)*		
25-Jul-11	0.0529	11.4416
27-Jun-11	0.0529	11.3288
25-May-11	0.0529	11.2963

(Qly Dividend)*		
28-Jun-11	0.1586	11.5535
28-Mar-11	0.1581	11.6078
27-Dec-10	0.1581	11.7736

*Individual
Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

(Monthly income/ dividend is not assured and subject to availability of distributable surplus.)

L&T Floating Rate Fund**

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
(Monthly Dividend)*		
27-Jul-11	0.0617	10.6925
27-Jun-11	0.0617	10.6829
27-May-11	0.0617	10.6751

*Individual
** The Scheme has been repositioned as L&T Floating Rate Fund w.e.f. October 27, 2010.

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Ultra Short Term Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
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(Monthly Dividend)*		
25-Jul-11 [^]	0.0617	11.5315
27-Jun-11 [^]	0.0617	11.5218
25-May-11 [^]	0.0617	11.5044
25-Apr-11 [^]	0.0617	11.4907

(Semi Annual Dividend)*		
23-Sep-09	1.8833	11.2126
27-Mar-09	0.1752	13.2289

Institutional		
29-Apr-11	0.0021	10.1552
25-Mar-10	0.7446	11.4675
25-Feb-10	0.0328	11.4642

* Individual [^] L&TUST Regular
Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Triple Ace Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
28-Jun-11 [^]	0.0881	11.3152
28-Mar-11*	0.0878	11.2681
27-Dec-10*	0.0878	11.2138
27-Sep-07#	0.4380	11.7081

L&TTA Semi Annual Dividend
* L&TTA Quarterly Dividend
Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Gilt Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
28-Jun-11#	0.0881	10.9770
28-Mar-11#	0.0878	10.9851
27-Dec-10#	0.0439	10.7362

#L&TGLTF Quarterly Dividend
Past performance may or may not be sustained in future. The face value per unit is Rs. 10/- Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

L&T Select Income Fund - Flexi Debt Fund

Date of Declaration	Rs./Unit	NAV as on date of declaration (Rs.)
27-Jul-11	0.0529	10.2260
28-Jun-11	0.0529	10.2106
27-May-11	0.0529	10.1336
28-Jun-11*	0.1321	10.4515
28-Mar-11*	0.1318	10.3688
27-Sept-10*	0.0878	10.1964

*(Qly Dividend)		
Institutional		
27-Jul-11	0.0617	10.3850
27-Jun-11	0.0617	10.3746
27-May-11	0.0617	10.3624

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-

Funds at a glance

Particulars	L&T Opportunities Fund**	L&T Hedged Equity Fund	L&T Midcap Fund	L&T Growth Fund	L&T Tax Saver Fund	L&T Multi-Cap Fund	L&T Contra Fund	L&T Global Advantage Fund	L&T Infrastructure Fund
Inception Date	11 December, 2003 **The scheme was repositioned as L&T Opportunities Fund on 11 Dec. 2003	19 April, 2007	09 August, 2004	17 September, 2001	18 November, 2005	28 January, 2005	27 February, 2006	30 May, 2005	27 September, 2007
Fund Manager	Pankaj Gupta	Anant Deep Katare	Anant Deep Katare	Pankaj Gupta	Anant Deep Katare	Anant Deep Katare	Pankaj Gupta	Pankaj Gupta	Pankaj Gupta
Total Experience	9 Years & 3 Months	14 Years & 4 Months	14 Years & 4 Months	9 Years & 3 Months	14 Years & 4 Months	14 Years & 4 Months	9 Years & 3 Months	9 Years & 3 Months	9 Years & 3 Months
Experience in Managing L&T Funds	11 Months	4 Years & 6 Months	4 Years & 6 Months	11 Months	4 Years & 9 Months	4 Years & 6 Months	11 Months	11 Months	11 Months
Nature	An open-ended growth fund	An open-ended equity scheme	An open-ended equity scheme	An open-ended growth scheme	An open-ended equity linked tax savings scheme	An open-ended equity scheme	An open-ended equity scheme	An open-ended equity scheme	An open-ended equity scheme
Investment Objective	The Scheme will invest mainly to generate long term capital appreciation from a diversified portfolio of equity and equity related securities. The fund will invest in a universe of stocks, which will be identified using fundamental analysis. The fund will invest in a portfolio of both value and growth stocks. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential.	To generate long term capital appreciation by investing in equity, equity related and derivative instruments. The fund seeks to minimize risk by use of hedging instruments such as index and stock derivative instruments. The aim is to generate returns with a lower volatility.	The investment objective of the scheme is to generate capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.	The Scheme primarily seeks to generate long term capital appreciation through investments in equity and equity related instruments; the secondary objective is to generate some current income and distribute dividend. However, there is no assurance that the investment objective of the scheme will be achieved.	To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions.	To provide long term capital appreciation by investing in a well diversified portfolio of equity & equity related instruments across all ranges of market capitalisation.	The objective of the scheme is to generate capital appreciation by investing in equity and equity related instruments by using a 'contrarian strategy'. Contrarian investing refers to buying into fundamentally sound scripts which have underperformed / not performed to their full potential in their recent past.	To provide long term capital appreciation and / or income distribution by investing predominantly in equity / equity related instruments of Indian companies with export competitiveness and Indian companies which have or which are expanding their business in global markets.	To generate capital appreciation by investing predominantly in equity and equity related instruments of companies in the infrastructure sector.
Benchmark	S&P CNX Nifty	S&P CNX Nifty	CNX Midcap	S&P CNX Nifty	S&P CNX Nifty	S&P CNX 500	S&P CNX 500	S&P CNX 500	S&P CNX Nifty
Options for Investment	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative	Regular-Dividend (Payout/Reinvestment) & Cumulative
Minimum Investment	Rs.3000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.500 or 50 units and in multiples of Rs.500 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs. 5000/- and in multiples of Re. 1 thereafter
Additional Investment	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.500 and in multiples of Rs.500 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs. 1000/- and in multiples of Re. 1 thereafter
Minimum Repurchase amount	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs. 500	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units
Entry Load (including SIP/STP/DIP)	Entry Load: NIL 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. 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.								
Exit Load (including SIP/STP/SWP/DIP)	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	Nil	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.
	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 unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.								
Investment through SIP (Minimum Amount & Installment)	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.500 for 12 Months or Rs. 1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months

Disclaimers: The article (including market views expressed herein) is for general information only and does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this information. Investments in mutual funds and secondary markets inherently involve risks and recipient should consult their legal, tax and financial advisors before investing. Recipient of this article/ information should understand that statements made herein regarding future prospects may not be realized. He/ She should also understand that any reference to the stocks/ sectors in the document is only for illustration purpose and **are NOT stock/sectors recommendations from the Author or the AMC or any of its associates.** Any performance information shown refers to the past should not be seen as an indication of future returns. The value of investments and any income from them can go down as well as up.

Value Research Rating Methodology: Value Research Fund Ratings are a composite measure of historical risk-adjusted returns. In the case of equity and hybrid funds this rating is based on the weighted average monthly returns for the last 3 and 5-year periods. In the case of debt funds this rating is based on the weighted average weekly returns for the last 18 months and 3-year periods and in case of short-term debt funds - weekly returns for the last 18 months. These ratings do not take into consideration any entry or exit load. Each category must have a minimum of 10 funds for it to be rated. Effective, July 2008, a fund with less than Rs 5 crore of average AUM in the past six months will not be eligible for rating.

Five-stars indicate that a fund is in the top 10% of its category in terms of historical risk-adjusted returns. Four stars indicate that a fund is in the next 22.5% and middle 35% receive three stars.

The Value Research ratings are published in Mutual Fund Insight and Monthly Mutual Fund Performance Report. These ratings are subject to change every month. The ratings are based on primary data provided by respective funds and Value Research does not guarantee the accuracy. Please refer to www.valueresearchonline.com for further details.

L&T Finance Holdings Limited, [indirect holding company of L&T Investment Management Limited and L&T Mutual Fund Trustee Limited], is proposing, subject to market conditions and other considerations, to make a public issue of securities and has filed a Red Herring Prospectus with the Registrar of Companies, Maharashtra at Mumbai. The Red Herring Prospectus is available on the website of SEBI at www.sebi.gov.in and the respective websites of the Book Running Lead Managers at www.jmfinancial.in, <http://www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm>, <http://www.hsbc.co.in/1/2/corporate/equities-global-investment-banking>, <http://www.barcap.in/bisipofferingdocuments>, <https://www.credit-suisse.com/in/ipo> and www.equirus.com. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, see the section titled 'Risk Factors' in the Red Herring Prospectus.

Funds at a glance

Particulars	L&T Small Cap Fund	L&T Liquid Fund	L&T Floating Rate Fund**	L&T Ultra Short Term Fund	L&T Select Income Fund - Flexi Debt Fund	L&T Triple Ace Fund	L&T Gilt Fund	L&T Monthly Income Plan
Inception Date	10 January, 2008	Reg. Plan : 4 October, 2000 Inst. Plus Plan : 10 April, 2003 Super Inst. Plan : 3 Oct., 2006	27 October, 2010 The scheme was earlier known as L&T Short Term Floating Rate Fund & was renamed as L&T Floating Rate Fund w.e.f. 27 October 2010. **The Scheme has been repositioned as L&T Floating rate fund w.e.f. October 27, 2010.	27 November, 1997	08 October, 2009	31 March, 1997	29 March, 2000	31 July, 2003
Fund Manager	Anant Deep Katare	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Pankaj Gupta (Equity Portion) Bekxy Kuriakose (Debt Portion)
Total Experience	14 Years & 4 Months	11 Years & 3 Months	11 Years & 3 Months	11 Years & 3 Months	11 Years & 3 Months	11 Years & 3 Months	11 Years & 3 Months	9 Years & 3 Months 11 Years & 3 Months
Experience in Managing L&T Funds	4 Years & 6 Months	2 Years & 8 Months	2 Years & 8 Months	2 Years & 8 Months	2 Years & 8 Months	2 Years & 8 Months	2 Years & 8 Months	Pankaj - 11 Months Bekxy Kuriakose - 2 Years & 7 Months
Nature	An open-ended equity scheme	An open-ended high liquidity income Fund	An open-ended income Scheme	An open-ended pure income Scheme	An open-ended income Scheme	An open-ended pure income Scheme	An open-ended dedicated Gilt (Govt. Securities) Scheme	An open-ended income scheme with no assured returns
Investment Objective	The scheme seeks to generate long term capital appreciation by investing predominantly in equity and equity related instruments of companies with "small market capitalization" **Small - cap companies for the purpose of the Fund, are companies whose market capitalization is in between the highest and lowest market capitalization of small-cap companies on BSE Small Cap Index at the time of investment."	The investment objective will be to generate reasonable returns while maintaining safety and providing the investor superior liquidity. Investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt.	The primary objective of the Scheme is to generate regular income through investment in a portfolio of debt securities, Government securities and money market instruments.	The Investment Objective is to generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a well diversified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equity related instruments.	The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities.	The objective of the scheme is to generate regular and stable income for the unitholders of the Scheme. The corpus of the scheme would be invested primarily in debt market securities such as non-convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments. The scheme would invest predominantly in securities rated by the Credit Rating and Information Services of India Limited (CRISIL), or any other rating agency.	The investment objective of the Scheme will be to generate returns from a portfolio from investments in Government Securities.	The primary investment objective of L&T Monthly Income Plan, an open-ended scheme with no assured returns, is to generate monthly income through investments in a range of Debt, Equity and Money Market Instruments. Income will be distributed only if the same is earned by the scheme and there can be no assurance that the objective of the scheme will be realized.
Benchmark	BSE Small Cap Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index	I-Sec-Li-Bex	CRISIL MIP Blended index
Options for Investment	Regular - Dividend (Payout/ Reinvestment) & Cumulative	Regular - Weekly dividend & Cumulative, Institutional Plus - Weekly Dividend & Cumulative, Super institutional - Weekly Dividend & Cum., Institutional Plan - Daily Dividend Re-investment Plan	Regular - Options: Weekly dividend Re-investment, Daily dividend Re-investment, Monthly dividend Re-investment (Payout/ Re-investment) Cumulative	Regular Monthly Dividend, Semi Annual Dividend & Cumulative, Institutional Monthly Dividend, Cumulative, Weekly Div Re-investment, Institutional Plan - Daily Dividend Re-investment Plan	Retail Monthly Dividend, Quarterly Dividend, Cumulative & Bonus, Institutional Monthly Dividend, Institutional Quarterly Dividend, Institutional Cumulative & Bonus	Regular Quarterly Dividend, Regular Cumulative, Semi Annual Dividend, Regular Bonus	Investment Plan - Quarterly Dividend, Cumulative	Regular Monthly Dividend, Quarterly Dividend, Cumulative & Bonus
Minimum Investment	Rs. 5000/- and in multiples of Re. 1 thereafter	Regular - Rs. 10000 and in multiples of Re.1 thereafter, Institutional Plus - Rs. 1000000 and in multiples of Re.1 thereafter, Super Institutional Plus - Rs. 5 cr and in multiples of Re.1 thereafter, DDRIP - 100000 in multiples of Re. 1.	Rs. 5000 and in multiples of Re.1 thereafter	Regular - Rs. 3000 and in multiples of Re.1 thereafter, Institutional - Rs. 1000000 and in multiples of Re.1 thereafter, Div Re-investment - Rs. 100000 and in multiples of Re.1 thereafter	Regular - Rs. 5000 per application in multiples of Re.1 thereafter, Institutional - Rs. 50,00,000 in multiples of Re.1 thereafter	Rs. 2000 and in multiples of Re.1 thereafter	Rs. 10000 and in multiples of Re.1 thereafter	Rs. 5000 (Cum.) and in multiples of Re.1 thereafter, Rs. 10000 (Div.) and in multiples of Re.1 thereafter
Additional Investment	Rs. 1000/- and in multiples of Re. 1 thereafter	Regular - Rs. 5000 and in multiples of Re.1 thereafter, Institutional Plus - Rs. 100000 and in multiples of Re.1 thereafter, Super Institutional Plus - 1 lakh per application & in multiples of Re. 1 thereafter.	Rs. 1000 and in multiples of Re.1 thereafter	Regular - Rs. 1000 and in multiples of Re.1 thereafter, Institutional - Rs. 100000 and in multiples of Re.1 thereafter, Div Re-investment - Rs. 5000 and in multiples of Re.1 thereafter	Regular - Rs. 1000 and in multiples of Re.1 thereafter	Rs. 1000 and in multiples of Re.1 thereafter	Rs. 1000 and in multiples of Re.1 thereafter	Rs. 1000 (Cum.) and in multiples of Re.1 thereafter, Rs. 1000 (Div.) and in multiples of Re.1 thereafter
Minimum Repurchase amount	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units
Entry Load	Entry Load: NIL 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. 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.							
Exit Load (including SIP/STP/ SWP/DIP)	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	Nil	Nil	Nil	0.25% if redeemed <= 30 days NIL if redeemed > 30 days	1% if redeemed <= 1 year NIL if redeemed > 1 year	0.25% if redeemed <= 1 month, NIL if redeemed > 1 month	1% if redeemed <= 1 year NIL if redeemed > 1 year
Investment through SIP (Minimum Amount & Installment)	Rs.1000 for 6 Months	N.A.	N.A.	N.A.	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months

Risk Factors: All investments in mutual funds and securities are subject to market risks and the NAV of the Schemes 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 Schemes. The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. The name of the Schemes/Plans/Mutual Fund do not in any manner indicate either the quality of the Schemes or its future prospects and returns; and are only the name of the Schemes/Plans. There can be no assurance that the objectives of the Schemes/Plans/Mutual Fund will be achieved. Schemes specific risk factors: Investment in the Schemes shall be subject to various risks including but not limited to risk associated with: Investment in Equity and Equity related Instruments & Fixed Income Securities such as Performance Risk, Credit Risk, Reinvestment Risk, Interest Rate Risk, Investment in Derivatives, Securitised Debt, etc. Please read the Scheme Information Document and Statement of Additional Information carefully before investing.

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.

L&T Investment Management Ltd. Branch Details:

Mumbai: 309, 3rd Floor, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. Tel.: 022 61366600/01.

Mumbai: (Branch) 16/22, Bake House, Ground Floor, Maharashtra Chamber of Commerce Lane, Next to Rampart Business Centre, Opp. Maharashtra State Co-Op Bank, Fort, Mumbai 400 023. Tel.: 61155501/02/03.

Agra: Office No.: F-C-6, 1st Floor, Block No. - 4/41 B, Friends Tower, Sanjay Palace, Agra-282002. Tel.: 9839075275.

Ahmedabad: 508 Sakar 3 Near Old High Court, Behind C U Shah College, Ashram Road, Ahmedabad -380014. Tel.: 9898029991.

Allahabad: Shop No.5, Annant Raj Plaza, M.G.Marg, Civil Lines, Allahabad - 211001. Tel.: 91.0532.3010574/+919918500388

Amritsar: S.C.O 25, Mezzanine Floor, Distt. Shopping Complex, Ranjit Avenue B-Block, Amritsar-143001. Ph. 01835030353/54.

Bhavnagar: Shop No. FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar 364002. Tel.: +91-9376925339

Bengaluru: S-411, 2nd Floor, West Minster, No-13, Cunningham Road, Bengaluru-560 052. Tel.: -080-42497000/32952142

Bhopal: 2nd Floor 131/3 M P Nagar, Major Shopping Centre Zone II, Scheme No 30, Bhopal 462011. Tel.: 0755-2552452 – 53 / 9893654246.

Bhubaneswar: 2nd Floor, Plot No.428/3818, Jayadev Nagar, Bhubaneswar, Orissa-751002, Tel.:+91 9937062565.

Chandigarh: SCO-487-488, Cabin No. 9-10, Second Floor, Sector 35 C, Chandigarh - 160022. Tel.: 0172 – 3068051 / 9878406940 / 98880 22979.

Chennai: "Montieth Palace", 4 th Floor, 47 Montieth Road, Egmore, Chennai 600 008. Tel.: 044 66881190.

Cochin: 2nd Floor, Ventura, Edapally Bye pass Road, Edapally P.O., Cochin-682024. Tel.: 0484-6533130/9895168160

Coimbatore: Kovai Towers, 2nd Floor, 44, Balasundram Road, (RTO Office Road) Coimbatore - 641 018. Tel.: 0422 4504047-48 / 99949 97599.

Cuttack: Manisha Plaza, Plot No-1050, 1st Floor, Link Road, Arundaya Market, Cuttack-753012. Tel.: 91+9937009935

Dhanbad: 1st Floor, Rathod Mansion, Bank More, Dhanbad-826001. Tel.: 9263779247.

Dehradun: Ground Floor, Shop#24, Radha Palace, 78 Rajpur Road, Dehradun-248001. Tel.: 9263779247.

Durgapur: Ground Floor, Shop#24, Radha Palace, 78 Rajpur Road, Dehradun-248001. Tel.: 9932241935.

Goa: 5th Floor, Naik Villa, Dr. Dada Vaidya Road, Opp. Sakhardande Apts., Panjim, Goa 403001. Tel.: 0832 2422720/ 9923285799.

Gorakhpur: Shop No 20, 2nd Floor, Cross road The Mall, Bank Road, Gorakhpur 273001. Tel.: 09838330569.

Guwahati: Milanpur Road, Bamuni Maidan, Guwahati - 781021. Tel.: 9435556146.

Gwalior: 2nd Floor, J.J.Plaza, Huarat Chouraha, Lashkar, Gwalior -474009. Tel.: +919669966100.

Hyderabad: 502, 5th Floor, DEGA TOWERS, 6-3-1085, Rajbhavan Road, Somajiguda, Hyderabad. – 500 082. Tel.: 040 64557001 / 9849523638.

Hubli: 1st Floor W.B.Plaza, Opp Traffic Police Station, New Cotton Market, Hubli – 580029 Karnataka.

Indore: 307/4, Milandas Minor, 2 RNT Mart, Indore - 452001 MP. Tel.: 0731 4286032 / 9826012555.

Jaipur: 2nd Floor, Roshan Tower, Opp Anchor Mall, Ajmer Road, Jaipur 302006. Tel.: 0141 4043108 / 4043101 / 9950852103.

Jalandhar: SCO 3, 2nd Floor, Puda Complex, Jalandhar 144001. Tel.: 9872838208.

Jamshedpur: Maghdeep Building 4th Floor, 'Q' Road, Bistupur, Jamshedpur-831001. Tel.: 9334289963.

Jodhpur: Dhan Laxmi Tower, 1st Floor, Opposite Nasrani Cinema, Above IDBI Bank, Jodhpur. Tel.: 9829309649.

Jammu: 70 D/C, Gandhinagar, Jammu-180004. Tel.: 9419845915.

Jamnagar: G 43 Ground Floor, Madhav Plaza, Opp SBI Bank, Near Lal Banglow, Jamnagar 361001. Tel.: 8905996999.

Kanpur: 717, 7th floor, Kan Chambers, 14/113 Civil Lines, Kanpur-2008001. Tel.: 0512-3059447, 0512-3018561 / +919695051155.

Kolhapur: Anant Towers, 1st Floor, Sai Section, Rajarampuri Main Road, Kolhapur - 8, Tel.: 0231 6614834-5/ 9860087747.

Kolkata: Gooptu Court, 7A/1A, Middleton Street, 1st Floor, Kolkata-700071. Tel.: 033-40182224.

Lucknow: Office no. 106, 1st Floor, Sky High Chambers, 5 Park Road, Lucknow. UP - 226 001. Tel.: 0522 4003245 / 3052460 / 098381 19887.

Ludhiana: 5th Floor, SCO - 122, Firoz Gandhi Market, Ludhiana -141 001. Tel.: 0161 5029019 / 9878114700.

Madurai: No:489, First Floor West First Street KK Nagar, Madurai-625020. Tel.: 9865966013.

Mangalore: No-14-4-511-50, 3rd floor, Crystal-Arcade, Balmata Road, Hampanakatta, Mangalore – 575001. Tel.: 08242443609.

Meerut: 2nd Floor, Metro Arcade, Tejgarhi, Near BSNL Office, Meerut-250004 Mob # 09897901416

Nagpur: 316, M G House, 4th Floor, Ravindranath Tagore Road, Civil Line, Nagpur 440001. Tel.: 0712 6621506 / 9372695617.

Nashik: Shop no. 10, 1st Floor, Kapadia Commercial Complex, Opp Janalaxmi Bank (HO), Old Agra Road, Nashik 492 001. Tel.: 0253 6611791 / 6619211/ 9960025000

New Delhi: 9B, 9th Floor, Hansalya Building, Barakhamba Road, New Delhi - 110001. Tel.: 011 49533301-02.

Patna: 3004, 3rd Floor, Grand Plaza, Fraser Road, Near Dakbunglow Chowraha, Patna - 800001. Tel.: 09708038447.

Pune: 1240-A, Subhadra Bhavan, 2nd Floor, Apte Road, Deccan, Pune- 411004. Tel.: 020- 020-25510468020-66443031.

Raipur: 1st Floor, Office No. FF 08, Avinash House, Maruti Business Park, G E Road, Raipur, Chattisgarh - 492001. Tel.: 0771 4224107 / 9926808555.

Rajkot: 9th Floor, Aalap - B, Opp. Shastry Maidan, Limda Chowk, Rajkot - 360001, Gujarat. Tel. : 0281 - 2480131.

Ranchi: 1st Floor, 45, Garikhana, Nr. PNB, Harmu Road, Ranchi - 834001. Tel. : 08986724054.

Rourkela: Sector - 19, Ambagan, Rourkela - 769005 Orissa. Tel.: 9437648485.

Siliguri: 3rd Floor, Sevoke Road, Siliguri - 734 008. Tel.: 0353 2545474/ 9800202292.

Surat: 21st Century, 610 B, 6th Floor, Ring Road, Surat - 395002. Tel.: 0261 - 6641610

Trichy: 2nd Floor, Sterling Biz Park, C-86, North East Extn, Fort Station Road, Thillai Nagar, Trichy 620 018. Tamil Nadu. Tel.: 9952142228.

Trivandrum: Uthradom Building, TC-26/1309, 3rd Floor, Panavila Junction, RBI Station Road, Trivandrum - 695001. Tel.: 9605601122.

Vadodara: L&T Mutual Fund / L&T Finance, 4/1, Goverdhan Apartment, Nr.Utkarsh Petrol Pump, Muktanand Char Rasta, Karelibaug, Vadodara-390018. Tel.: 8128997153.

Vijaywada: Door no. 40-5-6/1, Brundavana Colony, Tikkil Road, Labbipeta, Vijaywada 520 010.

Varanasi: 2nd Floor, Office No.3, Urvashi Complex, Sagra Varanasi-221010. Tel.: 09839165055.

Vishakhapatnam: D.No: 10-1-6/1, Flat No: 305, 3rd Floor, Vinaynagar Heights, above Mohammad Khan, Jewellers, Asilmetta, Visakhapatnam - 530003. Tel.: 0891- 6640213, 6640211.