

December 2012

FUND FACTS

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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* In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in into L&T Tax Saver Fund is restricted with effect from November 23, 2012.

MARKET REVIEW

Equity Market Review

After retreating in October, Indian equities advanced in November buoyed by an improvement in investor sentiment. Fears of a political deadlock over FDI in retail in the winter session of the Parliament were unfounded with the UPA agreeing for a debate and vote on 4 and 5 December. Earlier, an attempt of a no-confidence motion by the TMC failed for want of requisite numbers. The month also marked the start of government's divestment programme for FY13 with the Hindustan Copper 5.58% stake sale wherein the Government raised Rs 8 billion. However, auctions of telecom spectrum dampened sentiment as the pan-India spectrum price barely crossed the reserve price of Rs 140 billion. GDP for 2QFY13 was in line with consensus expectations of 5.3% led by higher growth in services while agriculture and industrial growth moderated somewhat. At a global level, investors focused on the US elections (Barack Obama had a resounding win) and the uncertainty surrounding the fiscal cliff. In Europe, the eurozone ministers approved the assistance package for Greece while China witnessed a change in leadership. Against this backdrop, global markets remained volatile.

Indian markets outperformed global peers over the month. MSCI AC World Index gained 1.08% while MSCI Emerging Markets index rose 1.17%. The Sensex surged 4.51%, while the Nifty rallied 4.63%. The BSE Mid-cap and Small-cap indices gained 5.12% and 4.1% respectively.

Sector Performance

With the exception of Oil & Gas, all sectoral indices rose. BSE Consumer Durables index was the best performer with gain of 15.8%, followed by Realty 12.8%, Bankex 7.8% and Teck 6.4%. On the other hand, Oil & Gas saw a drop of 1.23%.

Institutional Activity

FII flows continued to be robust with strong net inflows of Rs. 10,967Cr (\$2.01Bn) during the month. In contrast, domestic MFs remained net sellers and sold stocks worth Rs. 2,397Cr (USD442Mn).

Macro Economic Developments

Indian economy expanded at a slower pace of 5.30% in three months to September 2012, lower than 5.50% growth last quarter. Industrial production (IIP) declined 0.4% in September due to weakness in capital goods.

Exports in September slipped 1.63% to USD 23.25 billion (Rs.1,23,264Cr), however, imports rose by 7.37% to USD 44.21 billion (Rs.2,34,410Cr).

October WPI inflation eased to 7.45% from 7.81% in the previous month. Nymex crude oil prices climbed 3.10% over the month to USD 88.9 per barrel. Meanwhile, the rupee weakened 0.84% against the US dollar to Rs.54.26 in November.

Outlook

Market's strong performance has been buoyed by improvement in sentiment as market senses Government resolve in implementing slew of reforms such as FDI in retail, rationalizing subsidy payment through direct transfer, formation of National Investment Board (NIB) to fast track large project approvals etc. Moreover 2nd quarter financial results from corporate indicate no further deterioration in financials and signs of bottoming out. But economic data such as GDP growth, slow-down in exports, slow credit growth etc still calls for cautious optimism. Further outcome of the US fiscal cliff may be crucial for global economy and equity markets and market will be keenly watching that space.

Debt Market Review

Indian government bonds advanced in November, pushing the yields lower. Nevertheless, yields on longer dated bonds remained rangebound amid tight liquidity while those on short term bonds rose leading to a flatter yield curve. At the end of the month, the Reserve Bank of India (RBI) announced Open Market Operations of Rs 120 billion to be held on 4 December. In the corporate bond segment, yields showed an upward trend. The yield on 3-month certificate of deposit (CD) rose 4 bps to 8.45%, while the 1-year CD yield moved up 13 bps to 8.76%. Meanwhile, yield on 3-month commercial paper (CP) climbed 15 bps to 8.95% while 1-year CP yield rose 7 bps to 9.37% respectively.

Globally, yields on government bonds in the US and Germany declined in light of concerns over the fiscal cliff in the US. Yields on government bonds of peripheral countries such as Spain and Greece fell following the assistance package approved for Greece.

Gilt Performance

The 10-year benchmark G-sec yield fell 4 bps to 8.18% while that on the short-term 1-year bond declined 2 bps to 8.05%. As a result, spread between 1 and 10-year benchmark G-sec reduced by 2 bps to 13 bps.

Corporate Bond Performance

The 10-year AAA bond yield ended lower at 8.95%. In contrast, the short-term 1-year AAA bond yield climbed 13 bps to 8.80%. As a result, the spread between 1-year and 10-year AAA bond reduced. Meanwhile, the yield spread between 10-year benchmark G-sec and 10-year AAA bond increased to 60 bps.

Inflation

WPI inflation for October eased to 7.45% (y-o-y) compared with 7.81% (y-o-y) previous month.

Rupee

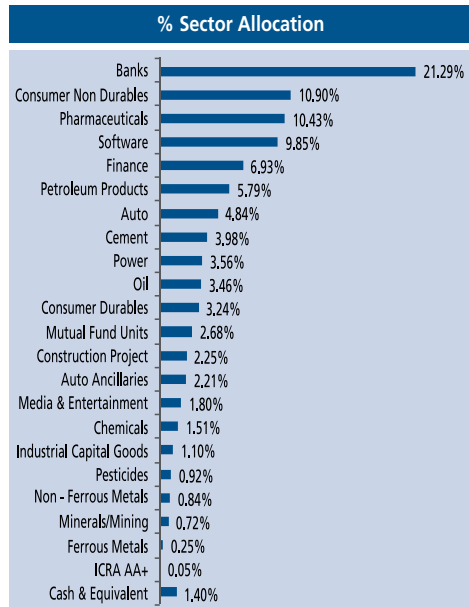
Rupee weakened 0.84% during November to Rs 54.26 per US dollar. Forex reserves fell marginally by USD 310 million to USD 294.98 billion as on Nov. 23, 2012 from USD 295.29 billion as on Oct. 26, 2012.

Outlook

We continue to retain a positive outlook on the bond market, given slowing growth environment, favorable demand supply dynamics for government bonds, positive market sentiment on account of resumption of OMOs by the RBI and likely policy rate cuts by RBI in the Jan-March quarter. While inflation continues to remain above RBI's comfort zone, the latest WPI data seems to suggest a broad based moderation in various categories. While reading too much into just one print would be premature, the upcoming WPI number for November (data out on Dec 14th) would give more evidence on whether this is indeed the case, or whether the previous month's reading was just a data aberration. RBI's policy is due on Dec 18th, and the tone and content of the policy is likely to be influenced by the IIP and WPI data to be released in the week prior to the policy. We favor government bonds over corporate debt, given the more favorable demand supply dynamics (fiscal slippage notwithstanding), and maintain a long duration stance across majority of our bond funds.

Note : The aforesaid is general information about the market and is being circulated for information purposes only and not for solicitation of business or trading purposes. The content providers of this information shall not be liable for any errors in the content or for any actions taken in reliance thereon.

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Dividend Option	21.094
Growth Option	37.649
Volatility Measures*:	
Standard Deviation	4.5491
R-Squared	0.9736
Beta	0.8181
Sharpe Ratio#	0.0521
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.144% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	May 16, 2005
Expense Ratio :	1.94%
Portfolio Turnover :	0.0647
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	Rs.5000 and in multiples of Re.1 thereafter
Additional Investment	Rs.1000 and in multiples of Re.1 thereafter
Minimum Redemption Size	Rs.1000 or 100 units
Fund Manager	Mr S. N. Lahiri and Mr Rajesh Pherwani (for investments in foreign securities)
Benchmark	BSE 200 Index
AAum (Rs. In lacs) Quarter ended September 30, 2012	279,269.41
Source : AMFI	



PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
HDFC Bank Limited	7.80%
ITC Limited	7.58%
ICICI Bank Limited	7.01%
Reliance Industries Limited	5.79%
Housing Development Finance Corporation Limited	5.52%
Cipla Limited	5.28%
Tata Consultancy Services Limited	4.43%
Infosys Limited	3.90%
Dr. Reddy's Laboratories Limited	3.40%
State Bank of India	3.29%
Grasim Industries Limited	2.96%
Maruti Suzuki India Limited	2.82%
Hindustan Unilever Limited	2.48%
Axis Bank Limited	2.44%
Oil & Natural Gas Corporation Limited	2.33%
Larsen & Toubro Limited	2.25%
Bajaj Auto Limited	2.02%
Power Grid Corporation of India Limited	1.88%
Lupin Limited	1.75%
NTPC Limited	1.68%
Gujarat Fluorochemicals Limited	1.51%
Motherson Sumi Systems Limited	1.42%
Titan Industries Limited	1.30%
Cairn India Limited	1.13%
Shriram Transport Finance Company Limited	1.09%
Bata India Limited	1.09%
Oracle Financial Services Software Limited	1.05%
UltraTech Cement Limited	1.02%

PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
D. B. Corp Limited	1.01%
Rallis India Limited	0.92%
Whirlpool of India Limited	0.85%
Sterlite Industries (India) Limited	0.84%
Dabur India Limited	0.84%
Wabco India Limited	0.79%
Jagran Prakashan Limited	0.79%
Kotak Mahindra Bank Limited	0.75%
Coal India Limited	0.72%
Texmaco Rail & Engineering Limited	0.71%
NIIT Limited	0.47%
Mcnally Bharat Engineering Company Limited	0.39%
LIC Housing Finance Limited	0.32%
APL Apollo Tubes Limited	0.25%
Total	95.87%
BONDS & NCDs	
Listed / awaiting listing on the stock exchanges	
Dr. Reddy's Laboratories Limited **	0.05%
Total	0.05%
Investment Funds/Mutual Funds	
L&T Cash Fund - Super Institutional Plan - Growth Option	2.68%
Total	2.68%
Cash & Cash Equivalents	
Net Receivable/Payable	1.40%
Total	1.40%
Grand Total	100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option						
	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 29.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Equity Fund	11.63%	-13.34%	34.12%	16-May-05	19.15%	36,412
BSE 200	13.77%	-19.85%	20.79%		14.24%	26,689
BSE Sensex^	14.03%	-18.01%	17.18%		15.39%	28,742

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested. ^Standard Benchmark. *Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs.10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

Investment objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.

Exit Load - For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%.

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options

(as on 30 November 2012)

Dividend Option	12.904
Growth Option	12.904

Volatility Measures**:

Standard Deviation	4.5693
R-Squared	0.9715
Beta	0.8224
Sharpe Ratio#	0.044

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : October 23, 2007

Expense Ratio : 2.43%

Portfolio Turnover : 0.0811

Options Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.

Minimum Application size (Initial) Rs. 5000

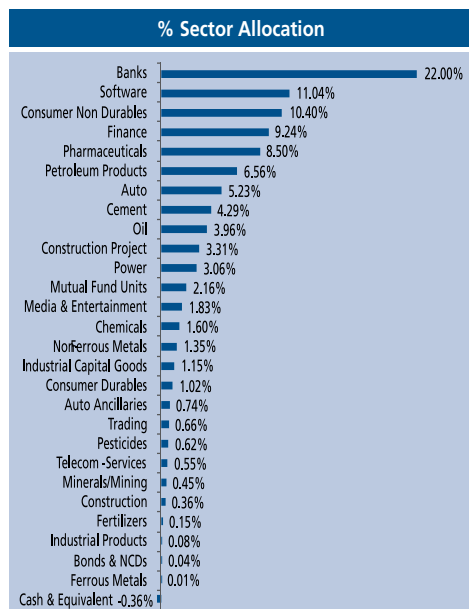
Additional Investment Rs. 1000

Minimum Redemption Size Rs. 1000 or 100 units

Fund Manager Mr Venugopal Manghat and Mr Rajesh Pherwani (for investments in foreign securities)

Benchmark BSE 100 Index

AAum (Rs. In lacs) Quarter-ended September 30, 2012 27,221.11
Source : AMFI



PORTFOLIO ALLOCATION

Name of Instrument **% to Net Assets**

EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

HDFC Bank Limited	7.81%
ICICI Bank Limited	7.24%
Housing Development Finance Corporation Limited	7.16%
ITC Limited	7.08%
Reliance Industries Limited	6.03%
Infosys Limited	4.86%
Cipla Limited	3.94%
Tata Consultancy Services Limited	3.85%
Larsen & Toubro Limited	3.15%
Hindustan Unilever Limited	2.88%
State Bank of India	2.82%
Dr. Reddy's Laboratories Limited	2.59%
Oil & Natural Gas Corporation Limited	2.53%
Maruti Suzuki India Limited	2.38%
Grasim Industries Limited	2.22%
Axis Bank Limited	1.87%
Gujarat Fluorochemicals Limited	1.60%
Power Grid Corporation of India Limited	1.56%
Cairn India Limited	1.43%
NTPC Limited	1.35%
HCL Technologies Limited	1.27%
Bajaj Auto Limited	1.26%
Sterlite Industries (India) Limited	1.25%
Lupin Limited	1.25%
IDFC Limited	1.06%
Mahindra & Mahindra Financial Services Limited	1.03%
Kotak Mahindra Bank Limited	0.93%
Shriram Transport Finance Company Limited	0.85%
Titan Industries Limited	0.75%
Jagran Prakashan Limited	0.73%
Divi's Laboratories Limited	0.72%
Prism Cement Limited	0.70%
Exide Industries Limited	0.69%
Oracle Financial Services Software Limited	0.68%
Redington India Limited	0.66%
Rallis India Limited	0.62%
Zee Entertainment Enterprises Limited	0.58%
Tata Motors Limited	0.56%
Bharti Airtel Limited	0.55%
Orient Paper & Industries Limited	0.53%
D. B. Corp Limited	0.52%
ACC Limited	0.51%
Texmaco Rail & Engineering Limited	0.49%

PORTFOLIO ALLOCATION

Name of Instrument **% to Net Assets**

The Jammu & Kashmir Bank Limited	0.49%
Bharat Petroleum Corporation Limited	0.46%
Gujarat Mineral Development Corporation Limited	0.45%
Mcnaally Bharat Engineering Company Limited	0.39%
Bank of Baroda	0.37%
Jaiprakash Associates Limited	0.36%
NIIT Limited	0.31%
The Federal Bank Limited	0.28%
TTK Prestige Limited	0.27%
Colgate Palmolive (India) Limited	0.24%
Siemens Limited	0.23%
Marico Limited	0.20%
Indian Bank	0.19%
Shree Cement Limited	0.17%
Power Finance Corporation Limited	0.17%
Birla Corporation Limited	0.16%
Sadbhav Engineering Limited	0.16%
Tata Power Company Limited	0.15%
Zuari Agro Chemicals Limited	0.15%
Hindustan Zinc Limited	0.10%
Tech Mahindra Limited	0.07%
Hindustan Petroleum Corporation Limited	0.07%
Bosch Limited	0.05%
Cummins India Limited	0.05%
Crompton Greaves Limited	0.04%
Esab India Limited	0.03%
Tata Steel Limited	0.01%

Total **98.16%**

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited **	0.04%
Total	0.04%

Investment Funds/Mutual Funds

L&T Cash Fund - Super Institutional Plan - Growth Option	2.16%
Total	2.16%

Cash & Cash Equivalents

Net Receivable/Payable	-0.36%
Total	-0.36%

Grand Total **100.00**

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option						
	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 29.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T India Large Cap Fund	10.36%	-12.45%	32.93%	23-Oct-07	4.66%	12,524
BSE 200	13.77%	-19.85%	20.79%		0.50%	10,251
BSE Sensex^	14.03%	-18.01%	17.18%		0.29%	10,146

Past performance may or may not be sustained in the future * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

Investment objective: To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets. The Scheme will predominantly invest in large cap stocks. The Scheme could also additionally invest in Foreign Securities.

Exit Load – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options

(as on 30 November 2012)

Dividend Option	20.06
Growth Option	41.66

Volatility Measures*:

Standard Deviation	4.9282
R-Squared	0.9222
Beta	0.7617
Sharpe Ratio#	0.0084

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : August 9, 2004

Expense Ratio : 2.55%

Portfolio Turnover : 1.3724

Options

Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.

Minimum Application size (Initial) Rs. 5,000 and in multiples of Re. 1/- thereafter

Additional Investment Rs. 1,000 and thereafter in multiples of Re. 1/-

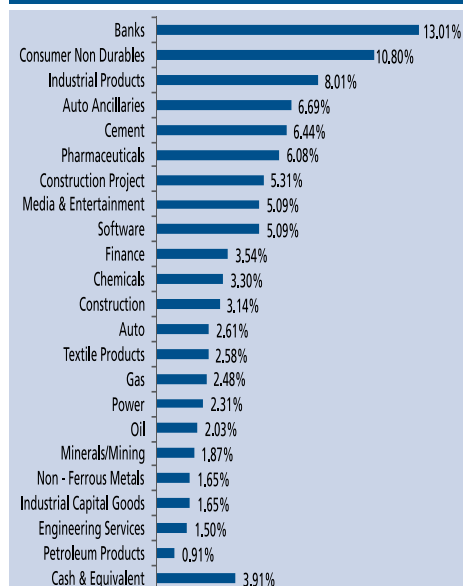
Minimum Redemption Size Rs. 1,000 or 100 units.

Fund Manager Mr. Anant Deep Katare

Benchmark CNX Midcap Index

AAum (Rs. in lacs) Quarter ended September 30, 2012 5582.24
Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
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EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

Max India Limited	3.60%
Engineers India Limited	3.29%
The Jammu & Kashmir Bank Limited	3.02%
Bajaj Corp Limited	2.95%
ING Vysya Bank Limited	2.85%
Orient Paper & Industries Limited	2.76%
Divi's Laboratories Limited	2.76%
The Karnataka Bank Limited	2.76%
Colgate Palmolive (India) Limited	2.67%
Eicher Motors Limited	2.61%
Page Industries Limited	2.58%
GlaxoSmithKline Consumer Healthcare Limited	2.28%
Exide Industries Limited	2.24%
The Federal Bank Limited	2.23%
Oberoi Realty Limited	2.12%
Madras Cements Limited	2.10%
Tata Chemicals Limited	2.05%
LIC Housing Finance Limited	2.04%
Oil India Limited	2.03%
Sadbhav Engineering Limited	2.02%
Zee Entertainment Enterprises Limited	2.00%
Marico Limited	1.92%
Gujarat Mineral Development Corporation Limited	1.87%
Dish TV India Limited	1.75%
Lupin Limited	1.75%
Hindustan Zinc Limited	1.65%
Cummins India Limited	1.61%

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
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Century Textiles & Industries Limited	1.58%
Cadila Healthcare Limited	1.57%
Balkrishna Industries Limited	1.52%
eClerx Services Limited	1.51%
Bajaj Holdings & Investment Limited	1.50%
VA Tech Wabag Limited	1.50%
Bosch Limited	1.48%
Wabco India Limited	1.45%
Hexaware Technologies Limited	1.43%
Greaves Cotton Limited	1.43%
Petronet LNG Limited	1.40%
SKF India Limited	1.37%
Eros International Media Limited	1.34%
Godrej Industries Limited	1.25%
CESC Limited	1.22%
Tech Mahindra Limited	1.14%
Corporation Bank	1.10%
KEC International Limited	1.09%
Indraprastha Gas Limited	1.08%
Indian Bank	1.05%
Texmaco Rail & Engineering Limited	1.04%
Mahindra Lifespace Developers Limited	1.02%
NIIT Technologies Limited	1.01%
Balrampur Chini Mills Limited	0.98%
Hindustan Petroleum Corporation Limited	0.91%
Bharat Electronics Limited	0.61%

Total **96.09%**

Cash & Cash Equivalents

Net Receivable/Payable 3.91%

Total **3.91%**

Grand Total **100.00%**

Performance of Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark ## (Rs)
Since inception till September 30, 2012**	10.00	18.42%	17.43%	16.97%	39,640	37,032	35,853
September 30, 2011 to September 30, 2012*	39.64	13.39%	10.52%	14.03%	11,339	11,052	11,403
September 30, 2010 to September 30, 2011*	34.96	-20.53%	-22.59%	-18.01%	7,947	7,741	8,199
September 30, 2009 to September 30, 2010*	43.99	34.40%	36.51%	17.18%	13,440	13,651	11,718

*Absolute Returns **CAGR Returns # CNX Midcap ## BSE Sensex ^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: 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.

Exit Load - 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options

(as on 30 November 2012)

Dividend Option	19.022
Growth Option	20.980

Volatility Measures*:

Standard Deviation	4.8384
R-Squared	0.9597
Beta	0.8639
Sharpe Ratio#	0.0742

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : May 22, 2006

Expense Ratio : 2.28%

Portfolio Turnover : 0.2823

Options Growth and Dividend.
The Dividend Option
offers Payout and
Reinvestment facilities.

Minimum Application size (Initial) Rs. 5,000

Additional Investment Rs. 1,000

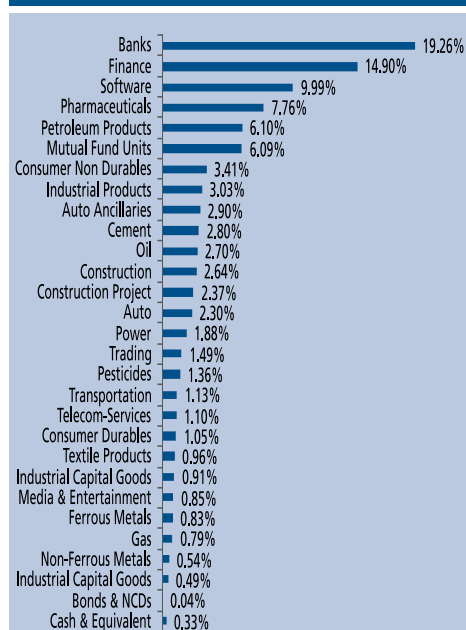
Minimum Redemption Size Rs. 1,000 or 100 units

Fund Manager Mr S. N. Lahiri and Mr
Rajesh Pherwani (for
investments in foreign
securities)

Benchmark BSE 200 Index

**AAum (Rs. In lacs) Quarter-
ended September 30, 2012** 64,493.87
Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
--------------------	-----------------

EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

Housing Development Finance Corporation Limited	8.98%
Reliance Industries Limited	4.71%
Shriram Transport Finance Company Limited	3.79%
Dr. Reddy's Laboratories Limited	3.62%
State Bank of India	3.50%
ICICI Bank Limited	3.49%
Axis Bank Limited	2.88%
HDFC Bank Limited	2.86%
Fag Bearings India Limited	2.70%
ING Vysya Bank Limited	2.68%
The Federal Bank Limited	2.61%
Tata Consultancy Services Limited	2.52%
ITC Limited	2.49%
Larsen & Toubro Limited	2.37%
HCL Technologies Limited	2.21%
Amara Raja Batteries Limited	2.13%
Cipla Limited	1.90%
Power Grid Corporation of India Limited	1.82%
Oil & Natural Gas Corporation Limited	1.68%
Redington India Limited	1.49%
Bharat Petroleum Corporation Limited	1.39%
KPIT Cummins Infosystems Limited	1.37%
Shree Cement Limited	1.33%
IPCA Laboratories Limited	1.30%
Tata Motors Limited	1.17%
Oberoi Realty Limited	1.13%
Hero MotoCorp Limited	1.13%
Infotech Enterprises Limited	1.10%
Sobha Developers Limited	1.06%
Thangamayil Jewellery Limited	1.05%
MindTree Limited	1.05%
IL & FS Investment Managers Limited	1.02%
Cairn India Limited	1.02%
Bayer Cropscience Limited	0.87%
Jagran Prakashan Limited	0.85%
Tata Steel Limited	0.83%
Infosys Limited	0.76%
United Spirits Limited	0.74%
ICRA Limited	0.69%
Page Industries Limited	0.68%
NIIT Technologies Limited	0.65%
Standard Chartered PLC	0.62%
Corporation Bank	0.62%
Idea Cellular Limited	0.61%
Jet Airways (India) Limited	0.59%

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
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Petronet LNG Limited	0.59%
Lakshmi Machine Works Limited	0.58%
JK Cement Limited	0.57%
Sterlite Industries (India) Limited	0.54%
The Great Eastern Shipping Company Limited	0.54%
Mangalam Cement Limited	0.50%
Jubilant Organosys Limited	0.49%
Bharti Airtel Limited	0.49%
Crompton Greaves Limited	0.49%
PI Industries Limited	0.48%
Wyeth Limited	0.45%
CEAT Limited	0.42%
HeidelbergCement India Limited	0.40%
Transformers And Rectifiers (India) Limited	0.33%
Nilkamal Limited	0.33%
Sasken Communication Technologies Limited	0.33%
Lovable Lingerie Limited	0.28%
Manappuram Finance Limited	0.28%
Apollo Tyres Limited	0.27%
Indraprastha Gas Limited	0.20%
Eveready Industries India Limited	0.18%
Consolidated Construction Consortium	0.18%
B. L. Kashyap and Sons Limited	0.15%
Motilal Oswal Financial Services Limited	0.14%
Ahluwalia Contracts India Limited	0.12%
Wabco India Limited	0.08%
Kalpataru Power Transmission Limited	0.06%
Nagarjuna Agrichem Limited	0.01%
Total	93.54%

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited **	0.04%
Total	0.04%

Investment Funds/Mutual Funds

L&T Cash Fund - Super Institutional Plan - Growth Option	6.09%
Total	6.09%

Cash & Cash Equivalents

Net Receivable/Payable	0.33%
Total	0.33%
Grand Total	100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option

	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 29.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
L&T India Special Situations Fund	20.38%	-15.87%	30.80%	22-May-06	11.54%	20,032
BSE 200	13.77%	-19.85%	20.79%		9.66%	17,974
BSE Sensex^	14.03%	-18.01%	17.18%		9.59%	17,900

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

Investment objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equityrelated securities including equity derivatives.

Exit Load – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Dividend Option	11.913
Growth Option	11.913

Volatility Measures*:

Standard Deviation	5.3287
R-Squared	0.9359
Beta	0.9352
Sharpe Ratio#	0.0259

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : January 8, 2010

Expense Ratio : 2.58%

Portfolio Turnover : 0.2515

Options Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.

Minimum Application size (Initial) Rs. 5,000

Additional Investment Rs. 1,000

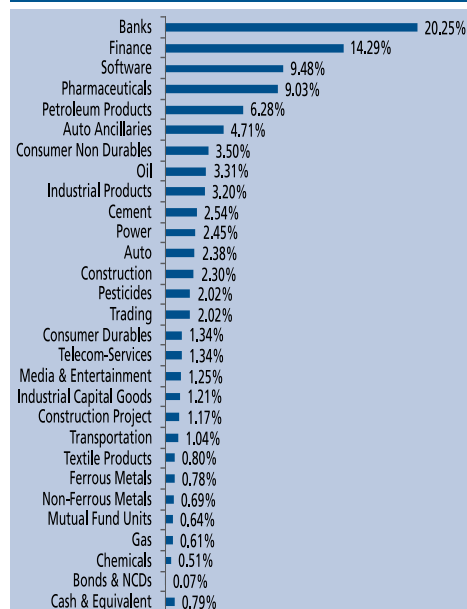
Minimum Redemption Size Rs. 1,000 or 100 units

Fund Manager Mr Venugopal Manghat and Mr Rajesh Pherwani (for investments in foreign securities)

Benchmark BSE 200 Index

AAum (Rs. in lacs) Quarter-ended September 30, 2012 6,818.35
Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
--------------------	-----------------

EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

Housing Development Finance Corporation Limited	7.48%
Reliance Industries Limited	4.86%
ICICI Bank Limited	4.16%
Shriram Transport Finance Company Limited	3.98%
Dr. Reddy's Laboratories Limited	3.89%
State Bank of India	3.70%
ING Vysya Bank Limited	3.26%
HDFC Bank Limited	3.09%
HCL Technologies Limited	3.08%
Axis Bank Limited	2.81%
The Federal Bank Limited	2.63%
Fag Bearings India Limited	2.62%
Amara Raja Batteries Limited	2.53%
Power Grid Corporation of India Limited	2.43%
Oil & Natural Gas Corporation Limited	2.30%
Tata Consultancy Services Limited	2.26%
ITC Limited	2.13%
Redington India Limited	2.02%
IPCA Laboratories Limited	1.66%
Wabco India Limited	1.63%
Cipla Limited	1.58%
IL & FS Investment Managers Limited	1.56%
Bayer Cropscience Limited	1.54%
Tata Motors Limited	1.44%
Bharat Petroleum Corporation Limited	1.42%
Thangamayil Jewellery Limited	1.34%
Larsen & Toubro Limited	1.06%
Oberoi Realty Limited	1.04%
Jagran Prakashan Limited	1.03%
Cairn India Limited	1.01%
Sobha Developers Limited	1.00%
MindTree Limited	0.98%
KPIT Cummins Infosystems Limited	0.98%
FDC Limited	0.95%
NIIT Technologies Limited	0.91%
United Spirits Limited	0.88%
ICRA Limited	0.85%
Shree Cement Limited	0.84%
Hero MotoCorp Limited	0.82%
Page Industries Limited	0.80%
Tata Steel Limited	0.78%
Infosys Limited	0.77%
JK Cement Limited	0.70%
Lakshmi Machine Works Limited	0.70%
Bharti Airtel Limited	0.69%
Jet Airways (India) Limited	0.67%
Idea Cellular Limited	0.65%
Sterlite Industries (India) Limited	0.63%

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
--------------------	-----------------

Petronet LNG Limited	0.61%
Corporation Bank	0.60%
Phillips Carbon Black Limited	0.51%
Jubilant Organosys Limited	0.51%
Mangalam Cement Limited	0.50%
CEAT Limited	0.48%
PI Industries Limited	0.48%
HeidelbergCement India Limited	0.44%
Infotech Enterprises Limited	0.43%
Transformers And Rectifiers (India) Limited	0.40%
Eveready Industries India Limited	0.39%
Nilkamal Limited	0.37%
Noida Toll Bridge Co. Limited	0.37%
Wyeth Limited	0.36%
Manappuram Finance Limited	0.30%
Consolidated Construction Consortium	0.26%
Max India Limited	0.21%
Eros International Media Limited	0.17%
Texmaco Rail & Engineering Limited	0.11%
Ashoka Buildcon Limited	0.11%
GlaxoSmithKline Consumer Healthcare Limited	0.10%
LIC Housing Finance Limited	0.09%
Cadila Healthcare Limited	0.08%
Exide Industries Limited	0.07%
Wipro Limited	0.07%
Tata Motors Limited	0.06%
Hindalco Industries Limited	0.06%
Maruti Suzuki India Limited	0.06%
Navneet Publications India Limited	0.05%
Orient Paper & Industries Limited	0.03%
Birla Corporation Limited	0.03%
IDFC Limited	0.03%
Tata Power Company Limited	0.02%
Total	98.50%

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited **	0.07%
Total	0.07%

Investment Funds/Mutual Funds

L&T Cash Fund - Super Institutional Plan - Growth Option	0.64%
Total	0.64%

Cash & Cash Equivalents

Net Receivable/Payable	0.79%
Total	0.79%
Grand Total	100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option

	Period	Period	Date of Inception of the Scheme	Since Inception	
	29.9.11 to 28.9.12	30.9.10 to 29.9.11		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)			
L&T India Value Fund	16.54%	-20.05%	8-Jan-10	4.79%	11,360
BSE 200	13.77%	-19.85%		1.55%	10,427
BSE Sensex^	14.03%	-18.01%		2.50%	10,697

Past performance may or may not be sustained in the future * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^Standard Benchmark. Returns for 1 year period are absolute returns. Date of inception is deemed to be date of allotment. CAGR is compounded annualized.

Investment objective: To generate long-term capital appreciation from diversified portfolio of predominantly equity and equity related securities, in the Indian markets with higher focus on undervalued securities. The Scheme could also additionally invest in Foreign Securities in international markets.

Exit Load – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Dividend	18.350
Growth	23.438

Volatility Measures*:

Standard Deviation	4.5813
R-Squared	0.9689
Beta	0.8219
Sharpe Ratio#	0.065

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : February 27, 2006

Expense Ratio : 2.10%

Portfolio Turnover : 0.0858

Options Growth and Dividend.
The Dividend Option offers Payout and Reinvestment facilities.

Minimum Application size (Initial) Rs. 500 and in multiples of Rs. 500 thereafter

Additional Investment Rs. 500 and in multiples of Rs. 500 thereafter

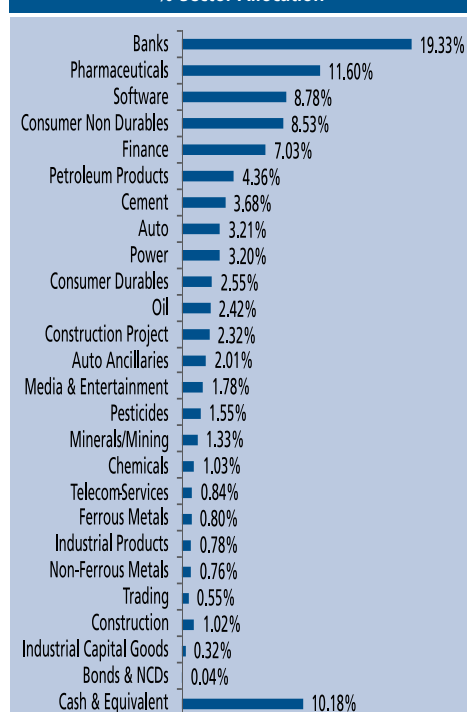
Minimum Redemption Size Rs. 500 or 50 units

Fund Manager Mr S. N. Lahiri

Benchmark BSE 200 Index

AAum (Rs. In lacs) Quarter ended September 30, 2012 116,615.45
Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
--------------------	-----------------

EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

HDFC Bank Limited	6.83%
ITC Limited	6.56%
ICICI Bank Limited	5.81%
Housing Development Finance Corporation Limited	5.59%
Reliance Industries Limited	4.36%
Cipla Limited	3.97%
Tata Consultancy Services Limited	3.80%
Infosys Limited	3.55%
Dr. Reddy's Laboratories Limited	3.04%
Axis Bank Limited	2.51%
Larsen & Toubro Limited	2.32%
Natco Pharma Limited	2.19%
State Bank of India	2.17%
Grasim Industries Limited	2.06%
Hindustan Unilever Limited	1.97%
Oil & Natural Gas Corporation Limited	1.72%
Bajaj Auto Limited	1.70%
Titan Industries Limited	1.66%
NTPC Limited	1.62%
Power Grid Corporation of India Limited	1.58%
Rallis India Limited	1.55%
Maruti Suzuki India Limited	1.51%
Shriram Transport Finance Company Limited	1.44%
Coal India Limited	1.33%
Bank of Baroda	1.29%
Motherson Sumi Systems Limited	1.18%
Gujarat Fluorochemicals Limited	1.03%
Lupin Limited	0.98%
Jagran Prakashan Limited	0.92%
GlaxoSmithKline Pharmaceuticals Limited	0.87%

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
--------------------	-----------------

UltraTech Cement Limited	0.86%
D. B. Corp Limited	0.86%
Bharti Airtel Limited	0.84%
Exide Industries Limited	0.83%
APL Apollo Tubes Limited	0.80%
Max India Limited	0.78%
Prism Cement Limited	0.76%
Oracle Financial Services Software Limited	0.76%
Sterlite Industries (India) Limited	0.76%
Kotak Mahindra Bank Limited	0.72%
Cairn India Limited	0.70%
Redington India Limited	0.55%
Sanofi India Limited	0.55%
Bata India Limited	0.53%
Texmaco Infrastructure & Holdings Limited	0.51%
Jaiprakash Associates Limited	0.51%
Whirlpool of India Limited	0.36%
CMC Limited	0.34%
NIIT Limited	0.33%
Mcnaally Bharat Engineering Company Limited	0.32%
Total	89.78%

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited **	0.04%
Total	0.04%

Cash & Cash Equivalents

Net Receivable/Payable	10.18%
Total	10.18%
Grand Total	100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option

	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 29.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Tax Advantage Fund	11.55%	-13.75%	36.99%	27-Feb-06	13.13%	22,550
BSE 200	13.77%	-19.85%	20.79%		9.24%	17,905
BSE Sensex^	14.03%	-18.01%	17.18%		9.56%	18,248

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested. ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment.

Investment Objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.

Exit Load : Nil

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Dividend Option	11.756
Growth Option	11.756

Volatility Measures*:

Standard Deviation	4.0246
R-Squared	0.903
Beta	0.6508
Sharpe Ratio#	0.0768

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : February 7, 2011

Expense Ratio : 2.61%

Portfolio Turnover : 0.3969

Options Growth and Dividend.
The Dividend Option offers Payout and Reinvestment facilities.

Minimum Application size (Initial) Rs. 5,000

Additional Investment Ra. 1,000

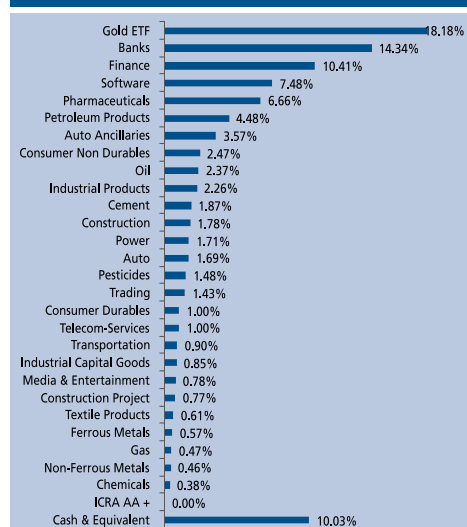
Minimum Redemption Size Rs. 1000 or 100 units.

Fund Manager Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Rajesh Pherwani (investment in foreign securities)

Benchmark 70% - BSE 200 Index, 20% - Gold Prices and 10% - CRISIL Short Term Bond Fund Index

AAum (Rs. In lacs) Quarter-ended September 30, 2012 2,941.21
Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument **% to Net Assets**

EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

Housing Development Finance Corporation Limited	5.48%
Reliance Industries Limited	3.46%
Shriram Transport Finance Company Limited	2.92%
ICICI Bank Limited	2.85%
Dr. Reddy's Laboratories Limited	2.82%
State Bank of India	2.67%
ING Vysya Bank Limited	2.31%
HCL Technologies Limited	2.27%
HDFC Bank Limited	2.26%
Amara Raja Batteries Limited	1.98%
Axis Bank Limited	1.97%
Fag Bearings India Limited	1.92%
The Federal Bank Limited	1.81%
Power Grid Corporation of India Limited	1.71%
Oil & Natural Gas Corporation Limited	1.69%
Tata Consultancy Services Limited	1.65%
ITC Limited	1.46%
Redington India Limited	1.43%
IPCA Laboratories Limited	1.23%
Cipla Limited	1.20%
Wabco India Limited	1.16%
Bayer Cropscience Limited	1.12%
IL & FS Investment Managers Limited	1.12%
Tata Motors Limited	1.04%
Bharat Petroleum Corporation Limited	1.02%
Thangamayil Jewellery Limited	1.00%
Jagran Prakashan Limited	0.78%
Oberoi Realty Limited	0.77%
MindTree Limited	0.77%
Larsen & Toubro Limited	0.77%
KPIT Cummins Infosystems Limited	0.75%
Sobha Developers Limited	0.74%
NIIT Technologies Limited	0.73%
FDC Limited	0.72%
United Spirits Limited	0.69%
Cairn India Limited	0.68%
Hero MotoCorp Limited	0.65%
Shree Cement Limited	0.63%
ICRA Limited	0.62%
Page Industries Limited	0.61%

PORTFOLIO ALLOCATION

Name of Instrument **% to Net Assets**

Jet Airways (India) Limited	0.58%
Tata Steel Limited	0.57%
Idea Cellular Limited	0.57%
Lakshmi Machine Works Limited	0.53%
Infosys Limited	0.53%
JK Cement Limited	0.51%
Petronet LNG Limited	0.47%
Corporation Bank	0.47%
Sterlite Industries (India) Limited	0.46%
CEAT Limited	0.43%
Bharti Airtel Limited	0.43%
Sasken Communication Technologies Limited	0.42%
Jubilant Organosys Limited	0.40%
Phillips Carbon Black Limited	0.38%
HeidelbergCement India Limited	0.37%
Mangalam Cement Limited	0.36%
Infotech Enterprises Limited	0.36%
PI Industries Limited	0.36%
Nilkamal Limited	0.34%
Eveready Industries India Limited	0.32%
Noida Toll Bridge Co. Limited	0.32%
Transformers And Rectifiers (India) Limited	0.32%
Wyeth Limited	0.29%
Consolidated Construction Consortium	0.27%
Manappuram Finance Limited	0.27%
Total	71.79%

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited **	0.00%
Total	0.00%

Investment Funds/Mutual Funds

Goldman Sachs Gold Exchange Traded Scheme	18.18%
Total	18.18%

Cash & Cash Equivalents

Net Receivable/Payable	10.03%
Total	10.03%

Grand Total 100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option

	Period	Period	Date of Inception of the Scheme	Since Inception	
	29.9.11 to 28.9.12	30.9.10 to 29.9.11		CAGR Returns (%)	PTP Returns* (in Rs)
L&T India Equity and Gold Fund	15.53%	N.A.	7-Feb-11	8.03%	11,349
Benchmark	14.14%	N.A.		8.72%	11,470
BSE Sensex^	14.03%	N.A.		2.43%	10,402

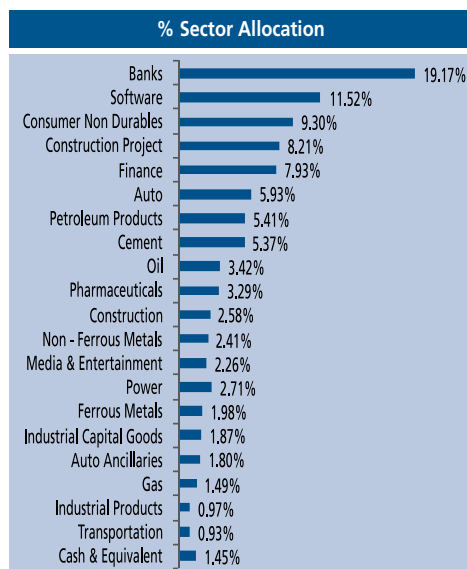
Past performance may or may not be sustained in the future ^Standard Benchmark. Returns for 1 year period are absolute Returns. Scheme is benchmarked to the 70% - BSE 200 Index, 20% - Gold Prices and 10% - CRISIL Short Term Bond Fund Index. CAGR is compounded annualized.

Investment objective: The investment objective of the Scheme is to seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. The Scheme will also additionally invest in domestic Gold ETFs.

Exit Load – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Dividend Option	13.08
Growth Option	15.26
Volatility Measures*:	
Standard Deviation	5.3146
R-Squared	0.9381
Beta	0.9377
Sharpe Ratio#	-0.0525
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.144% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	November 18, 2005
Expense Ratio :	2.55%
Portfolio Turnover :	1.7541
Options	Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.
Minimum Application size (Initial)	Further subscriptions in this fund has been restricted
Additional Investment	Further subscriptions in this fund has been restricted
Minimum Redemption Size	Rs. 500 per application or 50 units
Fund Manager	Mr. Anant Deep Katare
Benchmark	S&P CNX Nifty
AAum (Rs. In lacs) Quarter-ended September 30, 2012	2836.09 Source : AMFI



PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
ICICI Bank Limited	6.81%
HDFC Bank Limited	6.52%
Larsen & Toubro Limited	5.11%
Infosys Limited	4.99%
ITC Limited	4.91%
Housing Development Finance Corporation Limited	4.81%
Reliance Industries Limited	4.74%
Grasim Industries Limited	3.47%
IDFC Limited	3.12%
Hindustan Unilever Limited	2.69%
Jaiprakash Associates Limited	2.58%
Oil & Natural Gas Corporation Limited	2.52%
HCL Technologies Limited	2.30%
State Bank of India	2.00%
Tata Steel Limited	1.98%
ACC Limited	1.90%
Exide Industries Limited	1.80%
Tata Motors Limited	1.75%
Engineers India Limited	1.74%
Marico Limited	1.70%
Maruti Suzuki India Limited	1.65%
Tata Consultancy Services Limited	1.54%
Hindustan Zinc Limited	1.48%
Mahindra & Mahindra Financial Services Limited	1.44%
Dr. Reddy's Laboratories Limited	1.39%

PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
Ashoka Buildcon Limited	1.36%
The Jammu & Kashmir Bank Limited	1.33%
ING Vysya Bank Limited	1.26%
Axis Bank Limited	1.25%
Cipla Limited	1.23%
Dish TV India Limited	1.19%
Power Grid Corporation of India Limited	1.10%
Tata Motors Limited	1.09%
Bharat Heavy Electricals Limited	1.08%
NIIT Technologies Limited	1.08%
Zee Entertainment Enterprises Limited	1.07%
NTPC Limited	1.05%
Cummins India Limited	0.97%
Hindalco Industries Limited	0.93%
Container Corporation of India Limited	0.93%
eClerx Services Limited	0.92%
Cairn India Limited	0.90%
GAIL (India) Limited	0.89%
Siemens Limited	0.79%
Tech Mahindra Limited	0.69%
Bharat Petroleum Corporation Limited	0.67%
Divi's Laboratories Limited	0.67%
Petronet LNG Limited	0.60%
Tata Power Company Limited	0.56%
Total	98.55%
Cash & Cash Equivalents	
Net Receivable/Payable	1.45%
Total	1.45%
Grand Total	100.00%

Performance of Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark ## (Rs)
Since inception till September 30, 2012**	10.05	5.92%	11.99%	11.86%	14,846	21,768	21,600
September 30, 2011 to September 30, 2012*	14.92	9.38%	15.38%	14.03%	10,938	11,538	11,403
September 30, 2010 to September 30, 2011*	13.64	-22.72%	-18.02%	-18.01%	7,728	8,198	8,199
September 30, 2009 to September 30, 2010*	17.65	23.77%	18.61%	17.18%	12,377	11,861	11,718

*Absolute Returns **CAGR Returns # S&P CNX Nifty ## BSE Sensex ^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10.05 invested at inception. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: 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.

Exit Load – Nil

For details on other funds managed by the Fund Manager, please refer page no 29

** In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in into L&T Tax Saver Fund is restricted with effect from November 23, 2012.

FUND DETAILS

NAV of Plans / Options

(as on 30 November 2012)

Dividend Option	6.48
Growth Option	6.48

Volatility Measures*:

Standard Deviation	5.8999
R-Squared	0.8884
Beta	1.013
Sharpe Ratio#	-0.1247

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : September 27, 2007

Expense Ratio : 2.55%

Portfolio Turnover : 0.6868

Options

Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.

Minimum Application size (Initial) Rs. 5,000 and in multiples of Re. 1/- thereafter

Additional Investment Rs. 1,000 and thereafter in multiples of Re. 1/-

Minimum Redemption Size Rs. 1,000 or 100 units.

Fund Manager Mr. S. N. Lahiri and Mr. Anant Deep Katare

Benchmark S&P CNX Nifty

AAum (Rs. in lacs) Quarter ended September 30, 2012 3118.00 **Source : AMFI**

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
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EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

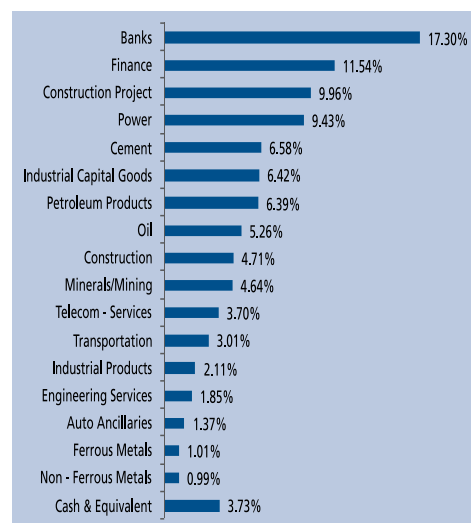
ICICI Bank Limited	7.77%
State Bank of India	6.14%
Larsen & Toubro Limited	5.68%
Housing Development Finance Corporation Limited	4.92%
Reliance Industries Limited	4.68%
Power Grid Corporation of India Limited	4.61%
Bharti Airtel Limited	3.70%
IDFC Limited	3.55%
Oil & Natural Gas Corporation Limited	3.22%
Mangalam Cement Limited	2.83%
Coal India Limited	2.47%
Jaiprakash Associates Limited	2.39%
Axis Bank Limited	2.36%
Texmaco Rail & Engineering Limited	2.29%
Gujarat Mineral Development Corporation Limited	2.17%
Gateway Distriparks Limited	2.07%
LIC Housing Finance Limited	2.05%
Cairn India Limited	2.04%
VA Tech Wabag Limited	1.85%
Sadbhav Engineering Limited	1.80%
Bharat Petroleum Corporation Limited	1.71%
Disa India Limited	1.60%
Ashoka Buildcon Limited	1.58%

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
--------------------	-----------------

Kalpitaru Power Transmission Limited	1.44%
NTPC Limited	1.41%
Century Textiles & Industries Limited	1.39%
KEC International Limited	1.37%
Kesoram Industries Limited	1.37%
Madras Cements Limited	1.32%
Cummins India Limited	1.26%
Siemens Limited	1.10%
UltraTech Cement Limited	1.04%
Bharat Electronics Limited	1.03%
Punjab National Bank	1.03%
Rural Electrification Corporation Limited	1.02%
Tata Steel Limited	1.01%
Crompton Greaves Limited	1.01%
Hindalco Industries Limited	0.99%
Bharat Heavy Electricals Limited	0.99%
Container Corporation of India Limited	0.94%
Engineers India Limited	0.90%
Greaves Cotton Limited	0.85%
National Buildings Construction Corporation Limited	0.72%
CESC Limited	0.60%
Total	96.27%
Cash & Cash Equivalents	
Net Receivable/Payable	3.73%
Total	3.73%
Grand Total	100.00%

% Sector Allocation



Performance of Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # (Rs)
Since inception till September 30, 2012**	10.00	-8.52%	2.66%	1.81%	6,400	11,405	10,940
September 30, 2011 to September 30, 2012*	6.40	7.56%	15.38%	14.03%	10,756	11,538	11,403
September 30, 2010 to September 30, 2011*	5.95	-27.97%	-18.02%	-18.01%	7,203	8,198	8,199
September 30, 2009 to September 30, 2010*	8.26	7.69%	18.61%	17.18%	10,769	11,861	11,718

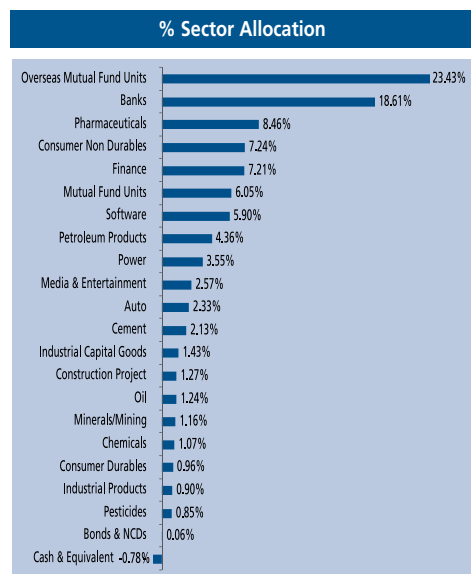
*Absolute Returns **CAGR Returns # S&P CNX Nifty ## BSE Sensex ^ **Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment.** Since inception returns are computed on Rs. 10 invested at inception. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: The scheme seeks to generate capital appreciation by investing predominantly in equity and equity related instruments of companies in the infrastructure sector.

Exit Load - 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year.

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Dividend Option	14.883
Growth Option	14.883
Volatility Measures*:	
Standard Deviation	3.9928
R-Squared	0.9313
Beta	0.7023
Sharpe Ratio#	0.0577
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.144% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	May 28, 2007
Expense Ratio :	2.38%
Portfolio Turnover :	0.1210
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	Rs. 5,000
Additional Investment	Rs. 1,000
Minimum Redemption Size	Rs. 1,000 or 100 units.
Fund Manager	Mr Venugopal Manghat and Mr Rajesh Phervani (for investments in foreign securities)
Benchmark	A custom benchmark created using the BSE 200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%
AAum (Rs. In lacs) Quarter ended September 30, 2012	30,449.40 Source : AMFI



PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
HDFC Bank Limited	6.98%
Housing Development Finance Corporation Limited	6.08%
ITC Limited	5.18%
ICICI Bank Limited	4.82%
Cipla Limited	4.43%
Reliance Industries Limited	4.36%
Tata Consultancy Services Limited	4.20%
Dr. Reddy's Laboratories Limited	2.65%
Power Grid Corporation of India Limited	2.25%
Grasim Industries Limited	2.13%
The Federal Bank Limited	2.11%
Hindustan Unilever Limited	2.06%
State Bank of India	1.82%
Jagran Prakashan Limited	1.80%
Axis Bank Limited	1.78%
Infosys Limited	1.70%
Lupin Limited	1.38%
NTPC Limited	1.30%
Larsen & Toubro Limited	1.27%
Oil & Natural Gas Corporation Limited	1.24%
Maruti Suzuki India Limited	1.23%
Coal India Limited	1.16%
Shriram Transport Finance Company Limited	1.13%

PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
Bajaj Auto Limited	1.10%
Bank of Baroda	1.10%
Gujarat Fluorochemicals Limited	1.07%
Titan Industries Limited	0.96%
Cummins India Limited	0.90%
Rallis India Limited	0.85%
D. B. Corp Limited	0.77%
Texmaco Rail & Engineering Limited	0.74%
Mcnally Bharat Engineering Company Limited	0.69%
Total	71.24%
BONDS & NCDs	
Listed / awaiting listing on the stock exchanges	
Dr. Reddy's Laboratories Limited **	0.06%
Total	0.06%
Investment Funds/Mutual Funds	
Fidelity Funds - Asian Aggressive Fund	23.43%
L&T Cash Fund - Super Institutional Plan - Growth Option	6.05%
Total	29.48%
Cash & Cash Equivalents	
Net Receivable/Payable	-0.78%
Total	-0.78%
Grand Total	100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option						
	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 29.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Indo Asia Fund	17.97%	-13.14%	26.36%	28-May-07	6.89%	14,274
Benchmark	19.63%	-14.72%	16.64%		6.71%	14,148
BSE Sensex^	14.03%	-18.01%	17.18%		5.08%	13,032

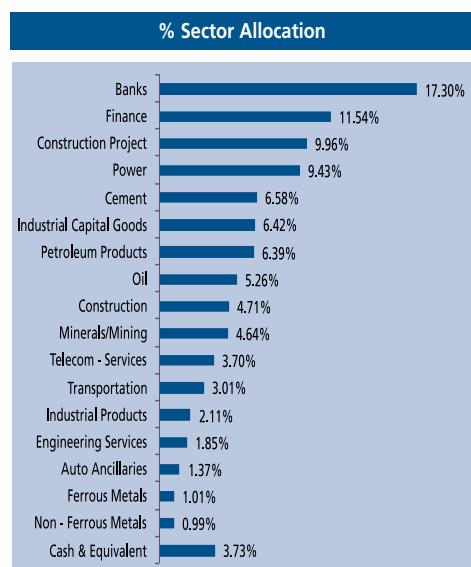
Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^ Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. ** Scheme is benchmarked to a custom benchmark created by assigning 65% weight to BSE 200 and 35% weight to MSCI AC Asia Pacific ex-Japan.

Investment objective: To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities including equity derivatives in the Indian and international markets.

Load Structure: Exit Load - For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00%.

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Dividend Option	11.150
Growth Option	11.150
Volatility Measures*:	
Standard Deviation	4.0912
R-Squared	0.9512
Beta	0.679
Sharpe Ratio#	0.0233
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.144% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	February 7, 2011
Expense Ratio :	2.61%
Portfolio Turnover :	0.4378
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	Rs. 5,000
Additional Investment	Rs. 1,000
Minimum Redemption Size	Rs. 1,000 or 100 units.
Fund Manager	Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Rajesh Pherwani (investment in foreign securities)
Benchmark	70% - BSE 200 Index and 30% - CRISIL Short Term Bond Fund Index
AAum (Rs. In lacs) Quarter ended September 30, 2012	2,212.57 Source : AMFI



PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Housing Development Finance Corporation Limited	5.48%
Reliance Industries Limited	3.46%
ICICI Bank Limited	2.92%
Shriram Transport Finance Company Limited	2.87%
Dr. Reddy's Laboratories Limited	2.76%
State Bank of India	2.59%
ING Vysya Bank Limited	2.29%
HDFC Bank Limited	2.24%
HCL Technologies Limited	2.23%
Axis Bank Limited	2.01%
Fag Bearings India Limited	1.90%
The Federal Bank Limited	1.84%
Amara Raja Batteries Limited	1.84%
Power Grid Corporation of India Limited	1.72%
Tata Consultancy Services Limited	1.65%
Oil & Natural Gas Corporation Limited	1.64%
ITC Limited	1.50%
Redington India Limited	1.46%
IPCA Laboratories Limited	1.20%
Wabco India Limited	1.19%
Cipla Limited	1.15%
IL & FS Investment Managers Limited	1.14%
Bayer Cropscience Limited	1.12%
Tata Motors Limited	1.05%
Bharat Petroleum Corporation Limited	1.05%
Thangamayil Jewellery Limited	0.99%
Larsen & Toubro Limited	0.81%
Oberoi Realty Limited	0.81%
Sobha Developers Limited	0.78%
Jagran Prakashan Limited	0.77%
KPIT Cummins Infosystems Limited	0.76%
Cairn India Limited	0.74%
FDC Limited	0.74%
MindTree Limited	0.73%
NIIT Technologies Limited	0.70%
United Spirits Limited	0.67%
ICRA Limited	0.66%
Hero MotoCorp Limited	0.64%

PORTFOLIO ALLOCATION	
Name of Instrument	% to Net Assets
Shree Cement Limited	0.64%
Page Industries Limited	0.62%
Tata Steel Limited	0.61%
JK Cement Limited	0.54%
Jet Airways (India) Limited	0.53%
Idea Cellular Limited	0.53%
Lakshmi Machine Works Limited	0.53%
Sterlite Industries (India) Limited	0.49%
Infosys Limited	0.49%
Bharti Airtel Limited	0.47%
Corporation Bank	0.46%
Petronet LNG Limited	0.46%
Phillips Carbon Black Limited	0.43%
Jubilant Organosys Limited	0.42%
Mangalam Cement Limited	0.40%
Sasken Communication Technologies Limited	0.39%
PI Industries Limited	0.38%
CEAT Limited	0.37%
Eveready Industries India Limited	0.37%
Transformers And Rectifiers (India) Limited	0.36%
HeidelbergCement India Limited	0.36%
Infotech Enterprises Limited	0.32%
Wyeth Limited	0.31%
Nilkamal Limited	0.30%
Noida Toll Bridge Co. Limited	0.29%
Manappuram Finance Limited	0.25%
Consolidated Construction Consortium	0.23%
Total	71.65%

BONDS & NCDs	
Listed / awaiting listing on the stock exchanges	
Dr. Reddy's Laboratories Limited **	0.01%
Total	0.01%

Cash & Cash Equivalents	
Net Receivable/Payable	28.34%
Total	28.34%
Grand Total	100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; FITCH.
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option						
	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 29.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
L&T India Prudence Fund	13.63%	N.A.	4.45%	7-Feb-11	10,740	14,274
Benchmark	10.85%	N.A.	4.04%		10,671	14,148
BSE Sensex^	14.03%	N.A.	2.43%		10,402	13,032

Past performance may or may not be sustained in the future * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^Standard Benchmark. Returns for 1 year period are absolute Returns. Scheme is benchmarked to the 70% BSE 200 and 30% CRISIL Short Term Bond Index. CAGR is compounded annualized.

Investment objective: To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments..

Exit Load - For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options

(as on 30 November 2012)

Dividend Option	15.306
Growth Option	15.306

Volatility Measures*:

Standard Deviation	3.9719
Sharpe Ratio#	0.1529

*Source: ICRA MFIE

#Risk free rate assumed to be 8.144%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : February 11, 2010

Expense Ratio : 0.85%

Options

Growth and Dividend.
The Dividend Option
offers Payout and
Reinvestment facilities.

**Minimum Application size
(Initial)** Rs. 5,000

Additional Investment Rs. 1,000

Minimum Redemption Size Rs. 1,000 or 100 units.

Fund Manager Mr. Rajesh Pherwani

Benchmark A custom benchmark which is a blend of the following indices- MSCI ACWI Industrials, MSCI ACWI Real Estate, MSCI ACWI Utilities, MSCI Materials and MSCI Energy. The weights assigned to each individual index while calculating the custom benchmark are 20%, 20%, 10%, 20% and 30% respectively.

Benchmark S&P CNX Nifty

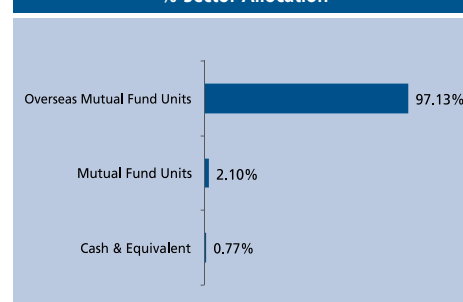
AAum (Rs. In lacs) Quarter ended September 30, 2012 6,980.07

Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	% to Net Assets
Investment Funds/Mutual Funds	
Fidelity Fund - Global Real Asset Sec - I	97.13%
L&T Cash Fund - Super Institutional Plan - Growth Option	2.10%
Total	99.23%
Cash & Cash Equivalents	
Net Receivable/Payable	0.77%
Total	0.77%
Grand Total	100.00

% Sector Allocation



Performance of Growth Option

	Period	Period	Date of Inception of the Scheme	Since Inception	
	29.9.11 to 28.9.12	30.9.10 to 29.9.11		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)			
L&T Global Real Assets Fund	29.15%	2.46%	11-Feb-10	15.78%	14,697
Benchmark	28.05%	0.94%		13.23%	13,864
BSE Sensex^	14.03%	-18.01%		5.86%	11,616

Past performance may or may not be sustained in the future ^Standard Benchmark. Returns for 1 year period are absolute Returns. **Custom Scheme Benchmark: Global Real Asset Custom Blended Index (MSCI ACWI Industrials (20%), Utilities (10%), Materials (20%), Energy (30%). CAGR is compounded annualized.

Investment objective: Aim is to achieve long-term capital growth from a portfolio which will be primarily invested in Fidelity Funds - Global Real Asset Securities Fund, an offshore fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme.

Exit Load - For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%

For details on other funds managed by the Fund Manager, please refer page no 29

L&T Monthly Income Plan

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

Data as on November 30, 2012



FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Monthly Dividend Option	11.5397
Quarterly Dividend Option	11.7942
Growth Option:	22.1508
Date of Inception :	July 31, 2003
Expense Ratio :	2.25%
Plan :	N.A.
Options	Monthly/Quarterly dividend, Bonus and Growth*. Facility : Payout and Reinvestment* * Default Option
Minimum Application size (Initial)	Rs. 10,000 and in multiples of Re. 1/- thereafter
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1/-
Minimum Redemption Size	Rs. 1000 or 100 units.
Fund Manager	Mr. Vikram Chopra (Debt portion) / Mr. Venugopal Manghat (Equity portion)
Benchmark:	CRISIL MIP Blended Fund Index
AAum (Rs. In lacs) Quarter ended September 30, 2012	7683.71
Source :	AMFI

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
EQUITY & EQUITY RELATED		
Listed / awaiting listing on the stock exchanges		
HDFC Bank Limited		1.55%
ICICI Bank Limited		1.46%
ITC Limited		1.31%
Housing Development Finance Corporation Limited		1.25%
Reliance Industries Limited		1.16%
Infosys Limited		0.80%
State Bank of India		0.71%
Navneet Publications India Limited		0.70%
Dr. Reddy's Laboratories Limited		0.66%
Hindustan Unilever Limited		0.57%
Mahindra & Mahindra Financial Services Limited		0.54%
Bharti Airtel Limited		0.52%
IDFC Limited		0.51%
UltraTech Cement Limited		0.49%
Oil & Natural Gas Corporation Limited		0.46%
Larsen & Toubro Limited		0.46%
Hindalco Industries Limited		0.44%
Polyplex Corporation Limited		0.35%
The Federal Bank Limited		0.35%
Shree Cement Limited		0.34%
The Jammu & Kashmir Bank Limited		0.29%
LIC Housing Finance Limited		0.29%
Zuari Agro Chemicals Limited		0.25%
Dabur India Limited		0.25%
Cairn India Limited		0.24%
Tata Motors Limited		0.24%
Axis Bank Limited		0.23%
Gujarat State Petronet Limited		0.23%
Maruti Suzuki India Limited		0.17%
Grasim Industries Limited		0.17%
Zee Entertainment Enterprises Limited		0.14%
Hindustan Media Ventures Limited		0.12%
Total		17.25%
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
ICICI Bank Limited**	CARE AAA	6.72%
Power Grid Corporation of India Limited**	CRISIL AAA	6.02%
Tata Sons Limited**	CRISIL AAA	3.69%
Housing Development Finance Corporation Limited	CRISIL AAA	3.38%

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
First Blue home Finance Limited	ICRA AA	2.84%
Power Finance Corporation Limited**	CRISIL AAA	1.47%
Kotak Mahindra Prime Limited	CRISIL AA+	1.37%
Rural Electrification Corporation Limited**	CRISIL AAA	0.73%
Total		26.22%
MONEY MARKET INSTRUMENT		
Commercial Paper/Certificate of Deposit		
The South Indian Bank Limited **	CARE A1+	8.14%
Kotak Mahindra Bank Limited **	Fitch A1+(ind)	5.81%
Corporation Bank **	CRISIL A1+	4.93%
State Bank Of Hyderabad **	CRISIL A1+	3.49%
Total		22.37%
GOVERNMENT BONDS		
08.15% GOVT - 2022	SOVEREIGN	11.79%
08.33% GOVT - 2026	SOVEREIGN	7.32%
08.97% GOVT - 2030	SOVEREIGN	1.54%
08.19% GOVT - 2020	SOVEREIGN	1.46%
Total		22.11%
Others		
CBLO / Reverse Repo		15.90%
Net Receivables / (Payables)		-3.85%
Net Assets		100.00%

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Regular - Monthly Dividend			
21-Nov-12	11.4875	0.0529	0.0453
25-Oct-12	11.5733	0.0617	0.0529
25-Sep-12	11.5452	0.0529	0.0453
27-Aug-12	11.419	0.0529	0.0453
25-Jul-12	11.3812	0.0529	0.0453
Regular - Quarterly Dividend			
27-Sep-12	11.7738	0.1498	0.1284
27-Jun-12	11.5558	0.1321	0.1133
27-Mar-12	11.4955	0.1321	0.1133

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

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

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Performance of Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark ## (Rs)
Since inception till September 30, 2012**	10.0000	8.89%	7.86%	4.80%	21,853	20,022	15,377
September 30, 2011 to September 30, 2012*	21.8531	9.41%	10.60%	8.01%	10,941	11,060	10,801
September 30, 2010 to September 30, 2011*	19.9731	2.25%	1.90%	3.20%	10,225	10,190	10,320
September 30, 2009 to September 30, 2010*	19.5335	6.07%	7.54%	3.95%	10,607	10,754	10,395

*Absolute Returns **CAGR Returns # CRISIL MIP Blended Index ## Crisil 10 Year Gilt Index ^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective (Monthly Income is not assured and is subject to the availability of distributable surplus): The primary investment objective 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.

Exit Load - 1.00% if redeemed <= 1 year; NIL if redeemed > 1 year

For details on other funds managed by the Fund Manager, please refer page no 29

L&T MIP -Wealth Builder Fund

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

Data as on November 30, 2012



FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Growth 10.9508

Monthly Dividend 10.6423

Quarterly Dividend 10.8185

Date of Inception : October 18, 2011

Expense Ratio : 2.25%

Options Monthly dividend, Quarterly dividend, Bonus and Growth*. Facility : Payout and Reinvestment*
* Default Option

Minimum Application size (Initial) Rs. 10,000 and in multiples of Re. 1/- thereafter

Additional Investment Rs. 1,000 and thereafter in multiples of Re. 1/-

Minimum Redemption Size Rs. 1000 or 100 units.

Fund Manager Mr. Vikram Chopra (Debt portion)/Mr. Venugopal Manghat (Equity portion)

Benchmark: CRISIL MIP Blended Fund Index

AAum (Rs. In lacs) Quarter ended September 30, 2012 9430.27
Source : AMFI

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
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EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

ITC Limited		1.61%
Housing Development Finance Corporation Limited		1.55%
ICICI Bank Limited		1.54%
HDFC Bank Limited		1.46%
Infosys Limited		1.17%
State Bank of India		0.79%
Hindustan Unilever Limited		0.78%
Reliance Industries Limited		0.74%
Larsen & Toubro Limited		0.71%
Mahindra & Mahindra Financial Services Limited		0.71%
Maruti Suzuki India Limited		0.71%
Power Grid Corporation of India Limited		0.69%
HCL Technologies Limited		0.64%
Bharti Airtel Limited		0.64%
Axis Bank Limited		0.59%
Dr. Reddy's Laboratories Limited		0.53%
The Jammu & Kashmir Bank Limited		0.50%
UltraTech Cement Limited		0.49%
The Federal Bank Limited		0.49%
Emami Limited		0.41%
Hindalco Industries Limited		0.40%
Zee Entertainment Enterprises Limited		0.38%
IDFC Limited		0.38%
Indraprastha Gas Limited		0.37%
Tata Motors Limited		0.35%
Rural Electrification Corporation Limited		0.32%
Oil & Natural Gas Corporation Limited		0.26%
Tata Chemicals Limited		0.26%
Grasim Industries Limited		0.25%
Divi's Laboratories Limited		0.23%
Lupin Limited		0.23%
LIC Housing Finance Limited		0.21%
Tata Power Company Limited		0.18%
Eros International Media Limited		0.16%
Jaiprakash Associates Limited		0.14%
Exide Industries Limited		0.14%
Madras Cements Limited		0.13%
Total		21.11%

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
------------------------	--------	----------

DEBT INSTRUMENTS

Listed/Awaiting Listing on the Exchange

Non Convertible Debentures

LIC Housing Finance Limited **	CRISIL AAA	4.91%
Bajaj Finance Limited **	CRISIL AA+	4.00%
Tata Sons Limited**	CRISIL AAA	2.48%
Power Finance Corporation Limited**	CRISIL AAA	0.99%
Rural Electrification Corporation Limited**	CRISIL AAA	0.98%
National Bank for Agriculture & Rural Development **	CRISIL AAA	0.79%

Total 14.15%

MONEY MARKET INSTRUMENT

Commercial Paper/Certificate of Deposit

The South Indian Bank Limited **	CARE A1+	13.06%
ICICI Bank Limited **	ICRA A1+	4.87%
Oriental Bank Of Commerce **	ICRA A1+	4.39%
Corporation Bank **	CRISIL A1+	3.12%
State Bank Of Hyderabad **	CRISIL A1+	2.34%

Total 27.78%

GOVERNMENT BONDS

08.33% GOVT - 2026	SOVEREIGN	10.80%
08.83% GOVT - 2041	SOVEREIGN	5.08%
08.19% GOVT - 2020	SOVEREIGN	3.91%
08.33% GOVT - 2036	SOVEREIGN	1.46%
08.15% GOVT - 2022	SOVEREIGN	0.15%

Total 21.40%

Others

CBLO / Reverse Repo		24.42%
Net Receivables / (Payables)		-8.86%

Net Assets 100.00%

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
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Regular - Monthly Dividend

21-Nov-12	10.5818	0.044	0.0378
25-Oct-12	10.6325	0.0529	0.0453
25-Sep-12	10.6096	0.0617	0.0529
27-Aug-12	10.4827	0.0529	0.0453
25-Jul-12	10.4133	0.0529	0.0453

Regular - Monthly Dividend

27-Sep-12	10.732	0.1145	0.0982
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Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

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

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Since the scheme is in existence for less than (As on September 2012 quarter end) one year, past performance shall not be provided pursuant to SEBI circular August 22, 2011
Date of Inception : October 18, 2011

Investment Objective: The primary investment objective 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.

Exit Load - 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Retail	
Daily Dividend option	10.0025
Growth option	15.0217
Monthly Dividend Option	10.0113
Weekly Dividend Option	10.0094
Institutional	
Daily Dividend Option	10.0025
Growth Option	15.3844
Weekly Dividend Option	10.2269
Super Institutional Plan	
Daily Dividend Option	10.2330
Growth Option	15.5109
Monthly Dividend Option	10.0087
Weekly Dividend Option	10.0091
Date of Inception :	November 27, 2006
Expense Ratio :	
Institutional	0.40%
Super Institutional	0.25%
Retail	0.80%
Options	
	Super Institutional Plan, Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	Rs. 10,000 and in case of daily dividend option Rs. 1,00,000
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1
Minimum Redemption Size	Rs. 1,000 or 100 units
Fund Manager	Mr. Mahesh A. Chhabria
Benchmark	CRISIL Liquid Fund Index
AAUm (Rs. In lacs) Quarter ended September 30, 2012	33,545.82
Source : AMFI	

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Oriental Bank Of Commerce **	CRISIL A1+	13.28%
Indian Bank **	Fitch A1+(ind)	13.27%
Central Bank Of India **	CARE A1+	11.94%
Punjab National Bank **	CARE A1+	6.72%
State Bank of Patiala **	ICRA A1+	6.70%
Housing Development Finance Corporation Limited **	CRISIL A1+	6.67%
Axis Bank Limited **	ICRA A1+	6.66%
ICICI Bank Limited **	CARE A1+	6.64%
State Bank Of Hyderabad **	ICRA A1+	6.64%
Kotak Mahindra Bank Limited **	CRISIL A1+	6.63%
Mahindra & Mahindra Financial Services Limited **	CRISIL A1+	6.63%
Indian Oil Corporation Limited **	CRISIL A1+	3.33%
State Bank of Mysore **	ICRA A1+	3.33%
Axis Bank Limited **	CRISIL A1 +	0.56%
Total		99.00%
Others		
CBLO / Reverse Repo		0.80%
Net Receivables / (Payables)		0.20%
Net Assets		100.00%
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.		

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Regular - Monthly Dividend			
26-Nov-12	10.0697	0.0524113	0.05027143
Super Institutional - Monthly Dividend			
26-Nov-12	10.0715	0.05622041	0.05392503
Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.			
Performance of dividend option would be net of Dividend Distribution Tax, as applicable.			
Average Maturity		0.08 years	
Modified Duration		0.07 years	
Portfolio Yield		8.51	

Performance of Growth Option									
	Period						Date of Inception of the Scheme	Since Inception till 29.9.12	
	Last 7 Days till 28.9.12	Last 15 Days till 28.9.12	Last 30 Days till 28.9.12	29.9.11 to 28.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	Value of Standard Investment of Rs 10,000 (in Rs)*
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Cash Fund - Retail - Growth	0.15%	0.29%	0.60%	9.05%	7.80%	3.77%	27-Nov-06	6.97%	14,824
CRISIL Liquid Fund Index (Scheme Benchmark)	0.14%	0.29%	0.57%	8.67%	7.75%	4.05%		7.04%	14,879
CRISIL 1 Year T-Bill Index^	0.16%	0.31%	0.72%	8.14%	5.36%	2.42%		5.59%	13,742
L&T Cash Fund - IP - Growth	0.15%	0.31%	0.63%	9.49%	8.22%	4.19%	27-Nov-06	7.40%	15,172
CRISIL Liquid Fund Index (Scheme Benchmark)	0.14%	0.29%	0.57%	8.67%	7.75%	4.05%		7.04%	14,879
CRISIL 1 Year T-Bill Index^	0.16%	0.31%	0.72%	8.14%	5.36%	2.42%		5.59%	13,742
L&T Cash Fund - Super IP - Growth	0.16%	0.32%	0.64%	9.65%	8.39%	4.35%	27-Nov-06	7.54%	15,292
CRISIL Liquid Fund Index (Scheme Benchmark)	0.14%	0.29%	0.57%	8.67%	7.75%	4.05%		7.04%	14,879
CRISIL 1 Year T-Bill Index^	0.16%	0.31%	0.72%	8.14%	5.36%	2.42%		5.59%	13,742

* Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested. Past performance may or may not be sustained in the future. ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment, i.e. 27-Nov-2006. NAV of Growth Option is used. CAGR is compounded annualised. Source: CRISIL Liquid Fund Index data – AMFI.

Investment Objective: To deliver reasonable returns with lower volatility and higher liquidity through a portfolio of debt and money market instruments.

Exit Load - Nil

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Retail	
Growth option	14.3668
Monthly Dividend Option	10.0147
Weekly Dividend Option	10.0025

Institutional	
Growth Option	14.2026
Weekly Dividend Option	10.0188

Super Institutional Plan	
Daily Dividend Option	10.0846
Growth Option	10.1781
Monthly Dividend Option	10.0028
Weekly Dividend Option	10.0235

Date of Inception :

Retail	September 20, 2007
Institutional	February 18, 2008

Expense Ratio :

Institutional	0.50%
Super Institutional	0.35%
Retail	0.90%

Options

Super Institutional Plan. Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.

Minimum Application size (Initial) Rs. 10,000 and in case of Daily Dividend Option Rs 1,00,000.

Additional Investment Rs. 1,000 and thereafter in multiples of Re. 1

Minimum Redemption Size Rs. 1,000 or 100 units

Fund Manager Mr. Shriram Ramanathan

Benchmark CRISIL Liquid Fund Index

AAum (Rs. In lacs) Quarter ended September 30, 2012 10,010.20
Source : AMFI

PORTFOLIO ALLOCATION

Name of the Instrument Rating % to NAV

MONEY MARKET INSTRUMENTS

Commercial Paper/ Certificate of Deposit

State Bank of Patiala **	ICRA A1+	19.17%
Canara Bank **	CRISIL A1 +	19.15%
Axis Bank Limited **	CRISIL A1 +	18.96%
Corporation Bank **	CRISIL A1 +	18.80%
Punjab National Bank	ICRA A1+	18.80%
ICICI Bank Limited **	CARE A1+	0.06%

Total 94.94%

Others

CBLO / Reverse Repo 5.10%

Net Receivables / (Payables) -0.04%

Net Assets 100.00%

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Average Maturity	0.19 days
Modified Duration	0.17 years
Portfolio Yield	8.33

Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
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Retail - Monthly Dividend

29-Nov-12	10.0858	0.0648351	0.05557024
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Institutional - Monthly Dividend

29-Nov-12	10.0745	0.06553807	0.05617275
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Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Performance of Growth Option						
	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 28.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Low Duration Fund	9.04%	8.09%	4.37%	20-Sep-07	7.20%	14,183
CRISIL Liquid Fund Index	8.67%	7.75%	4.05%		6.94%	14,014
CRISIL 1 Year T-Bill Index^	8.14%	5.36%	2.42%		5.62%	13,166
L&T Low Duration Fund	9.47%	8.53%	4.79%	18-Feb-08	7.58%	14,012
CRISIL Liquid Fund Index	8.67%	7.75%	4.05%		6.99%	13,656
CRISIL 1 Year T-Bill Index^	8.14%	5.36%	2.42%		5.61%	12,864

Past performance may or may not be sustained in the future * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^ Additional Benchmark ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Source: CRISIL Liquid Fund Index data – AMFI.

Investment Objective: To generate reasonable returns and liquidity primarily through investment in money market and short term debt instruments.

Exit Load - For redemption within 3 months from the date of allotment or Purchase applying First in First Out basis 0.50%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Quarterly Dividend Option	11.7964
Growth Option	26.1248
Date of Inception :	March 29, 2000
Expense Ratio :	1.50%
Options	Dividend (Quarterly Payout and Reinvestment*) , Growth* * Default Option
Minimum Application size (Initial)	Rs. 10,000 and in multiples of Re. 1/- thereafter
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1/-
Minimum Redemption Size	Rs. 1000 or 100 units.
Fund Manager	Ms. Shobheta Manglik
Benchmark	I-SEC Composite Index
AAum (Rs. In lacs) Quarter ended September 30, 2012	352.26 Source : AMFI
Average Maturity	11.38 years
Modified Duration	6.41 years
Portfolio Yield	8.27

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
DEBT INSTRUMENTS		
GOVERNMENT BONDS		
08.15% GOVT - 2022	SOVEREIGN	28.60%
08.33% GOVT - 2026	SOVEREIGN	26.25%
08.97% GOVT - 2030	SOVEREIGN	9.88%
08.19% GOVT - 2020	SOVEREIGN	8.58%
08.84% MAHARASHTRA - 2022	SOVEREIGN	5.67%
08.79% GUJARAT - 2022	SOVEREIGN	3.40%
08.83% GOVT - 2041	SOVEREIGN	2.95%
8.33% GOVT - 2036	SOVEREIGN	2.82%
08.67% KARNATAKA - 2017	SOVEREIGN	1.14%
07.83% GOVT - 2018	SOVEREIGN	1.12%
Total		90.41%
Others		
CBLO / Reverse Repo		7.63%
Net Receivables / (Payables)		1.96%
Net Assets		100.00%

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Quarterly Dividend			
27-Sep-12	11.7761	0.1321	0.1133
27-Jun-12	11.4409	0.1321	0.1133
27-Mar-12	11.1097	0.1321	0.1133
27-Dec-11	11.0597	0.0881	0.0755

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Performance of Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # # (Rs)
Since inception till September 30, 2012**	10.0000	7.86%	8.15%	7.37%	25,788	22,792	21,996
September 30, 2011 to September 30, 2012*	25.7883	11.52%	10.34%	8.01%	11,152	11,034	10,801
September 30, 2010 to September 30, 2011*	23.1238	7.30%	6.84%	3.20%	10,730	10,684	10,320
September 30, 2009 to September 30, 2010*	21.5500	2.43%	5.92%	3.95%	10,243	10,592	10,395

I-Sec Li- BEX -Returns from 31.03.02 ## Crisil 10 Year Gilt Index - Returns from 01.09.01 *Absolute Returns **CAGR Returns ^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: The investment objective of the Scheme will be to generate returns from a portfolio from investments in Government Securities.

Exit Load - Nil. (w.e.f. December 3, 2012)

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Institutional	
Dividend Option	10.0329
Growth Option	11.8840
Retail	
Dividend Option	10.1424
Growth Option	14.8891
Date of Inception :	
Retail Plan	August 30, 2006
Institutional Plan	May 12, 2010
Expense Ratio :	
Institutional	1.22%
Retail	1.74%
Options	
Institutional Plan. Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.	
Minimum Application size (Initial)	
Rs. 1,000 and thereafter in multiples of Re. 1	
Additional Investment	
Rs. 1,000 or 100 units	
Minimum Redemption Size	
Rs. 1,000 or 100 units	
Fund Manager	
Mr. Vikram Chopra and Mr. Shriram Ramanathan	
Benchmark	
CRISIL Composite Bond Fund Index	
AAum (Rs. In lacs) Quarter ended September 30, 2012	
2,473.79	
Source : AMFI	
Average Maturity	7.93 years
Modified Duration	4.95 years
Portfolio Yield	8.58

PORTFOLIO ALLOCATION			
Name of the Instrument	Rating	% to NAV	
DEBT INSTRUMENTS			
Listed/Awaiting Listing on the Exchange			
Non Convertible Debentures			
Hindalco Industries Limited **	CRISIL AA+	6.64%	
Exim Bank Of India **	CRISIL AAA	6.60%	
Housing Development Finance Corporation Limited **	CRISIL AAA	6.58%	
National Bank for Agriculture & Rural Development **	CRISIL AAA	5.35%	
Power Grid Corporation of India Limited **	CRISIL AAA	5.34%	
Power Finance Corporation Limited **	CRISIL AAA	4.04%	
Sundaram Finance Limited **	ICRA AA+	3.14%	
Shriram Transport Finance Company Limited **	CARE AA+	2.27%	
Indian Railway Finance Corporation Limited **	ICRA AAA	1.30%	
Bajaj Finance Limited **	CRISIL AA+	1.29%	
Total		42.55%	
GOVERNMENT BONDS			
08.33% GOVT - 2026	SOVEREIGN	13.22%	
08.19% GOVT - 2020	SOVEREIGN	13.11%	
08.15% GOVT - 2022	SOVEREIGN	12.50%	
08.97% GOVT - 2030	SOVEREIGN	7.29%	
07.83% GOVT - 2018	SOVEREIGN	5.19%	
Total		51.31%	
Others			
CBLO / Reverse Repo		3.10%	
Net Receivables / (Payables)		3.04%	
Net Assets		100.00%	
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.			

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Retail - Dividend Option			
29-Nov-12	10.1802	0.0492782	0.0422364
Institutional Plan - Dividend Option			
29-Nov-12	10.0631	0.04246752	0.03639896
Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.			
Performance of dividend option would be net of Dividend Distribution Tax, as applicable.			

Performance of Growth Option						
	Period			Date of Inception of the Scheme	Since Inception	
	29.9.11 to 28.9.12	30.9.10 to 29.9.11	30.9.09 to 30.9.10		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Flexi Bond Fund Retail Plan - Growth	10.10%	5.56%	2.35%	30-Aug-06	6.57%	14,728
CRISIL Composite Bond Fund Index	9.53%	5.58%	5.47%		6.61%	14,761
CRISIL 10 Year Gilt Index^	8.03%	3.18%	3.95%		6.49%	14,664
L&T Flexi Gilt Fund Growth	7.78%	3.08%	1.38%	7-Aug-08	6.70%	13,083
I-Sec Composite Gilt Index	10.07%	6.30%	5.65%		9.51%	14,575
CRISIL 10 Year Gilt Index^	8.03%	3.18%	3.95%		7.85%	13,678
L&T Flexi Bond Fund Inst. - Growth	10.65%	6.08%	NA	27-Sep-10	8.37%	11,746
CRISIL Composite Bond Fund Index	9.53%	5.58%	NA		7.55%	11,572
CRISIL 10 Year Gilt Index^	8.03%	3.18%	NA		5.63%	11,161

Past performance may or may not be sustained in the future * Point to Point (PTP) Returns in INR show the value of Rs.10,000/- invested ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. For this purpose the inception date for the Retail Plan is deemed to be the date of allotment, i.e. 30-August-2006. **The inception date for the Institutional Plan is deemed to be 27-September-2010. CAGR is compounded annualised. Source: CRISIL Composite Bond Fund Index data – AMFI.

Investment Objective: To generate reasonable returns through a diversified portfolio of fixed income securities.

Exit Load - • 0.50% if redeemed/ switched-out <= 6 months from the date of allotment • Nil if redeemed > 6 months from the date of allotment (w.e.f. December 3, 2012)

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Dividend Option	10.0794
Growth Option	11.8777
Date of Inception :	December 4, 2010
Expense Ratio :	1.10%
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	Rs. 10,000
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1
Minimum Redemption Size	Rs. 1,000 or 100 units
Fund Manager	Mr. Shriram Ramanathan and Mr. Vikram Chopra
Benchmark	CRISIL Short Term Bond Fund Index
AAum (Rs. in lacs) Quarter ended September 30, 2012	38,069.77 Source : AMFI

Average Maturity	1.44 years
Modified Duration	1.16 years
Portfolio Yield	8.84

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
UIC Housing Finance Limited **	CRISIL AAA	10.85%
Power Finance Corporation Limited **	CRISIL AAA	9.92%
Kotak Mahindra Prime Limited **	ICRA AA+	9.07%
National Bank for Agriculture & Rural Development **	CRISIL AAA	7.65%
Housing Development Finance Corporation Limited **	CRISIL AAA	5.94%
Shriram Transport Finance Company Limited **	CARE AA+	4.73%
Tata Motors Limited **	CRISIL AA-	4.28%
Tata Motors Limited **	CARE AA	3.65%
Rural Electrification Corporation Limited **	CRISIL AAA	3.64%
National Housing Bank **	Fitch AAA	3.64%
Power Grid Corporation of India Limited **	CRISIL AAA	2.19%
Indian Railway Finance Corporation Limited **	ICRA AAA	1.42%
Sundaram Finance Limited **	ICRA AA+	0.93%
Total		67.91%
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Canara Bank **	CRISIL A1 +	17.60%
State Bank of Hyderabad **	ICRA A1+	7.01%
Axis Bank Limited **	ICRA A1 +	1.03%
Axis Bank Limited **	CRISIL A1 +	0.11%
State Bank of Mysore **	ICRA A1+	0.09%
Total		25.84%
Others		
CBLO / Reverse Repo		4.28%
Net Receivables / (Payables)		1.97%
Net Assets		100.00%
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.		

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Monthly Dividend			
29-Nov-12	10.144	0.06078291	0.0520971
Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.			
Performance of dividend option would be net of Dividend Distribution Tax, as applicable.			

Performance of Growth Option					
	Period	Period	Date of Inception of the Scheme	Since Inception	
	29.9.11 to 28.9.12	30.9.10 to 29.9.11		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)			
L&T Short Term Income Fund - Growth	9.42%	N.A.	4-Dec-10	9.16%	11,725
CRISIL Short-Term Bond Fund Index	9.21%	N.A.		8.40%	11,581
CRISIL 1 Year T-Bill Index^	8.14%	N.A.		7.08%	11,325

Past performance may or may not be sustained in the future. ^Standard Benchmark * Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of Rs. 10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment, i.e. 04-December- 2010. NAV of Growth Option is used. CAGR is compounded annualised. Source: Crisil Short Term Bond Index – AMFI.

Investment objective: To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Exit Load - For redemption within 3 months from the date of allotment or Purchase applying First in First Out basis 0.50%

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Regular -	
Growth	30.1888
Quarterly Dividend	11.8833
Semi Annual Dividend	12.9344
Bonus	17.2005
Date of Inception :	March 31, 1997
Expense Ratio :	1.94%
Options	Quarterly Dividend, Semi-annual Dividend, Bonus and Growth* Facility : Payout and Reinvestment* * Default Option
Minimum Application size (Initial)	Rs. 10,000 and in multiples of Re. 1/- thereafter
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1/-
Minimum Redemption Size	Rs. 1000 or 100 units.
Fund Manager	Ms. Shobheta Manglik
Benchmark	CRISIL Composite Bond Fund Index
AAum (Rs. In lacs) Quarter ended September 30, 2012 1671.38 Source : AMFI	
Average Maturity	7.94 years
Modified Duration	4.72 years
Portfolio Yield	8.32

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
Rural Electrification Corporation Limited**	CRISIL AAA	8.10%
Housing Development Finance Corporation Limited**	CRISIL AAA	4.76%
National Bank for Agriculture & Rural Development **	CRISIL AAA	4.05%
Power Finance Corporation Limited**	CRISIL AAA	2.89%
Power Grid Corporation of India Limited**	CRISIL AAA	0.83%
ICICI Bank Limited**	CARE AAA	0.38%
Total		21.01%
GOVERNMENT BONDS		
08.15% GOVT - 2022	SOVEREIGN	30.48%
08.19% GOVT - 2020	SOVEREIGN	11.90%
08.33% GOVT - 2026	SOVEREIGN	10.52%
08.97% GOVT - 2030	SOVEREIGN	5.52%
08.83% GOVT - 2041	SOVEREIGN	2.47%
08.79% GUJARAT - 2022	SOVEREIGN	1.90%
08.33% GOVT - 2036	SOVEREIGN	0.95%
Total		63.74%
MONEY MARKET INSTRUMENTS		
Commercial Paper/ Certificate of Deposit		
Corporation Bank **	CRISIL A1+	2.68%
Total		2.68%
Others		
CBLO / Reverse Repo		7.92%
Net Receivables / (Payables)		4.65%
Net Assets		100.00%
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.		

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Quarterly Dividend			
27-Sep-12	11.8952	0.1321	0.1133
27-Jun-12	11.7182	0.1321	0.1133
27-Mar-12	11.5372	0.1321	0.1133
27-Dec-11	11.4944	0.1321	0.1133
Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.			
Performance of dividend option would be net of Dividend Distribution Tax, as applicable.			

Performance of Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # (Rs)
Since inception till September 30, 2012**	10.0000	7.32%	6.20%	7.37%	29,906	18,823	21,996
September 30, 2011 to September 30, 2012*	29.9062	9.61%	9.50%	8.01%	10,961	10,950	10,801
September 30, 2010 to September 30, 2011*	27.2836	6.56%	5.58%	3.20%	10,656	10,558	10,320
September 30, 2009 to September 30, 2010*	25.6044	4.88%	5.46%	3.95%	10,488	10,546	10,395

CRISIL Composite Bond Fund Index -Returns from 30.03.02 ## Crisil 10 Year Gilt Index - Returns from 01.09.01 *Absolute Returns **CAGR Returns ^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: 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 nonconvertible 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.

Exit Load - 1.50% if redeemed/ switched-out <= 12 months from the date of allotment, 1.00% if redeemed/switched-out > 12 months and <= 18 months from the date of allotment, Nil if redeemed after 18 months from the date of allotment

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Regular -	
Bonus	12.5966
Dividend	10.4032
Growth	12.5968
Quarterly Dividend	10.7118
Institutional -	
Dividend	10.5623
Growth	12.7735

Date of Inception : October 8, 2009

Expense Ratio :

Institutional	0.47%
Retail	0.94%

Options Dividend(Monthly dividend), Growth*, Quarterly Dividend, Bonus
*Default Option

Minimum Application size (Initial) Rs.10,000 and in multiples of Re. 1/- thereafter

Additional Investment Rs. 1,000 and thereafter in multiples of Re. 1

Minimum Redemption Size Retail Option : Rs. 1000/- per application or 100 units
Dividend/ Growth/ Quarterly Dividend/ Bonus: Rs. 1,00,000 per application or 10,000 Units

Fund Manager Mr. Shriram Ramanathan

Benchmark CRISIL Short Term Bond Fund Index

AAum (Rs. In lacs) Quarter ended September 30, 2012 12,655.56
Source : AMFI

Average Maturity	0.12 years
Modified Duration	0.12 years
Portfolio Yield	8.19

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
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DEBT INSTRUMENTS

Listed/Awaiting Listing on the Exchange

Non Convertible Debentures

LIC Housing Finance Limited **	CARE AAA	14.53%
Total		14.53%

MONEY MARKET INSTRUMENTS

Commercial Paper/Certificate of Deposit

ING Vysya Bank Limited **	CRISIL A1+	29.07%
The South Indian Bank Limited **	CARE A1+	14.49%
Canara Bank **	CRISIL A1 +	14.46%
Sundaram Finance Limited **	ICRAA1+	13.77%
Total		71.79%

Others

CBLO / Reverse Repo		11.81%
Net Receivables / (Payables)		1.87%

Net Assets 100.00%

**** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.**

Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
---------------------	-------------------------------------	-------------------------------------	---------------------------------

Retail - Monthly Dividend			
21-Nov-12	10.4348	0.044	0.0378
29-Oct-12	10.4462	0.0529	0.0453
27-Sep-12	10.4364	0.0529	0.0453
27-Aug-12	10.4165	0.044	0.0378
27-Jul-12	10.3923	0.044	0.0378

Retail - Quarterly Dividend			
27-Sep-12	10.7319	0.1409	0.1208
27-Jun-12	10.7074	0.1762	0.151
27-Mar-12	10.655	0.1762	0.151

Institutional - Monthly Dividend			
21-Nov-12	10.6024	0.0529	0.0453
29-Oct-12	10.6102	0.0529	0.0453
27-Sep-12	10.5951	0.0529	0.0453
27-Aug-12	10.5698	0.044	0.0378
27-Jul-12	10.5406	0.044	0.0378

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Performance of Growth Option

Retail Plan - Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # (Rs)
Since inception till September 30, 2012**	10.0000	7.60%	6.89%	5.07%	12,440	12,196	11,587
September 30, 2011 to September 30, 2012*	12.4403	9.38%	9.50%	8.01%	10,938	10,950	10,801
September 30, 2010 to September 30, 2011*	11.3739	8.49%	5.58%	3.20%	10,849	10,558	10,320
September 30, 2009 to September 30, 2010*	NA	NA	NA	NA	NA	NA	NA

CRISIL Composite Bond Fund Index -Returns from 08.10.09 ## Crisil 10 Year Gilt Index

** CAGR Returns * Absolute Returns

Institutional Plan - Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # (Rs)
Since inception till September 30, 2012**	10.0000	8.08%	6.89%	5.07%	12,605	12,196	11,587
September 30, 2011 to September 30, 2012*	12.6052	9.87%	9.50%	8.01%	10,987	10,950	10,801
September 30, 2010 to September 30, 2011*	11.4729	8.98%	5.58%	3.20%	10,898	10,558	10,320
September 30, 2009 to September 30, 2010*	NA	NA	NA	NA	NA	NA	NA

CRISIL Composite Bond Fund Index -Returns from 08.10.09 ## Crisil 10 Year Gilt Index

** CAGR Returns * Absolute Returns

^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities..

Exit load - 0.25% if redeemed <= 30 days, NIL if redeemed > 30 days.

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Bonus	10.9198
Growth	10.9198
Monthly Dividend	10.4227
Quarterly Dividend	10.5604
Date of Inception :	October 27, 2011
Expense Ratio :	0.69%
Options	Dividend (Payout & Re-investment), Quarterly Dividend (Payout & Re-investment), Growth, Bonus
Minimum Application size (Initial)	Rs. 10,000 and in multiples of Re. 1/- thereafter
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1/-
Minimum Redemption Size	Rs. 1000 or 100 units.
Fund Manager	Mr. Vikram Chopra
Benchmark	CRISIL Short Term Bond Fund Index
AAum (Rs. In lacs) Quarter ended September 30, 2012	24856.10 Source : AMFI
Average Maturity	1.72 years
Modified Duration	1.51 years
Portfolio Yield	8.80

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
Rural Electrification Corporation Limited **	CRISIL AAA	7.95%
Bharat Petroleum Corporation Limited**	CRISIL AAA	5.64%
Mahindra & Mahindra Financial Services Limited**	CRISIL AA+	4.53%
Tata Motors Limited**	CRISIL AAA	4.22%
National Bank for Agriculture & Rural Development**	CRISIL AAA	3.42%
Sundaram Finance Limited**	ICRA AA+	3.40%
Housing Development Finance Corporation Limited**	CRISIL AAA	3.37%
IDFC Limited**	ICRA AAA	2.28%
LIC Housing Finance Limited**	CRISIL AAA	2.28%
Power Finance Corporation Limited**	CRISIL AAA	2.28%
Tata Sons Limited**	CRISIL AAA	2.28%
Bajaj Finance Limited **	ICRA AA+	2.27%
Bajaj Finance Limited**	CRISIL AA+	2.27%
Kotak Mahindra Prime Limited**	CRISIL AA+	2.27%
Exim Bank of India Limited**	CRISIL AAA	1.14%
Total		49.60%
GOVERNMENT BONDS		
08.07% GOVT - 2017	SOVEREIGN	7.88%
08.67% KARNATAKA - 2017	SOVEREIGN	3.16%
08.58% KARNATAKA - 2016	SOVEREIGN	2.25%
Total		13.29%
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Canara Bank **	CRISIL A1+	5.52%
Corporation Bank **	CRISIL A1+	5.30%
State Bank of Hyderabad **	ICRA A1+	3.30%
Kotak Mahindra Prime Limited **	CRISIL A1+	2.24%
Tata Capital Financial Services Limited **	ICRA A1+	2.21%
HDFC Bank Limited **	CARE A1+	2.13%
Cholamandalam Investment and Finance Company Limited **	Fitch A1+(ind)	2.13%
Sundaram Finance Limited **	ICRA A1+	1.07%
JM Financial Product Limited **	CRISIL A1+	0.11%
Total		24.01%
Others		
CBLO / Reverse Repo		13.85%
Net Receivables / (Payables)		-0.75%
Net Assets		100.00%
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.		

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Monthly Dividend			
21-Nov-12	10.4613	0.0529	0.0423
25-Oct-12	10.4909	0.0661	0.0566
25-Sep-12	10.4499	0.0529	0.0453
27-Aug-12	10.4236	0.0617	0.0529
25-Jul-12	10.4118	0.0617	0.0529
Quarterly Dividend			
27-Sep-12	10.6025	0.1762	0.151
27-Jun-12	10.4666	0.1321	0.1133

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Since the scheme is in existence for less than one year, past performance shall not be provided pursuant to SEBI circular August 22, 2011

Date of Inception : December 27, 2011

Investment Objective: The investment objective of the Scheme is to generate returns for investors with a short-term investment horizon by investing in fixed income securities of shorter term maturity.

Exit Load - 0.25% if redeemed <= 3 months, NIL if redeemed > 3 months

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS	
NAV of Plans / Options (as on 30 November 2012)	
Daily Dividend Plan	10.8591
Growth Plan	16.7213
Monthly Dividend	11.0024
Weekly Dividend	12.2899
Date of Inception :	October 27, 2010
Expense Ratio :	0.35%
Options	Growth and Dividend (Daily/Weekly/Monhtly)
Minimum Application size (Initial)	Rs. 10,000 and in multiples of Re. 1/- thereafter
Additional Investment	Rs. 1,000 and thereafter in multiples of Re. 1/-
Minimum Redemption Size	Rs. 1000 or 100 units.
Fund Manager	Mr. Mahesh Chhabria
Benchmark	CRISIL Liquid Fund Index
AAum (Rs. In lacs) Quarter ended September 30, 2012	641.57 Source : AMFI
Average Maturity	0.02 years
Modified Duration	0.02 years
Portfolio Yield	8.01

PORTFOLIO ALLOCATION		
Name of the Instrument	Rating	% to NAV
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Punjab National Bank **	CARE A1+	9.47%
Housing Development Finance Corporation Limited **	CRISIL A1+	9.47%
Mahindra & Mahindra Financial Services Limited **	CRISIL A1+	9.47%
Bajaj Finance Limited **	CRISIL A1+	9.47%
ICICI Bank Limited **	CARE A1+	9.37%
State Bank Of Hyderabad **	CRISIL A1+	1.88%
Kotak Mahindra Bank Limited **	CRISIL A1+	0.38%
Corporation Bank **	CRISIL A1+	0.37%
Oriental Bank Of Commerce **	[ICRA]A1+	0.19%
Total		50.07%
Others		
CBLO / Reverse Repo		49.86%
Net Receivables / (Payables)		0.07%
Net Assets		100.00%
** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.		

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Regular - Monthly Dividend			
21 Nov-12	10.9361	0.0529	0.0453
29 Oct-12	10.9413	0.0529	0.0453
27 Sep-12	10.912	0.044	0.0378
27 Aug-12	10.8792	0.044	0.0378
27 Jul-12	10.8439	0.044	0.0378
Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.			
Performance of dividend option would be net of Dividend Distribution Tax, as applicable.			

Performance of Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # # (Rs)
Since inception till September 30, 2012**	13.7463	9.37%	8.27%	7.02%	11,886	11,657	11,398
September 30, 2011 to September 30, 2012*	16.3387	9.81%	8.65%	8.11%	10,981	10,865	10,811
September 30, 2010 to September 30, 2011*	14.8792	NA	NA	NA	NA	NA	NA
September 30, 2009 to September 30, 2010*	NA	NA	NA	NA	NA	NA	NA

CRISIL Liquid Fund Index ## Crisil 1 Year T-Bill Index *Absolute Returns **CAGR Returns ^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 13.7463 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: The primary objective of the Scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.

Exit Load – • 0.25% if redeemed/ switched-out <= 15 days from the date of allotment • Nil if redeemed > 15 days from the date of allotment (w.e.f. December 3, 2012).

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Regular -

Regular Daily Dividend	10.0600
Regular Growth	17.9639
Regular Monthly Dividend	11.6812
Semi Annual Dividend	14.1149

Institutional -

Institutional Daily Dividend	10.1588
Institutional Growth	18.4418
Institutional Monthly Dividend	12.1895
Institutional Weekly Dividend	10.0870

Date of Inception :

Retail	November 27, 1997
Institutional	April 10, 2003

Expense Ratio :

Institutional	0.20%
Retail	0.85%

Options

Weekly/Monthly/ Semi-annual Dividend and Growth* .
Facility : Payout and Reinvestment*
Daily Dividend Reinvestment Plan (DDRIP).
Facility : Reinvestment
* Default Option

Minimum Application size (Initial)

Weekly Dividend/ Monthly Dividend/ Semi- Annual Dividend and Growth:
A minimum of Rs. 10,000/- per application and in multiples of Re. 1/- thereafter

Daily Dividend Reinvestment Plan:
A minimum of Rs. 1,00,000/- per application and in multiples of Re. 1/- thereafter.

Additional Investment

Rs. 1,000 and thereafter in multiples of Re. 1

Minimum Redemption Size

Regular Plan: Rs. 1000/- per application or 100 units
Weekly Dividend/Monthly Dividend/Semi Annual Dividend/ Growth/DDRIP: Rs. 1,00,000 per application or 10,000 Units

Fund Manager

Mr. Shriram Ramanathan and
Mr. Mahesh Chhabria

Benchmark

CRISIL Liquid Fund Index

AAum (Rs. In lacs) Quarter ended September 30, 2012 50327.23
Source : AMFI

Average Maturity	0.13 years
Modified Duration	0.12 years
Portfolio Yield	8.39

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Syndicate Bank **	CARE A1+	10.35%
Mahindra & Mahindra Financial Services Limited **	CRISIL A1+	9.47%
Magma Fincorp Limited **	CRISIL A1+	7.13%
Indian Oil Corporation Limited **	ICRA A1+	4.75%
ICICI Securities Primary Dealership Limited **	CRISIL A1+	4.75%
Axis Bank Limited **	ICRA A1+	4.74%
Aditya Birla Nuvo Limited **	ICRA A1+	4.73%
Kotak Mahindra Bank Limited **	CRISIL A1+	4.71%
Corporation Bank **	CRISIL A1+	4.71%
Axis Bank Limited **	CRISIL A1+	4.70%
Housing Development Finance Corporation Limited **	ICRA A1+	4.69%
State Bank of Patiala **	ICRA A1+	4.62%
HDFC Bank Limited **	CARE A1+	3.59%
EID Parry India Limited **	CRISIL A1+	2.84%
Aditya Birla Finance Limited **	ICRA A1+	2.38%
IDBI Bank Limited **	CRISIL A1+	2.37%
Allahabad Bank **	ICRA A1+	2.37%
State Bank of Travancore **	CRISIL A1+	2.34%
Bank of Baroda **	CRISIL A1+	2.33%
Bank of India **	CRISIL A1+	2.32%
State Bank Of Hyderabad **	ICRA A1+	2.29%
Cholamandalam Investment and Finance Company Limited **	ICRA A1+	0.95%
State Bank of Hyderabad **	ICRA A1+	0.93%
The South Indian Bank Limited **	CARE A1+	0.47%
Canara Bank **	CRISIL A1+	0.00%
Total		94.53%

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
Others		
CBLO / Reverse Repo		5.07%
Net Receivables / (Payables)		0.40%
Net Assets		100.00%

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Regular - Monthly Dividend			
21-Nov-12	11.7204	0.0529	0.0453
25-Oct-12	11.7224	0.0573	0.0491
25-Sep-12	11.7057	0.0529	0.0453
27-Aug-12	11.6999	0.0617	0.0529
25-Jul-12	11.6813	0.0617	0.0529
Institutional - Monthly Dividend			
21-Nov-12	12.2352	0.0617	0.0529
25-Oct-12	12.2368	0.0661	0.0566
25-Sep-12	12.2081	0.0529	0.0453
27-Aug-12	12.1909	0.0617	0.0529
25-Jul-12	12.1593	0.0617	0.0529

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value Rs. 10/-.

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

Performance of Growth Option

Regular Plan - Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # (Rs)
Since inception till September 30, 2012**	10.0000	8.13%	6.14%	6.39%	31,933	18,709	25,083
September 30, 2011 to September 30, 2012*	17.7404	9.62%	8.65%	8.11%	10,962	10,865	10,811
September 30, 2010 to September 30, 2011*	16.1829	8.49%	7.77%	5.38%	10,849	10,777	10,538
September 30, 2009 to September 30, 2010*	14.9161	4.45%	4.05%	2.42%	10,445	10,405	10,242
# CRISIL Liquid Fund Index -Returns from 30.03.02							
## Crisil 1 Year T-Bill Index *Absolute Returns **CAGR Returns							
Bonus issued @ 5:9 in Feb 2004 has been ploughed back into NAV for calculating returns							
Institutional Plan - Growth Option							
Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # (Rs)
Since inception till September 30, 2012**	17.3645	6.91%	6.14%	5.23%	18,843	17,593	16,212
September 30, 2011 to September 30, 2012*	18.1866	9.97%	8.65%	8.11%	11,002	10,865	10,811
September 30, 2010 to September 30, 2011*	16.5297	8.74%	7.77%	5.38%	10,874	10,777	10,538
September 30, 2009 to September 30, 2010*	15.2013	4.90%	4.05%	2.42%	10,490	10,405	10,242
# CRISIL Liquid Fund Index -Returns from 30.03.02 ## Crisil 1 Year T-Bill Index * Ex-Bonus \$ Absolute Returns \$\$ CAGR Returns							
Bonus issued @ 5:9 in Feb 2004 has been ploughed back into NAV for calculating returns							
Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.							

Investment objective : 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

Exit Load – Nil.

For details on other funds managed by the Fund Manager, please refer page no 29

FUND DETAILS

NAV of Plans / Options (as on 30 November 2012)

Institutional Growth	2287.9971
Institutional Weekly Dividend	1489.9226
Regular Growth	2229.5424
Regular weekly Dividend	1199.0084
Superinstitutional Daily Dividend	1011.6349
Superinstitutional Growth	1564.4053

Date of Inception : July 31, 2003

Expense Ratio :

Institutional	0.40%
Super Institutional	0.09%
Retail	1.30%

Options

Weekly Dividend, Daily Dividend
Re-investment Plan (DDRIP) and
Growth*.
Facility : Payout and
Reinvestment*
* Default Option

Minimum Application size (Initial)

Daily Dividend Reinvestment Plan: A minimum of Rs. 1,00,000/- per application and in multiples of Re. 1/- thereafter

Weekly Dividend and Growth: A minimum of Rs. 10,000/- per application and in multiples of Re. 1/- thereafter

Additional Investment

All Options: A minimum of Rs. 1000/- per application and in multiples of Re. 1/- thereafter

Minimum Redemption Size

Regular Plan : Rs. 1000/- per application or 100 units
Institutional Plus Plan / Weekly Dividend/ Growth/ DDRIP: Rs.1,00,000 per application or 10,000 Units

Fund Manager

Mr. Shriram Ramanathan and
Mr. Mahesh Chhabria

Benchmark:

CRISIL Liquid Fund Index

AAUM (Rs. In lacs) Quarter ended September 30, 2012 205226.84
Source : AMFI

Average Maturity	0.11 years
Modified Duration	0.10 years
Portfolio Yield	8.37

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Indian Oil Corporation Limited **	ICRA A1+	8.49%
IndusInd Bank Limited **	CRISIL A1+	8.48%
Allahabad Bank **	ICRA A1+	8.46%
Kotak Mahindra Bank Limited **	CRISIL A1+	8.42%
Mahindra & Mahindra Financial Services Limited **	CRISIL A1+	5.32%
Bajaj Finance Limited **	CRISIL A1+	3.19%
ICICI Bank Limited **	CARE A1+	5.29%
Aditya Birla Finance Limited **	ICRA A1+	4.27%
Tata Capital Financial Services Limited **	ICRA A1+	2.13%
State Bank of Patiala **	ICRA A1+	4.24%
Bank Of Maharashtra **	CRISIL A1+	4.23%
Indian Bank **	Fitch A1+(ind)	4.23%
Magma Fincorp Limited **	CARE A1+	3.20%
State Bank Of Hyderabad **	ICRA A1+	3.19%
ING Vysya Bank Limited **	CRISIL A1+	2.75%

PORTFOLIO ALLOCATION

Name of the Instrument	Rating	% to NAV
Central Bank Of India **	CARE A1+	2.53%
Housing Development Finance Corporation Limited **	ICRA A1+	2.14%
ICICI Securities prime Limited **	CRISIL A1+	2.14%
Axis Bank Limited **	ICRA A1+	2.13%
The Federal Bank Limited **	CRISIL A1+	2.12%
State Bank of Hyderabad **	ICRA A1+	2.12%
IDBI Bank Limited **	CRISIL A1+	2.12%
Karur Vysya Bank Limited **	ICRA A1+	2.12%
Oriental Bank Of Commerce **	CRISIL A1+	2.12%
Corporation Bank **	CRISIL A1+	2.07%
Syndicate Bank **	CARE A1+	1.71%
Total		99.22%
CBLO / Reverse Repo		0.55%
Net Receivables / (Payables)		0.23%
Net Assets		99.99%

** indicates thinly traded / non traded and illiquid Securities as defined in SEBI Regulations and Guidelines.

Performance of Growth Option

Regular Plan - Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # # (Rs)
Returns for 7 Days	2200.0570	7.27%	4.35%	4.18%	10,014	10,008	10,008
Returns for 14 Days	2196.9935	7.27%	7.49%	7.65%	10,028	10,029	10,029
Returns for 30 Days	2189.8279	7.39%	6.99%	7.51%	10,061	10,057	10,062
Since inception till September 30, 2012**	1000.0000	6.81%	6.14%	8.70%	22,031	18,709	14,042
September 30, 2011 to September 30, 2012*	2203.1224	8.58%	8.65%	5.24%	10,858	10,865	10,870
September 30, 2010 to September 30, 2011*	2028.9400	8.05%	7.77%	2.65%	10,805	10,777	10,524
September 30, 2009 to September 30, 2010*	1877.7900	4.20%	4.05%	5.36%	10,420	10,405	10,265

CRISIL Liquid Fund Index -Returns from 30.03.02 ## Crisil 91 Day T-Bill Index - Returns from 01.04.06

*Absolute Returns **CAGR Returns

Institutional Plus Plan - Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # # (Rs)
Returns for 7 Days	2253.9595	8.17%	4.35%	4.18%	10,016	10,008	10,008
Returns for 14 Days	2250.4332	8.18%	7.49%	7.65%	10,031	10,029	10,029
Returns for 30 Days	2242.2120	8.29%	6.99%	7.51%	10,068	10,057	10,062
Since inception till September 30, 2012**	1221.1300	6.69%	6.14%	8.70%	18,487	17,593	14,042
September 30, 2011 to September 30, 2012*	2257.4905	9.62%	8.65%	5.24%	10,962	10,865	10,870
September 30, 2010 to September 30, 2011*	2059.4200	8.31%	7.77%	2.65%	10,831	10,777	10,524
September 30, 2009 to September 30, 2010*	1901.4200	4.36%	4.05%	5.36%	10,436	10,405	10,265

CRISIL Liquid Fund Index - Returns from 10.04.03 ## Crisil 91 Day T-Bill Index - Returns from 01.04.06

*Absolute Returns **CAGR Returns

Super Institutional Plan - Growth Option

Date	NAV Per Unit (Rs.)	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # (%)	Current Value of Standard Investment of Rs 10000 in the		
					Scheme (Rs)	Benchmark # (Rs)	Additional Benchmark # # (Rs)
Returns for 7 Days	1540.0700	8.56%	4.35%	4.18%	10,016	10,008	10,008
Returns for 14 Days	1537.5473	8.56%	7.49%	7.65%	10,033	10,029	10,029
Returns for 30 Days	1531.6954	8.66%	6.99%	7.51%	10,071	10,057	10,062
Since inception till September 30, 2012**	1000.0000	7.50%	7.01%	8.70%	15,426	15,011	13,691
September 30, 2011 to September 30, 2012*	1542.5981	9.83%	8.65%	5.24%	10,983	10,865	10,870
September 30, 2010 to September 30, 2011*	1404.4800	8.41%	7.77%	2.65%	10,841	10,777	10,524
September 30, 2009 to September 30, 2010*	1295.4800	4.46%	4.05%	5.36%	10,446	10,405	10,265

CRISIL Liquid Fund Index - Returns from 03.10.06 ## Crisil 91 Day T-Bill Index - Returns from 01.04.06

*Absolute Returns **CAGR Returns

^ Past performance may or may not be sustained in the future and the same may not necessarily provide the base for comparison with other investment. Since inception returns are computed on Rs. 10 invested at inception. Performance of dividend option would be net of Dividend Distribution Tax, as applicable. Load is not considered for computation of returns. NAV per unit mentioned are of the beginning of the period. CAGR is compounded annualized.

Investment objective: The investment objective will be to generate reasonable returns while maintaining safety and providing the investor superior liquidity. To achieve this objective, investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt.

Exit Load – Nil.

For details on other funds managed by the Fund Manager, please refer page no 29

Fund Manager wise Scheme Details

S. No.	Funds Managed by Mr. S.N. Lahiri	For details refer page no.
1	L&T Equity Fund	4
2	L&T India Special Situations Fund	7
3	L&T Tax Advantage Fund	9
4	L&T India Equity and Gold Fund (Equity Component)	10
5	L&T Infrastructure Fund (Co-PM)	12
6	L&T India Prudence Fund (Equity Component)	14

S. No.	Funds Managed by Mr. Venugopal Manghat	For details refer page no.
1	L&T India Large Cap Fund	5
2	L&T India Value Fund	8
3	L&T Indo Asia Fund	13
4	L&T Monthly Income Plan (Equity Component)	16
5	L&T MIP - Wealth Builder Fund (Equity Component)	17

S. No.	Funds Managed by Mr. Anant Deep Katare	For details refer page no.
1	L&T Midcap Fund	6
2	L&T Tax Saver Fund	11
3	L&T Infrastructure Fund (Co-PM)	12

S. No.	Funds Managed by Mr. Rajesh Pherwani	For details refer page no.
1	L&T Equity Fund*	4
2	L&T India Large Cap Fund*	5
3	L&T India Special Situations Fund*	7
4	L&T India Value Fund*	8
5	L&T India Equity and Gold Fund*	10
6	L&T Indo Asia Fund*	13
7	L&T India Prudence Fund*	14
8	L&T Global Real Assets Fund	15

PM - Portfolio Manager

* For investments in Foreign Securities

S. No.	Funds Managed by Mr. Shriram Ramanathan	For details refer page no.
1	L&T Low Duration Fund	19
2	L&T Flexi Bond Fund (Co-PM)	21
3	L&T Short Term Income Fund (Co-PM)	22
4	L&T Income Opportunities Fund	24
5	L&T Liquid Fund (Co-PM)	28
6	L&T Ultra Short Term Fund (Co-PM)	27

S. No.	Funds Managed by Mr. Mahesh Chhabria	For details refer page no.
1	L&T Cash Fund	18
2	L&T Floating Rate Fund	26
3	L&T Ultra Short Term Fund (Co-PM)	27
4	L&T Liquid Fund (Co-PM)	28

S. No.	Funds Managed by Ms. Shobheta Manglik	For details refer page no.
1	L&T Gilt Fund	20
2	L&T Triple Ace Bond Fund	23

S. No.	Funds Managed by Mr. Vikram Chopra	For details refer page no.
1	L&T Short Term Opportunities Fund	25
2	L&T Short term Income Fund (Co-PM)	22
3	L&T Flexi Bond Fund (Co-PM)	21
4	L&T Monthly Income Plan (Debt Portion)	16
5	L&T MIP Wealth Builder (Debt Portion)	17
6	L&T India Prudence Fund (Debt Portion)	14
7	L&T India Equity and Gold Fund (Debt Portion)	10

L&T Investment Management Ltd. Branch Details

WEST ZONE

MAHARASHTRA:

Mumbai (HO): 6th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400021. **Kolhapur:** Anant Towers, 1st Floor, Skys extension, Rajarampuri Road, Kolhapur - 416008. **Nagpur:** Chamber No S3 ,Yoshoda Apartment,Plot No.20,Near Mata Mandir,Dharampeth,Nagpur - 440010. **Nashik:** Shop no. 10, 1st Floor, Kapadia Commercial Complex ,Opp Janalaxmi Bank (HO), Old Agra Road, Nashik - 422 001. **Pune:** Unit No. 406, 4th Floor, Nucleus Mall, 1, Church Road, Camp, Pune - 411001.

MADHYA PRADESH:

Bhopal: 2nd Floor 131/3 M P Nagar, Major Shopping Centre Zone II, Scheme No 30, Bhopal - 462011. **Gwalior:** 2nd Floor, J.J. Plaza, Huzrat Chauraha, Iashkar, Gwalior - 474001. **Indore:** 118 City Centre, 570 M.G. Road, Indore- 452001

GOA:

5th Floor, Naik Villa, Dr. Dada Vaidya Road, Opp. Sakhardande Apts, Panjim, Goa - 403001

GUJARAT:

Ahmedabad: 301, Raindrops Building, Opp. Cargo Motors, C. G. Road, Ellis Bridge, Ahmedabad - 380006. **Bhavnagar:** Shop No. FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar - 364002. **Jamnagar:** G-43, Ground Floor, Madhav Plaza, Opp sbi Bank, Near Lal Banglow, Jamnagar - 361001. **Rajkot:** 1st Floor, Akshar Complex, B/h Siddhivinayak Complex, Dr. Yagnik Road, Rajkot - 360001. **Surat:** Ground Floor "C" wing, Office No. G-9, ITC Building, Majuragate, Surat - 395002. **Vadodara:** 4/1, Goverdhan Apartment, Nr.Utkarsh Petrol Pump, Muktanand Char Rasta, Karelibaug, Vadodara - 390018.

SOUTH ZONE

KARNATAKA:

Bengaluru: #205-207, 2nd floor, Phoenix towers, 16 & 16/1, Museum Road, Bengaluru - 560025. **Hubli:** 1st Floor W.B.Plaza, Opp Traffic Police Station, New Cotton Market, Hubli - 580029. **Mangalore:** No-14-4-511-50, 3rd floor, Crystal-ARC, Balmata Road, Hampanakatta, Mangalore - 575001. **Mysore:** 1037, Devapartiva Road, Chamarajapuram, Off M G Road, Mysore - 570004

KERALA:

Thiruvananthapuram: T C26/1309, 3rd floor, Uthradam Building, Panavila Junction, RBI Station

Road, Thiruvananthapuram - 695001. **Kochi:** 2nd Floor, Ventura, Edapally Bye pass Road, Edapally P.O. Kochi - 682024.

ANDHRA PRADESH:

Hyderabad: No 1-8-304-307, 3rd Floor, Kamala Towers, Pattigadda Street No 1, (above Mody Ford showroom), Begumpet, Secunderabad - 500003. **Vijaywada:** Door no. 40-5-6/1, Brundavana Colony, Tikkil Road, Labbipeta, Vijaywada - 520 010. **Vishakhapatnam:** Door no-10-1-6, flat no 305, 3rd floor, Vinayaghar heights, near Sampath Vinayaka temple, Waltair uplands, Visakhapatnam - 530003.

TAMIL NADU:

Chennai: 3rd Floor, Investwell Centre, 91, G.N. Chetty Road, T. Nagar, Chennai - 600017. **Coimbatore:** Kovai Towers, 2nd Floor, 44, Balasundaram Road, (RTO Office Road) Coimbatore - 641 018. **Madurai:** No 489, First Floor West First Street KK Nagar, Madurai - 625020. **Trichy:** 2nd Floor, Sterling Biz Park, C-86, North East Extn, Fort Station Road, thillai Nagar, Trichy - 620018.

NORTH ZONE

NEW DELHI:

6th Floor, DCM Building, 16, Barakhambha Road, Connaught Place, New Delhi - 110001

RAJASTHAN:

Jaipur: 2nd Floor, Roshan Motors, Opp Anchor Mall, Ajmer Road, Jaipur - 302006. **Jodhpur:** 2nd Floor, DhanLaxmi Tower, Above IDBI Bank, Chopasni Road, Sardarpura, Jodhpur - 342001.

UTTARAKHAND:

Dehradun: Ground Floor - 23, Sri Radha Palace, 78, Rajpur Road, Opp. Pizza Hut, Dehradun - 248 001

JAMMU & KASHMIR:

Jammu: 70D/C, Gandhi Nagar, Near Valmiki Chowk, Jammu - 180004

PUNJAB:

Amritsar: S.C.O 25, Mezzanine Floor, Distt. Shopping Complex, Ranjit Avenue B-Block, Amritsar - 143001. **Chandigarh:** SCO-487-488, Cabin No. 9-10, Second Floor, Sector 35 C, Chandigarh - 160022. **Jalandhar:** SCO 3, 2nd Floor, Puda, Opp. Hotel International, Jalandhar - 144001. **Ludhiana:** 5th Floor, SCO - 122, Feroze Gandhi Market, Ludhiana - 141001.

UTTAR PRADESH:

Agra: Shop No. F, C-6, Block No. 41/4B, Friends Tower, Sanjay Place, Agra - 282002. **Allahabad:** Shop No.5, AnnantRaj Plaza, 132 B/28, Mahatma Gandhi Marg (opposite Rana Jewellers), Civil Lines, Allahabad - 211001. **Gorakhpur:** Shop No 20, 2nd Floor, Cross road The Mall, Bank Road, Gorakhpur - 273001. **Kanpur:** 717, 7th Floor, Kan Chambers, 14/113 Civil Lines, Kanpur - 208001. **Lucknow:** Office no. 104, 1st Floor, Sky High Chambers, 5 Park Road, Lucknow - 226 001. **Meerut:** 2nd Floor, Metro Arcade, Tejgarhi, Near BSNL Office, Meerut - 250004. **Varanasi:** 2nd Floor, Office No.3, Urvashi Complex, Sibra, Varanasi - 221010.

EAST ZONE

BIHAR:

Patna: 3004, 3rd Floor, Grand Plaza, Fraser Road, Near Dakbunglow Chowraha, Patna - 800001. **Dhanbad:** 1st Floor, Rathod Mansion, Bank More, Below UCO Bank, Dhanbad - 826001. **Jamshedpur:** Shop No.5, Ground Floor, R R Square, Bistupur, Jamshedpur - 831001. **Ranchi:** 1st Floor, 45, Garikhana, Nr PNB, Harmu Road, Ranchi - 834001.

WEST BENGAL:

Durgapur: B-27, Biplabi Rashbihari Basu Sarani, Bidhan Nagar, Sector 2 A, Durgapur - 713212. **Kolkata:** 408, 4th floor, Azimganj House, 7, Camac Street, Kolkata - 700017. **Siliguri:** c/o sonamotors, 3rd mile, 3rd floor Sevoke Road, Siliguri - 734008.

CHATTISGARH:

Raipur: 1st Floor, Office No. FF 08, Avinash House, Maruti Business Park, G E Road, Raipur - 492001.

ORISSA:

Bhubaneswar: Plot No 428/3818, 2nd Floor, Eastern Block Jaydev Nagar, Near Lewis Road, Bhubaneswar - 751002. **Cuttack:** Manisha Plaza, Plot No-1050, 1st Floor, Link Road, Arundaya Market, Cuttack - 753012. **Rourkela:** Sector - 19, L&T House, Ambagan, Rourkela - 769005.

ASSAM:

Guwahati: Milanpur Road, Bamuni Maidan, Guwahati - 781021