

September 2013

FUND FACTS

Product labeling overleaf


























L&T Investment Management Limited

6th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021




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

Scheme Name	This product is suitable for investors who are seeking*	Page No.	Scheme Name	This product is suitable for investors who are seeking*	Page No.
L&T Equity Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities High risk  (BROWN) 	4	L&T Liquid Fund An open-ended high liquidity income fund	<ul style="list-style-type: none"> Generation of reasonable returns while maintaining safety and superior liquidity over short term Investment predominantly in highly liquid money market instruments, government securities and corporate debt Low risk  (BLUE) 	17
L&T Tax Advantage Fund An open-ended equity linked savings scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities High risk  (BROWN) 	5	L&T Ultra Short Term Fund An open-ended pure income scheme	<ul style="list-style-type: none"> Generation of reasonable and stable income and liquidity over short term Investments predominantly in highly liquid money market instruments, government securities and corporate debt Low risk  (BLUE) 	18
L&T India Special Situations Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities, with key theme focus being "Special Situations", i.e. "situations that are out of the ordinary" High risk  (BROWN) 	6	L&T Floating Rate Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of regular income over short to medium term Investment substantially in 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 Low risk  (BLUE) 	19
L&T India Large Cap Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related securities, including equity derivatives in the Indian markets and foreign securities; with predominant investments in large cap stocks High risk  (BROWN) 	7	L&T Low Duration Fund An open-ended debt scheme	<ul style="list-style-type: none"> Generation of reasonable returns and liquidity over short term Investments primarily in money market and short term debt instruments Low risk  (BLUE) 	20
L&T Indo Asia Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related securities including equity derivatives in Indian and international markets High risk  (BROWN) 	8	L&T Short Term Opportunities Fund An open-ended debt scheme	<ul style="list-style-type: none"> Generation of regular returns over short term Investment in fixed income securities of shorter term maturity Low risk  (BLUE) 	21
L&T India Value Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related securities in Indian markets and foreign securities, with higher focus on undervalued securities High risk  (BROWN) 	9	L&T Short Term Income Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of reasonable returns over short to medium term Investment in fixed income securities and money market instruments Low risk  (BLUE) 	22
L&T Midcap Fund An open-ended equity scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment primarily in midcap equity and equity-related securities High risk  (BROWN) 	10	L&T Income Opportunities Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of regular returns and capital appreciation over medium to long term Investment in debt instruments (including securitized debt), government and money market securities Medium risk  (YELLOW) 	23
L&T Infrastructure Fund An open-ended equity scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related instruments of companies in the infrastructure sector High risk  (BROWN) 	11	L&T Flexi Bond Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of reasonable returns over medium to long term Investment in fixed income securities Low risk  (BLUE) 	24
L&T India Equity and Gold Fund An open-ended equity growth fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment predominantly in equity and equity-related securities and debt and money market instruments and domestic Gold ETFs High risk  (BROWN) 	12	L&T Triple Ace Bond Fund An open-ended pure income scheme	<ul style="list-style-type: none"> Generation of regular and stable income over medium to long term Investment in debt market securities such as non convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments Low risk  (BLUE) 	25
L&T India Prudence Fund An open-ended equity growth fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment in equity and equity-related securities and debt and money market instruments. High risk  (BROWN) 	13	L&T Gilt Fund An open-ended dedicated gilt (government securities) scheme	<ul style="list-style-type: none"> Generation of returns over medium to long term Investment in Government Securities Medium risk  (YELLOW) 	26
L&T Global Real Assets Fund An open-ended fund of funds scheme	<ul style="list-style-type: none"> Long term capital growth Investment primarily in Fidelity Funds - Global Real Asset Securities Fund, and offshore Fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme High risk  (BROWN) 	14	L&T Monthly Income Plan An open-ended income scheme with no assured returns (Monthly Income is not assured & is subject to the availability of distributable surplus)	<ul style="list-style-type: none"> Generation of monthly income over medium to long term Investment in debt, equity and money market instruments Medium risk  (YELLOW) 	27
L&T Tax Saver Fund # An open-ended equity linked tax savings scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related instruments High risk  (BROWN) 	15	L&T MIP - Wealth Builder Fund An open-ended income scheme (Monthly Income is not assured & is subject to the availability of distributable surplus)	<ul style="list-style-type: none"> Generation of monthly income over medium to long term Investment in debt, equity and money market instruments Medium risk  (YELLOW) 	28
L&T Cash Fund An open-ended liquid scheme	<ul style="list-style-type: none"> Reasonable returns with lower volatility and higher liquidity over short term Investment in debt and money market instruments Low risk  (BLUE) 	16			

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk may be represented as:  (BLUE) investors understand that their principal will be at low risk,  (YELLOW) investors understand that their principal will be at medium risk,  (BROWN) investors understand that their principal will be at high risk.

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

Indian indices declined for the third consecutive month with Nifty and Sensex falling by 4.7% and 3.8% respectively. The fall in August was one the steepest MoM falls seen in recent past. On a 3 month basis, Nifty is down 9% while Sensex is down 6%. Markets were spooked by government's measures to stem fall in rupee as well as heightened concerns on twin deficits.

Global macro environment was not supportive either. Developing markets with current account deficits witnessed sharp currency depreciation. Syria related geopolitical developments led to spike in crude which hurt equities globally. Dow Jones fell 4%, while FTSE and Euro Stoxx fell by 3% and 2% respectively. Nikkei was down 2% during the month while Hang Seng declined by 1%.

Indian markets continued to underperform other emerging markets for the second consecutive month. While Nifty fell 4.7%, MSCI Emerging Markets Index declined by 1.9%. MSCI AC World Index was down 2.1% driven by bearish sentiments across equities. Mid and Small cap stocks continued their free fall. BSE Mid Cap and BSE Small Cap Indices were down 4.4% and 2.3% respectively.

Sector Performance

August saw large declines across sectors except for two – IT (+8%) & Metals (+13%) – possibly due to their global exposure. Major losers were Capital goods (-14%), Real Estate (-11%), Banking (-10%), and Power (-7%). Even sectors like FMCG (-7%) and Healthcare (-1%), which were considered safe sectors, saw declines in August.

Institutional Activity

FII's continued to be sellers during August. FIIs were net sellers to the tune of US\$903m. DIIs turned back to net buyers. The inflow from DIIs was US\$1.1b – US\$936m and US\$163m from Insurance companies and mutual Funds respectively.

Macro Economic Developments

Government and the Reserve Bank of India (RBI) announced several measures to control sharp rupee depreciation like hike in import duty of gold, cut in the amount local companies can invest overseas without approval and reduction in the upper limit on remittance abroad. While the above measures spooked equity and debt markets, the INR continued to slide against dollar closing 9% lower in August. Over the course of the month, RBI's announcements indicated a slight reversal in its liquidity stance with measures like OMO infusions. The PM approved appointment of Dr. Raghuram Rajan as RBI's new Governor. 1QFY14 GDP grew at a 4 year low of 4.4% compared to 4.8% in previous quarter led by unimpressive performance by all three sectors. July WPI rose by 5.8% much higher than consensus estimates. However, CPI showed some signs of easing as it decelerated to 9.6% from 9.9% in the previous month. June IIP disappointed as well with 2.2% decline due to contraction in industrial production.

Outlook

June '13 results saw aggregate Sensex earnings de-grow by 4% YoY on a muted YoY revenue growth of 2%. Global sectors like Technology, Healthcare and Defensives like Consumer Staples & Telecom reported relatively better results. Domestic cyclicals and rate sensitives fared worse than expectations. Management commentary across the board was cautionary with discretionary consumption and capex seeing continued slowdown. Banks & NBFCs continued to report deteriorating asset quality with higher stress among PSU banks. Given the prevailing uncertainty in domestic macro environment, fund flows will continue to chase relatively safe sectors in the near term. Due to benign volume growth and stubborn input cost inflation, earnings downgrade cycle might take a while before reversing.

Debt Market Review

Indian government bonds ended the month lower in light of extreme volatility witnessed in the markets. A notable decline of the Indian currency against the US dollar and concerns over rising current account deficit and inflationary risks pushed bond yields higher. In fact, the 10-year benchmark bond yield breached the 9% level. Apart from the domestic factors at play, global developments such as the US-Syria conflict had an impact on investor sentiment. Over the month, commodities including oil and gold rose considerably.

The month was marked by quite a few announcements of measures by the RBI to stem rupee's depreciation. These included a rise in import duty on gold to 10% from 8% and silver to 10% from 4% and relaxation of external borrowing norms. Moreover, to curb US dollar demand, the central bank lowered limits on company's investments abroad and individual remittances. The RBI also rolled out some measures to temper the impact of its recent actions on the balance sheet of banks by allowing the banking system more flexibility in transferring securities from its Available For Sale / Held For Trading book onto the Held To Maturity book. Further, the central bank announced resumption in its OMO purchases. On 4 September, India's current Chief Economic Advisor Dr Raghuram Rajan takes over as the new RBI Governor.

Globally, government bonds remained under pressure due to concerns of the US Federal Reserve tapering its quantitative easing program and worries over the Syrian conflict. Yields on government bonds in the US markets rose but yields on government bonds in the European markets declined marginally.

Market performance

The 10-year benchmark G-sec yield rose by 43 bps to 8.60% while that on the short-term 1-year bond rose by 50 bps to 10.27%. The spread between 1 and 10-year benchmark G-sec narrowed to 167 bps and the yield curve steepened.

In the corporate bond segment, yields ended higher over the month. The 10-year AAA bond yield closed higher at 10.03%, up by 46 bps while the short-term 1-year AAA bond yield rose by 161 bps to 11.51%. As a result, the spread between 1-year and 10-year AAA bond reduced. Within the short term segment, the yield on 3-month certificate of deposit (CD) ended 70 bps higher at 11.81%, while that on the 1-year CD at 10.82%, up by 74 bps. Meanwhile, yield on 3-month commercial paper (CP) rose by 91 bps to 12.69% while 1-year CP yield rose by 62 bps to 11.75% respectively.

Macroeconomic developments

Inflation: After being below the 5% mark for three months, annual WPI inflation rose to 5.79% as against 4.86% levels in June. Increase in fuel and food inflation led to higher levels over the month.

GDP growth: Growth for first quarter of FY 2014 stood at 4.4% on account of a sharp slowdown in industrial growth.

Trade deficit: India's trade deficit narrowed to US\$12.2bn from US\$20.1bn in May due to a fall in gold and silver imports.

Industrial production: IIP declined for the second successive month to 2.2% in June against the revised May figure of 2.8%. Sector-wise, all three sectors – manufacturing, mining and electricity – contracted.

Rupee: Indian Rupee ended the month at a record high of Rs 65.705 per US Dollar, depreciating by almost 9%.

Outlook

Indian markets faced extreme volatility in the backdrop of a sharply weaker rupee and rising crude oil price, with mid-month panic selling pushing yield on the 10 year government security to an intra-day high of 9.4%. Markets have since calmed down somewhat, with 10 year gsec yield settling in a range of 8.25-8.50%. With the new RBI governor taking over in early September, we expect the bond markets to stabilize in a range, awaiting further cues from global proceedings such as the FOMC meeting on 17-18 September and the Syria conflict.

In an effort to shore up the rupee, RBI has implemented "operation twist", which has resulted in short end rates being pushed higher in the 10.25-11% range, while long end rates have moved lower on the back of RBI's OMO operations and reduced panic regarding the rupee. We believe this provides investors with a very good opportunity to benefit from this stance. Risk-reward is clearly in favor of short end rates (1-3 year), which have the potential to move lower over the next few quarters, while the longer end is likely to remain volatile given an overhang of fiscal deficit worries, inflation trajectory and the rupee.

Investors can look to take advantage of this by gradually switching into short term bond funds – thereby being able to benefit from RBI's normalization of the interest rate curve over the next few months, while keeping interest rate risk relatively low on their underlying portfolio.

Overall, we do expect volatility to persist in the markets, and investors would be better placed in fixed income funds which have the mandate to manage portfolio positioning in an unconstrained manner, and benefit from dynamically managing fund durations based on evolving data.

Note: L&T Investment Management and the content providers of this article shall not be liable for any errors in the content or for any actions taken in reliance thereon. The recipient should note that the views expressed above are solely the views of L&T Investment Management Limited and it should not be construed as a recommendation to buy or sell any securities.

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Option	19.144
Direct Plan - Growth Option	34.168
Dividend Option	18.095
Growth Option	34.031

Volatility Measures*:

Standard Deviation	4.69
R-Squared	0.98
Beta	0.83
Sharpe Ratio#	-0.20

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : May 16, 2005

Expense Ratio :

Direct	1.65%
Regular	2.27%

Portfolio Turnover : 0.4916

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. Abhijeet Dakshikar (for investments in foreign securities)

Benchmark S&P BSE 200 Index

AAum (Rs. In Crs) Quarter ended June 30, 2013 2103.25

Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Infosys Limited	Software	7.38%
Reliance Industries Limited	Petroleum Products	7.03%
ITC Limited	Consumer Non Durables	5.93%
Tata Consultancy Services Limited	Software	5.01%
HDFC Bank Limited	Banks	4.98%
ICICI Bank Limited	Banks	4.85%
Bharti Airtel Limited	Telecom - Services	4.14%
Housing Development Finance Corporation Limited	Finance	3.84%
Larsen & Toubro Limited	Construction Project	3.45%
Oil & Natural Gas Corporation Limited	Oil	3.11%
Tech Mahindra Limited	Software	2.92%
Maruti Suzuki India Limited	Auto	2.52%
State Bank of India	Banks	1.92%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.81%
Hero MotoCorp Limited	Auto	1.65%
Idea Cellular Limited	Telecom - Services	1.57%
Cairn India Limited	Oil	1.46%
United Spirits Limited	Consumer Non Durables	1.44%
Den Networks Limited	Media & Entertainment	1.41%
MRF Limited	Auto Ancillaries	1.40%
Lupin Limited	Pharmaceuticals	1.39%
Oracle Financial Services Software Limited	Software	1.35%
UltraTech Cement Limited	Cement	1.31%
Bajaj Finance Limited	Finance	1.29%
D. B. Corp Limited	Media & Entertainment	1.26%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.20%
Rallis India Limited	Pesticides	1.17%
Bajaj Auto Limited	Auto	1.15%
Zee Entertainment Enterprises Limited	Media & Entertainment	1.15%
Wabco India Limited	Auto Ancillaries	1.13%
Shree Cement Limited	Cement	1.11%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	1.03%
Nestle India Limited	Consumer Non Durables	1.02%
ING Vysya Bank Limited	Banks	0.98%
LIC Housing Finance Limited	Finance	0.94%
Cipla Limited	Pharmaceuticals	0.90%
Sesa Goa Limited	Minerals / Mining	0.85%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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Motherson Sumi Systems Limited	Auto Ancillaries	0.84%
Axis Bank Limited	Banks	0.83%
Jagran Prakashan Limited	Media & Entertainment	0.83%
Colgate Palmolive (India) Limited	Consumer Non Durables	0.81%
Indian Oil Corporation Limited	Petroleum Products	0.78%
Coal India Limited	Minerals/Mining	0.76%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	0.70%
Mcleod Russel India Limited	Consumer Non Durables	0.70%
Kotak Mahindra Bank Limited	Banks	0.64%
Jaiprakash Power Ventures Limited	Power	0.58%
VA Tech Wabag Limited	Engineering Services	0.55%
Whirlpool of India Limited	Consumer Durables	0.55%
APL Apollo Tubes Limited	Ferrous Metals	0.25%
Mcnally Bharat Engineering Company Limited	Industrial Capital Goods	0.25%
Total		96.12%

BONDS & NCDs

Listed/awaiting listing on the stock exchanges

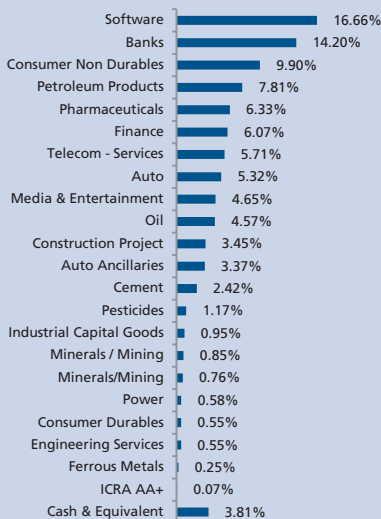
Dr. Reddy's Laboratories Limited	ICRA AA+	0.07%
Total		0.07%

Cash & Cash Equivalents

Net Receivable/Payable		3.81%
Total		3.81%

Grand Total 100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Equity Fund(G)	7.59	-5.81	7.50	16/May/2005	17.15	36175.00
S&P BSE-200	8.69	-7.63	2.96		12.94	26876.58
S&P BSE SENSEX^	11.28	-7.51	6.47		14.35	29711.58

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan -Dividend Option	16.837
Direct Plan - Growth Option	21.506
Dividend Option	15.819
Growth Option	21.434

Volatility Measures*:

Standard Deviation	4.70
R-Squared	0.99
Beta	0.84
Sharpe Ratio#	-0.20

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : February 27, 2006

Expense Ratio :

Direct	1.88%
Regular	2.39%

Portfolio Turnover : 0.4698

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 S&P BSE 200 Index

AAum (Rs. In Crs) Quarter ended June 30, 2013 1079.78
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED Listed/awaiting listing on the stock exchanges

Infosys Limited	Software	7.00%
Reliance Industries Limited	Petroleum Products	6.66%
ITC Limited	Consumer Non Durables	5.90%
HDFC Bank Limited	Banks	5.38%
Tata Consultancy Services Limited	Software	5.05%
ICICI Bank Limited	Banks	4.66%
Housing Development Finance Corporation Limited	Finance	3.82%
Bharti Airtel Limited	Telecom - Services	3.73%
Larsen & Toubro Limited	Construction Project	3.55%
Tech Mahindra Limited	Software	2.71%
Natco Pharma Limited	Pharmaceuticals	2.69%
Maruti Suzuki India Limited	Auto	2.59%
Oil & Natural Gas Corporation Limited	Oil	2.18%
Exide Industries Limited	Auto Ancillaries	2.10%
Idea Cellular Limited	Telecom - Services	2.03%
State Bank of India	Banks	1.88%
Hero MotoCorp Limited	Auto	1.65%
Lupin Limited	Pharmaceuticals	1.58%
Rallis India Limited	Pesticides	1.49%
Den Networks Limited	Media & Entertainment	1.45%
Cairn India Limited	Oil	1.44%
Oracle Financial Services Software Limited	Software	1.34%
Zee Entertainment Enterprises Limited	Media & Entertainment	1.31%
UltraTech Cement Limited	Cement	1.29%
Bajaj Auto Limited	Auto	1.28%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.24%
MRF Limited	Auto Ancillaries	1.23%
Shree Cement Limited	Cement	1.21%
D. B. Corp Limited	Media & Entertainment	1.13%
Bajaj Corp Limited	Consumer Non Durables	1.09%
Nestle India Limited	Consumer Non Durables	1.09%
Oil India Limited	Oil	1.06%
Bajaj Finance Limited	Finance	1.06%
Motherson Sumi Systems Limited	Auto Ancillaries	1.05%
Axis Bank Limited	Banks	0.95%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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Jagran Prakashan Limited	Media & Entertainment	0.89%
Sesa Goa Limited	Minerals / Mining	0.87%
Cipla Limited	Pharmaceuticals	0.87%
Colgate Palmolive (India) Limited	Consumer Non Durables	0.78%
APL Apollo Tubes Limited	Ferrous Metals	0.71%
Coal India Limited	Minerals/Mining	0.70%
Sanofi India Limited	Pharmaceuticals	0.69%
Jaiprakash Power Ventures Limited	Power	0.64%
Max India Limited	Finance	0.63%
Jaiprakash Associates Limited	Construction	0.59%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.59%
CMC Limited	Software	0.51%
Mcleod Russel India Limited	Consumer Non Durables	0.42%
Dish TV India Limited	Media & Entertainment	0.34%
Whirlpool of India Limited	Consumer Durables	0.30%
Ashoka Buildcon Limited	Construction Project	0.28%
Mcnally Bharat Engineering Company Limited	Industrial Capital Goods	0.18%

Total 95.86%

BONDS & NCDs

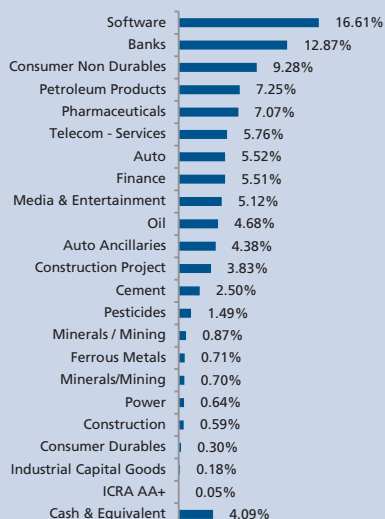
Listed/awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited	ICRA AA+	0.05%
Total		0.05%

Cash & Cash Equivalents

Net Receivable/Payable	4.09%
Total	4.09%
Grand Total	100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Tax Advt Fund(G)	8.06	-5.71	7.34	27/Feb/2006	11.67	22482.00
S&P BSE-200	8.71	-7.63	2.96		8.37	18030.96
S&P BSE SENSEX^	11.31	-7.51	6.47		9.04	18863.68

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Option	17.243
Direct Plan - Growth Option	19.017
Dividend Option	17.173
Growth Option	18.941

Volatility Measures*:

Standard Deviation	5.13
R-Squared	0.96
Beta	0.90
Sharpe Ratio#	-0.15

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16%
(based on 3-months T-bill rate during last 3 months)

Date of Inception : May 22, 2006

Expense Ratio :

Direct	2.01%
Regular	2.62%

Portfolio Turnover : 0.4875

Options

Growth and Dividend.
The Dividend Option offers Payout and Reinvestment facilities.
Rs. 5,000

Minimum Application size (Initial)

Additional Investment Rs. 1,000

Minimum Redemption Size Rs. 1,000 or 100 units
Fund Manager Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)

Benchmark

S&P BSE 200 Index

AAum (Rs. In Crs) Quarter ended June 30, 2013

566.12

Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Reliance Industries Limited	Petroleum	6.24%
Tata Consultancy Services Limited	Software	4.67%
Hero MotoCorp Limited	Auto	4.31%
Infosys Limited	Software	4.25%
HDFC Bank Limited	Banks	3.54%
United Spirits Limited	Consumer Non Durables	3.41%
Housing Development Finance Corporation Limited	Finance	3.40%
Larsen & Toubro Limited	Construction Project	3.14%
Idea Cellular Limited	Telecom - Services	3.09%
ICICI Bank Limited	Banks	2.93%
MindTree Limited	Software	2.36%
Oil & Natural Gas Corporation Limited	Oil	2.35%
HCL Technologies Limited	Software	2.08%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.92%
ITC Limited	Consumer Non Durables	1.82%
Amara Raja Batteries Limited	Auto Ancillaries	1.75%
ING Vysya Bank Limited	Banks	1.72%
Cairn India Limited	Oil	1.54%
Bharat Petroleum Corporation Limited	Petroleum	1.51%
State Bank of India	Banks	1.48%
Bharti Airtel Limited	Telecom - Services	1.39%
Bayer Cropscience Limited	Pesticides	1.39%
Shree Cement Limited	Cement	1.35%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.28%
KPIT Cummins Infosystems Limited	Software	1.28%
JK Cement Limited	Cement	1.27%
Crompton Greaves Limited	Industrial Capital Goods	1.24%
Sun TV Network Limited	Media & Entertainment	1.22%
Fag Bearings India Limited	Industrial Products	1.21%
Jyothy Laboratories Limited	Consumer Non Durables	1.14%
Coromandel International Limited	Fertilisers	1.12%
Colgate Palmolive (India) Limited	Consumer Non Durables	1.12%
Blue Dart Express Limited	Transportation	1.10%
Den Networks Limited	Media & Entertainment	1.09%
Indraprastha Gas Limited	Gas	1.06%
Sundaram Finance Limited	Finance	1.04%
Vardhman Textiles Limited	Textiles - Cotton	1.03%
Swaraj Engines Limited	Industrial Products	1.00%
Page Industries Limited	Textile Products	1.00%
Cipla Limited	Pharmaceuticals	0.92%
Apollo Tyres Limited	Auto Ancillaries	0.90%
Kalpataru Power Transmissions Limited	Power	0.84%
Axis Bank Limited	Banks	0.84%
Oberoi Realty Limited	Construction	0.82%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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Tata Coffee Limited	Consumer Non Durables	0.80%
Finolex Industries Limited	Industrial Products	0.80%
Jet Airways (India) Limited	Transportation	0.78%
IL & FS Investment Managers Limited	Finance	0.78%
Union Bank of India	Banks	0.78%
Future Retail Limited	Retailing	0.76%
Balrampur Chini Mills Limited	Consumer Non Durables	0.71%
Siti Cable Network Limited	Media & Entertainment	0.70%
The Great Eastern Shipping Company Limited	Transportation	0.67%
Sobha Developers Limited	Construction	0.64%
The Federal Bank Limited	Banks	0.63%
Jagran Prakashan Limited	Media & Entertainment	0.54%
Mangalam Cement Limited	Cement	0.49%
Future Lifestyle Fashions Limited #	Retailing	0.49%
Hindustan Petroleum Corporation Limited	Petroleum	0.47%
Jaypee Infratech Limited	Transportation	0.45%
Dish TV India Limited	Media & Entertainment	0.44%
Wabco India Limited	Auto Ancillaries	0.36%
Wyeth Limited	Pharmaceuticals	0.34%
Kesoram Industries Limited	Auto Ancillaries	0.29%
Total		96.08%

BONDS & NCDs

Listed/awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited	ICRA AA+	0.05%
Total		0.05%
Cash & Cash Equivalents		
Net Receivable/Payable		3.87%
Total		3.87%
Grand Total		100.00%

#Pending Listing on Stock Exchange

% Sector Allocation

Software	14.64%
Banks	11.92%
Consumer Non Durables	9.00%
Petroleum Products	8.22%
Finance	5.22%
Telecom - Services	4.48%
Pharmaceuticals	4.46%
Auto	4.31%
Media & Entertainment	3.99%
Oil	3.89%
Auto Ancillaries	3.30%
Construction Project	3.14%
Cement	3.11%
Industrial Products	3.01%
Transportation	3.00%
Construction	1.46%
Pesticides	1.39%
Retailing	1.25%
Industrial Capital Goods	1.24%
Fertilisers	1.12%
Gas	1.06%
Textiles - Cotton	1.03%
Textile Products	1.00%
Power	0.84%
ICRA AA+	0.05%
Cash & Equivalent	3.87%

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T India Special Situations Fund(G)	10.77	-1.00	5.92	22/May/2006	10.47	20297.00
S&P BSE-200	8.69	-7.63	2.96		8.71	18100.62
S&P BSE SENSEX^	11.28	-7.51	6.47		9.05	18504.33

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equity related 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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Option	12.177
Direct Plan - Growth Option	12.177
Dividend Option	12.128
Growth Option	12.128

Volatility Measures*:

Standard Deviation	4.68
R-Squared	0.99
Beta	0.84
Sharpe Ratio#	-0.18

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : October 23, 2007

Expense Ratio :

Direct	2.12%
Regular	2.75%

Portfolio Turnover : 0.5364

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. Abhijeet Dakshikar (for investments in foreign securities)

Benchmark S&P BSE 100 Index

AAum (Rs. In Crs) Quarter ended June 30, 2013 302.27

Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Infosys Limited	Software	8.60%
ITC Limited	Consumer Non Durables	7.65%
Reliance Industries Limited	Petroleum Products	7.16%
ICICI Bank Limited	Banks	6.05%
Housing Development Finance Corporation Limited	Finance	5.79%
Tata Consultancy Services Limited	Software	5.63%
HDFC Bank Limited	Banks	5.41%
HCL Technologies Limited	Software	4.21%
Idea Cellular Limited	Telecom - Services	3.41%
Oil & Natural Gas Corporation Limited	Oil	2.68%
Lupin Limited	Pharmaceuticals	2.50%
Bharti Airtel Limited	Telecom - Services	2.49%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	2.45%
Tech Mahindra Limited	Software	2.05%
Zee Entertainment Enterprises Limited	Media & Entertainment	2.04%
Sesa Goa Limited	Minerals / Mining	1.92%
Larsen & Toubro Limited	Construction Project	1.89%
Maruti Suzuki India Limited	Auto	1.79%
Cairn India Limited	Oil	1.75%
Cipla Limited	Pharmaceuticals	1.57%
United Spirits Limited	Consumer Non Durables	1.54%
Tata Motors Limited	Auto	1.49%
Hero MotoCorp Limited	Auto	1.22%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.18%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.01%
Shree Cement Limited	Cement	1.01%
Sun TV Network Limited	Media & Entertainment	0.97%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

Oracle Financial Services Software Limited	Software	0.91%
Amara Raja Batteries Limited	Auto Ancillaries	0.86%
Oil India Limited	Oil	0.85%
Divi's Laboratories Limited	Pharmaceuticals	0.80%
Bharat Petroleum Corporation Limited	Petroleum Products	0.68%
Bajaj Corp Limited	Consumer Non Durables	0.62%
Colgate Palmolive (India) Limited	Consumer Non Durables	0.53%
MRF Limited	Auto Ancillaries	0.50%
Den Networks Limited	Media & Entertainment	0.49%
Coal India Limited	Minerals/Mining	0.45%
Axis Bank Limited	Banks	0.42%
Power Finance Corporation Limited	Finance	0.41%
Motherson Sumi Systems Limited	Auto Ancillaries	0.32%
UltraTech Cement Limited	Cement	0.22%
ING Vysya Bank Limited	Banks	0.19%
Sadbhav Engineering Limited	Construction Project	0.08%
Bosch Limited	Auto Ancillaries	0.06%
Total		93.85%

BONDS & NCDs

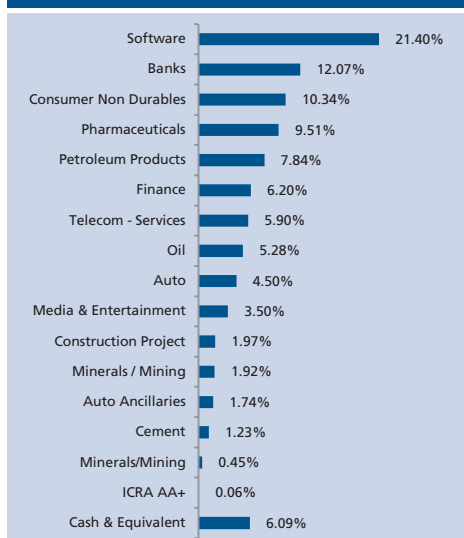
Listed/awaiting listing on the stock exchanges

Dr. Reddy's Laboratories Limited	ICRA AA+	0.06%
Total		0.06%

Cash & Cash Equivalents

Net Receivable/Payable		6.09%
Total		6.09%
Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T India Large Cap Fund(G)	7.92	-5.89	7.62	23/Oct/2007	4.07	12543.00
S&P BSE-100	9.91	-7.16	3.83		0.78	10449.75
S&P BSE SENSEX^	11.28	-7.51	6.47		0.84	10488.28

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Option	14.699
Direct Plan - Growth Option	14.699
Dividend Option	14.641
Growth Option	14.641

Volatility Measures*:

Standard Deviation	4.05
R-Squared	0.94
Beta	0.70
Sharpe Ratio#	-0.14

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : May 28, 2007

Expense Ratio :

Direct	1.86%
Regular	2.47%

Portfolio Turnover : 0.2522

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. Abhijeet Dakshikar (for investments in foreign securities)

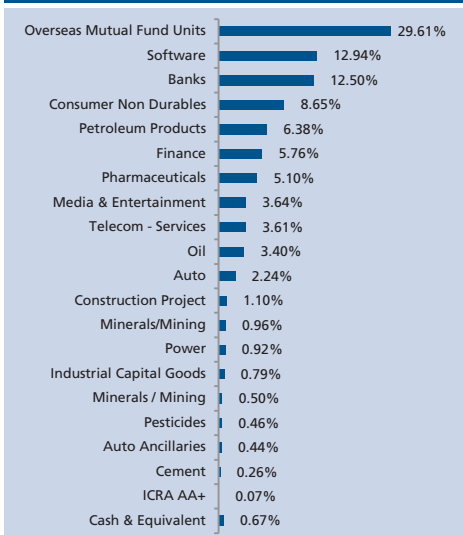
Benchmark[§]

A custom benchmark created using the S&P BSE 200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%

AAum (Rs. In Crs) Quarter ended June 30, 2013 259.02

Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

ITC Limited	Consumer Non Durables	6.65%
Reliance Industries Limited	Petroleum Products	6.38%
Infosys Limited	Software	5.96%
Housing Development Finance Corporation Limited	Finance	5.76%
Tata Consultancy Services Limited	Software	5.71%
HDFC Bank Limited	Banks	5.26%
ICICI Bank Limited	Banks	5.01%
Oil & Natural Gas Corporation Limited	Oil	2.35%
Lupin Limited	Pharmaceuticals	1.85%
Bharti Airtel Limited	Telecom - Services	1.83%
Idea Cellular Limited	Telecom - Services	1.78%
Jagran Prakashan Limited	Media & Entertainment	1.29%
Zee Entertainment Enterprises Limited	Media & Entertainment	1.26%
Cipla Limited	Pharmaceuticals	1.24%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.17%
Larsen & Toubro Limited	Construction Project	1.10%
Axis Bank Limited	Banks	1.09%
Sun TV Network Limited	Media & Entertainment	1.09%
Cairn India Limited	Oil	1.05%
Coal India Limited	Minerals/Mining	0.96%
Power Grid Corporation of India Limited	Power	0.92%
Maruti Suzuki India Limited	Auto	0.81%
State Bank of India	Banks	0.77%
United Spirits Limited	Consumer Non Durables	0.75%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

Tata Motors Limited	Auto	0.69%
Jyothy Laboratories Limited	Consumer Non Durables	0.68%
HCL Technologies Limited	Software	0.63%
Bajaj Corp Limited	Consumer Non Durables	0.57%
Sesa Goa Limited	Minerals / Mining	0.50%
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.49%
Bayer Cropscience Limited	Pesticides	0.46%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	0.41%
Tech Mahindra Limited	Software	0.39%
Mcnally Bharat Engineering Company Limited	Industrial Capital Goods	0.38%
Hero MotoCorp Limited	Auto	0.38%
Kotak Mahindra Bank Limited	Banks	0.37%
Eicher Motors Limited	Auto	0.36%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.35%
MRF Limited	Auto Ancillaries	0.29%
JK Cement Limited	Cement	0.26%
Wipro Limited	Software	0.25%
Wabco India Limited	Auto Ancillaries	0.15%
Total		69.65%
BONDS & NCDs		
Listed/awaiting listing on the stock exchanges		
Dr. Reddy's Laboratories Limited	ICRA AA+	0.07%
Total		0.07%
Investment Funds/Mutual Funds		
Fidelity Funds - Asian Aggressive Fund	Overseas Mutual Fund Units	29.61%
Total		29.61%
Cash & Cash Equivalents		
Net Receivable/Payable		0.67%
Total		0.67%
Grand Total		100.00%

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Indo Asia Fund(G)	11.30	-1.13	7.78	28/May/2007	6.64	14794.00
Benchmark [§]	11.83	-1.73	10.43		6.72	14859.88
S&P BSE SENSEX [^]	11.28	-7.51	6.47		5.01	13471.29

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan - Dividend Option	10.949
Direct Plan - Growth Option	10.949
Dividend Option	10.906
Growth Option	10.906

Volatility Measures*:

Standard Deviation	5.44
R-Squared	0.94
Beta	0.95
Sharpe Ratio#	-0.18

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : January 8, 2010

Expense Ratio :

Direct	2.31%
Regular	2.93%

Portfolio Turnover : 0.3185

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. Abhijeet Dakshikar (for investments in foreign securities)

Benchmark S&P BSE 200 Index

AAum (Rs. In Crs) Quarter ended June 30, 2013 47.08

Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Reliance Industries Limited	Petroleum Products	7.16%
Infosys Limited	Software	6.29%
HCL Technologies Limited	Software	5.27%
Housing Development Finance Corporation Limited	Finance	4.93%
ICICI Bank Limited	Banks	4.66%
Tata Consultancy Services Limited	Software	3.58%
HDFC Bank Limited	Banks	3.13%
Idea Cellular Limited	Telecom - Services	3.10%
Amara Raja Batteries Limited	Auto Ancillaries	3.07%
Oil & Natural Gas Corporation Limited	Oil	2.97%
ING Vysya Bank Limited	Banks	2.94%
Bayer Cropscience Limited	Pesticides	2.87%
Fag Bearings India Limited	Industrial Products	2.86%
Wabco India Limited	Auto Ancillaries	2.76%
Power Grid Corporation of India Limited	Power	2.53%
Bharti Airtel Limited	Telecom - Services	2.37%
ITC Limited	Consumer Non Durables	2.32%
Sesa Goa Limited	Minerals / Mining	2.28%
Bharat Petroleum Corporation Limited	Petroleum Products	1.73%
Lakshmi Machine Works Limited	Industrial Capital Goods	1.57%
Page Industries Limited	Textile Products	1.47%
MindTree Limited	Software	1.46%
Sun TV Network Limited	Media & Entertainment	1.43%
FDC Limited	Pharmaceuticals	1.40%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.20%
Cairn India Limited	Oil	1.18%
Jagran Prakashan Limited	Media & Entertainment	1.16%
Tata Motors Limited	Auto	1.13%
State Bank of India	Banks	1.09%
Shree Cement Limited	Cement	1.06%
Larsen & Toubro Limited	Construction Project	1.06%
Tata Steel Limited	Ferrous Metals	0.97%
Sobha Developers Limited	Construction	0.95%
Hexaware Technologies Limited	Software	0.95%
Oil India Limited	Oil	0.93%
Cipla Limited	Pharmaceuticals	0.87%

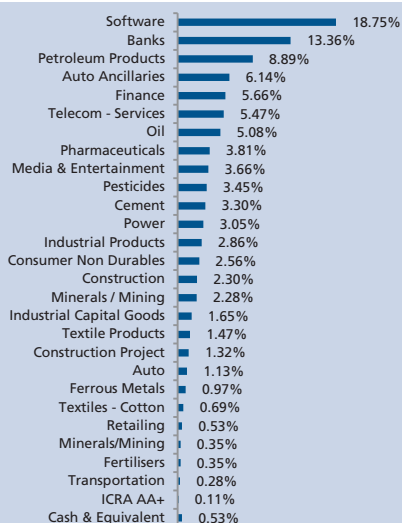
PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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Oberoi Realty Limited	Construction	0.85%
Corporation Bank	Banks	0.82%
Wipro Limited	Software	0.81%
Max India Limited	Finance	0.73%
Oriental Bank Of Commerce	Banks	0.72%
Den Networks Limited	Media & Entertainment	0.69%
Vardhman Textiles Limited	Textiles - Cotton	0.68%
JK Cement Limited	Cement	0.65%
PI Industries Limited	Pesticides	0.58%
Grasim Industries Limited	Cement	0.55%
Jaiprakash Power Ventures Limited	Power	0.52%
Jaiprakash Associates Limited	Construction	0.50%
Mangalam Cement Limited	Cement	0.41%
Mphasis Limited	Software	0.39%
Siti Cable Network Limited	Media & Entertainment	0.38%
HeidelbergCement India Limited	Cement	0.38%
Coromandel International Limited	Fertilisers	0.35%
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.34%
Future Retail Limited	Retailing	0.31%
MRF Limited	Auto Ancillaries	0.31%
Jet Airways (India) Limited	Transportation	0.28%
Madras Cements Limited	Cement	0.25%
Coal India Limited	Minerals/Mining	0.25%
United Spirits Limited	Consumer Non Durables	0.24%
Future Lifestyle Fashions Limited #	Retailing	0.22%
Sadbhav Engineering Limited	Construction Project	0.14%
Ashoka Buildcon Limited	Construction Project	0.12%
Gujarat Mineral Development Corporation Limited	Minerals/Mining	0.10%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	0.08%
Total		99.35%
BONDS & NCDs		
Listed/awaiting listing on the stock exchanges		
Dr. Reddy's Laboratories Limited	ICRA AA+	0.11%
Total		0.11%
Cash & Cash Equivalents		
Net Receivable/Payable		0.54%
Total		0.54%
Grand Total		100.00%

#Pending Listing on Stock Exchange

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T India Value Fund(G)	12.29	-3.93	1.25	08/Jan/2010	4.58	11682.00
S&P BSE-200	8.69	-7.63	2.96		1.42	10500.81
S&P BSE SENSEX^	11.28	-7.51	6.47		2.94	11057.86

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Plan	17.43
Direct Plan - Growth Plan	36.25
Dividend Plan	17.38
Growth Plan	36.09

Volatility Measures*:

Standard Deviation	4.96
R-Squared	0.94
Beta	0.77
Sharpe Ratio#	-0.26

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : August 9, 2004

Expense Ratio :

Direct	2.31%
Regular	2.99%

Portfolio Turnover : 1.2526

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

Benchmark CNX Midcap Index

AAum (Rs. In Crs) Quarter ended June 30, 2013 45.43
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Idea Cellular Limited	Telecom - Services	3.31%
Hexaware Technologies Limited	Software	2.84%
Bayer Cropscience Limited	Pesticides	2.60%
Vardhman Textiles Limited	Textiles - Cotton	2.55%
Mcleod Russel India Limited	Consumer Non Durables	2.50%
Jyothy Laboratories Limited	Consumer Non Durables	2.50%
Torrent Pharmaceuticals Limited	Pharmaceuticals	2.36%
Bajaj Corp Limited	Consumer Non Durables	2.34%
Eicher Motors Limited	Auto	2.25%
Oracle Financial Services Software Limited	Software	2.23%
Page Industries Limited	Textile Products	2.18%
Tech Mahindra Limited	Software	2.10%
Coromandel International Limited	Fertilisers	2.10%
MindTree Limited	Software	2.09%
MRF Limited	Auto Ancillaries	1.93%
Shree Cement Limited	Cement	1.92%
Swaraj Engines Limited	Industrial Products	1.92%
Supreme Industries Limited	Industrial Products	1.78%
Wabco India Limited	Auto Ancillaries	1.77%
Divi's Laboratories Limited	Pharmaceuticals	1.69%
Escorts Limited	Auto	1.68%
Exide Industries Limited	Auto Ancillaries	1.63%
Hindustan Zinc Limited	Non - Ferrous Metals	1.62%
Castrol India Limited	Petroleum Products	1.62%
Blue Dart Express Limited	Transportation	1.57%
CMC Limited	Software	1.53%
Tata Global Beverages Limited	Consumer Non Durables	1.39%
Hero MotoCorp Limited	Auto	1.39%
Madras Cements Limited	Cement	1.36%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	1.34%
ING Vysya Bank Limited	Banks	1.32%
Zee Entertainment Enterprises Limited	Media & Entertainment	1.30%
Oberoi Realty Limited	Construction	1.24%

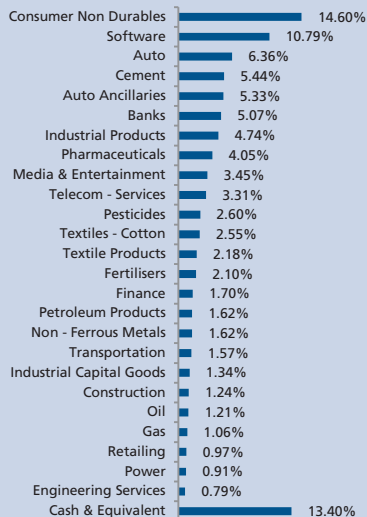
PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

Den Networks Limited	Media & Entertainment	1.21%
Oil India Limited	Oil	1.21%
JK Cement Limited	Cement	1.13%
Bajaj Holdings & Investment Limited	Finance	1.12%
The Jammu & Kashmir Bank Limited	Banks	1.10%
Berger Paints India Limited	Consumer Non Durables	1.09%
Indraprastha Gas Limited	Gas	1.06%
SKF India Limited	Industrial Products	1.04%
VST Tillers Tractors Limited	Auto	1.04%
Birla Corporation Limited	Cement	1.03%
The Federal Bank Limited	Banks	1.01%
Balrampur Chini Mills Limited	Consumer Non Durables	1.00%
Emami Limited	Consumer Non Durables	0.99%
United Spirits Limited	Consumer Non Durables	0.98%
The Karnataka Bank Limited	Banks	0.94%
Sun TV Network Limited	Media & Entertainment	0.94%
Gillette India Limited	Consumer Non Durables	0.93%
Jaiprakash Power Ventures Limited	Power	0.91%
Colgate Palmolive (India) Limited	Consumer Non Durables	0.88%
VA Tech Wabag Limited	Engineering Services	0.79%
Corporation Bank	Banks	0.70%
Future Retail Limited	Retailing	0.63%
Max India Limited	Finance	0.58%
Future Lifestyle Fashions Limited #	Retailing	0.34%
Total		86.60%
Cash & Cash Equivalents		
Net Receivable/Payable		13.40%
Total		13.40%
Grand Total		100.00%

#Pending Listing on Stock Exchange

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Midcap Fund(G)	2.47	-4.55	1.98	09/Aug/2004	16.14	37820.00
CNX Midcap	-0.13	-7.77	-1.96		15.01	34678.95
S&P BSE SENSEX^	11.28	-7.51	6.47		15.88	37062.93

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Plan	4.88
Direct Plan - Growth Plan	4.88
Dividend Plan	4.86
Growth Plan	4.86

Volatility Measures*:

Standard Deviation	6.35
R-Squared	0.83
Beta	1.04
Sharpe Ratio#	-0.33

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : September 27, 2007

Expense Ratio :

Direct	2.31%
Regular	2.97%

Portfolio Turnover : 1.2924

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

Benchmark

CNX Nifty

AAum (Rs. In Crs) Quarter ended June 30, 2013

25.17
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Larsen & Toubro Limited	Construction Project	8.47%
Reliance Industries Limited	Petroleum Products	7.59%
Idea Cellular Limited	Telecom - Services	5.33%
Bharti Airtel Limited	Telecom - Services	5.33%
ICICI Bank Limited	Banks	4.95%
Mangalam Cement Limited	Cement	3.05%
Kesoram Industries Limited	Auto Ancillaries	3.03%
Shree Cement Limited	Cement	3.02%
Thermax Limited	Industrial Capital Goods	2.93%
Oil & Natural Gas Corporation Limited	Oil	2.78%
Ashoka Buildcon Limited	Construction Project	2.77%
Blue Dart Express Limited	Transportation	2.30%
Disa India Limited	Industrial Capital Goods	2.26%
Jaiprakash Associates Limited	Construction	2.03%
Bharat Electronics Limited	Industrial Capital Goods	2.03%
VA Tech Wabag Limited	Engineering Services	2.00%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	1.99%
Jaiprakash Power Ventures Limited	Power	1.85%
AIA Engineering Limited	Industrial Capital Goods	1.81%
JK Cement Limited	Cement	1.73%
Sesa Goa Limited	Minerals / Mining	1.67%
GAIL (India) Limited	Gas	1.57%
Kalpataru Power Transmissions Limited	Power	1.57%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

Hindustan Zinc Limited	Non - Ferrous Metals	1.46%
CESC Limited	Power	1.46%
Bharat Petroleum Corporation Limited	Petroleum Products	1.32%
Cairn India Limited	Oil	1.30%
Gateway Distriparks Limited	Transportation	1.29%
Crompton Greaves Limited	Industrial Capital Goods	1.29%
Sadbhav Engineering Limited	Construction Project	1.20%
Adani Ports and Special Economic Zone Limited	Transportation	1.20%
Coal India Limited	Minerals/Mining	1.19%
Oil India Limited	Oil	1.03%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.82%
Bharat Earth Movers Limited	Industrial Capital Goods	0.81%
Tata Steel Limited	Ferrous Metals	0.72%
Gujarat Mineral Development Corporation Limited	Minerals/Mining	0.59%
Total		87.74%
Cash & Cash Equivalents		
Net Receivable/Payable		12.26%
Total		100.00%
Grand Total		100.00%

% Sector Allocation

Industrial Capital Goods	13.12%
Construction Project	12.44%
Telecom - Services	10.66%
Petroleum Products	9.73%
Cement	7.80%
Oil	5.11%
Banks	4.95%
Power	4.88%
Transportation	4.79%
Auto Ancillaries	3.03%
Construction	2.03%
Engineering Services	2.00%
Minerals/Mining	1.78%
Minerals / Mining	1.67%
Gas	1.57%
Non - Ferrous Metals	1.46%
Ferrous Metals	0.72%
Cash & Equivalent	12.26%

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Infrastructure Fund(G)	-6.53	-12.46	-10.73	27/Sep/2007	-9.64	5580.00
CNX Nifty	10.67	-6.53	6.30		2.74	11683.11
S&P BSE SENSEX^	11.28	-7.51	6.47		2.16	11309.14

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan - Dividend Option	11.150
Direct Plan - Growth Option	11.150
Dividend Option	11.095
Growth Option	11.095

Volatility Measures*:

Standard Deviation	3.73
R-Squared	0.89
Beta	0.65
Sharpe Ratio#	-0.13

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : February 7, 2011

Expense Ratio :

Direct	2.12%
Regular	2.98%

Portfolio Turnover : 0.6473

Options

Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities. Rs. 5,000

Minimum Application size (Initial)

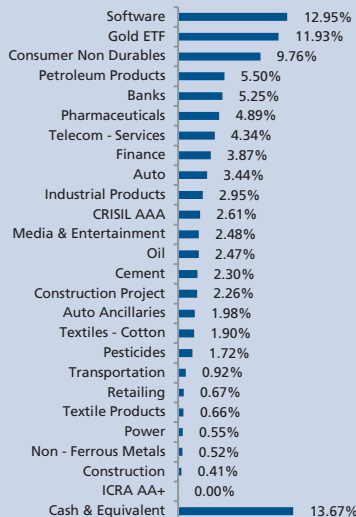
Additional Investment
Minimum Redemption Size
Fund Manager

Ra. 1,000
Rs. 1000 or 100 units.
Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Abhijeet Dakshikar (investment in foreign securities)
70% - S&P BSE 200 Index, 20% - Gold Prices and 10% - CRISIL Short Term Bond Fund Index
36.26
Source : AMFI

Benchmark[§]

AAUM (Rs. In Crs) Quarter ended June 30, 2013

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED		
Listed/awaiting listing on the stock exchanges		
Tata Consultancy Services Limited	Software	4.39%
Reliance Industries Limited	Petroleum Products	3.15%
Infosys Limited	Software	3.01%
Idea Cellular Limited	Telecom - Services	2.46%
Larsen & Toubro Limited	Construction	2.26%
	Project	
Tech Mahindra Limited	Software	2.14%
MindTree Limited	Software	2.10%
ITC Limited	Consumer Non Durables	1.97%
	Durables	
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.94%
ICICI Bank Limited	Banks	1.90%
Vardhman Textiles Limited	Textiles - Cotton	1.90%
Bharti Airtel Limited	Telecom - Services	1.88%
HDFC Bank Limited	Banks	1.75%
Bayer Cropscience Limited	Pesticides	1.72%
Oil & Natural Gas Corporation Limited	Oil	1.64%
United Spirits Limited	Consumer Non Durables	1.62%
	Durables	
Castrol India Limited	Petroleum Products	1.62%
Hero MotoCorp Limited	Auto	1.54%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.38%
Housing Development Finance Corporation Limited	Finance	1.37%
Escorts Limited	Auto	1.12%
Wabco India Limited	Auto Ancillaries	1.07%
Mcleod Russel India Limited	Consumer Non Durables	1.03%
	Durables	
Nestle India Limited	Consumer Non Durables	1.03%
	Durables	
Finolex Industries Limited	Industrial Products	1.00%
Fag Bearings India Limited	Industrial Products	0.98%
Swaraj Engines Limited	Industrial Products	0.97%
Bajaj Finance Limited	Finance	0.96%
Cipla Limited	Pharmaceuticals	0.95%
Blue Dart Express Limited	Transportation	0.92%
Sundaram Finance Limited	Finance	0.91%
Amara Raja Batteries Limited	Auto Ancillaries	0.91%
Emami Limited	Consumer Non Durables	0.90%
	Durables	
Jyothy Laboratories Limited	Consumer Non Durables	0.89%
	Durables	
The Federal Bank Limited	Banks	0.88%
Sun TV Network Limited	Media & Entertainment	0.85%
	Entertainment	
Oil India Limited	Oil	0.83%
Colgate Palmolive (India) Limited	Consumer Non Durables	0.79%
	Durables	
Maruti Suzuki India Limited	Auto	0.78%
JK Cement Limited	Cement	0.78%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
Bharat Petroleum Corporation Limited	Petroleum Products	0.73%
ING Vysya Bank Limited	Banks	0.72%
KPIT Cummins Infosystems Limited	Software	0.70%
Den Networks Limited	Media & Entertainment	0.69%
	Entertainment	
Dalmia Bharat Enterprises Limited	Cement	0.69%
Page Industries Limited	Textile Products	0.66%
IL & FS Investment Managers Limited	Finance	0.63%
FDC Limited	Pharmaceuticals	0.62%
Eclerx Services Limited	Software	0.61%
Jagran Prakashan Limited	Media & Entertainment	0.58%
	Entertainment	
Kalpataru Power Transmissions Limited	Power	0.55%
Hindustan Zinc Limited	Non - Ferrous Metals	0.52%
Tata Coffee Limited	Consumer Non Durables	0.51%
	Durables	
Balrampur Chini Mills Limited	Consumer Non Durables	0.51%
	Durables	
Zydus Wellness Limited	Consumer Non Durables	0.51%
	Durables	
Shree Cement Limited	Cement	0.47%
Oberoi Realty Limited	Construction	0.41%
Future Retail Limited	Retailing	0.39%
Mangalam Cement Limited	Cement	0.36%
Siti Cable Network Limited	Media & Entertainment	0.36%
	Entertainment	
Future Lifestyle Fashions Limited #	Retailing	0.28%
Total		71.79%
BONDS & NCDs		
Listed/awaiting listing on the stock exchanges		
Housing Development Finance Corporation Limited	CRISIL AAA	2.61%
Dr. Reddy's Laboratories Limited	ICRA AA+	0.00%
Total		2.61%
Investment Funds/Mutual Funds		
Goldman Sachs Gold Exchange Traded Scheme	Gold ETF	11.93%
Total		11.93%
Cash & Cash Equivalents		
Net Receivable/Payable		13.67%
Total		13.67%
Grand Total		100.00%

#Pending Listing on Stock Exchange

Performance of Growth Option

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)			
L&T India Equity and Gold Fund(G)	7.12	2.85	07/Feb/2011	5.04	11247.00
Benchmark [§]	3.85	1.80		4.56	11124.34
S&P BSE SENSEX [^]	11.28	-7.51		3.09	10753.23

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan - Dividend Option	10.853
Direct Plan - Growth Option	10.853
Dividend Option	10.799
Growth Option	10.799

Volatility Measures*:

Standard Deviation	3.96
R-Squared	0.95
Beta	0.71
Sharpe Ratio#	-0.14

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : February 7, 2011

Expense Ratio :

Direct	2.11%
Regular	2.96%

Portfolio Turnover :

0.6593

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. Abhijeet Dakshikar (investment in foreign securities)

Benchmark⁵

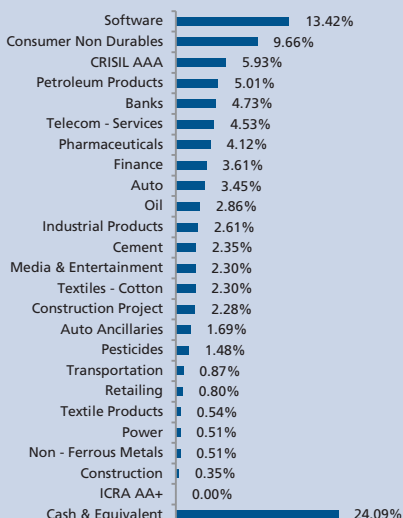
70% - S&P BSE 200 Index and 30% - CRISIL Short Term Bond Fund Index

AAUM (Rs. In Crs) Quarter ended June 30, 2013

30.49

Source : AMFI

% Sector Allocation



PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED		
Listed/awaiting listing on the stock exchanges		
Tata Consultancy Services Limited	Software	4.11%
Infosys Limited	Software	4.01%
Reliance Industries Limited	Petroleum Products	2.89%
Idea Cellular Limited	Telecom - Services	2.59%
Vardhman Textiles Limited	Textiles - Cotton	2.30%
Larsen & Toubro Limited	Construction Project	2.28%
Tech Mahindra Limited	Software	2.07%
MindTree Limited	Software	2.06%
Bharti Airtel Limited	Telecom - Services	1.94%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.90%
ITC Limited	Consumer Non Durables	1.87%
Oil & Natural Gas Corporation Limited	Oil	1.82%
HDFC Bank Limited	Banks	1.76%
Hero MotoCorp Limited	Auto	1.65%
United Spirits Limited	Consumer Non Durables	1.63%
ICICI Bank Limited	Banks	1.57%
Castrol India Limited	Petroleum Products	1.51%
Bayer Cropscience Limited	Pesticides	1.48%
Housing Development Finance Corporation Limited	Finance	1.47%
Escorts Limited	Auto	1.07%
Colgate Palmolive (India) Limited	Consumer Non Durables	1.05%
Oil India Limited	Oil	1.04%
Mcleod Russel India Limited	Consumer Non Durables	1.02%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.00%
Swaraj Engines Limited	Industrial Products	0.95%
Nestle India Limited	Consumer Non Durables	0.91%
Finolex Industries Limited	Industrial Products	0.91%
Emami Limited	Consumer Non Durables	0.89%
Jyothy Laboratories Limited	Consumer Non Durables	0.89%
Wabco India Limited	Auto Ancillaries	0.89%
Blue Dart Express Limited	Transportation	0.87%
Sundaram Finance Limited	Finance	0.83%
Sun TV Network Limited	Media & Entertainment	0.82%
Amara Raja Batteries Limited	Auto Ancillaries	0.80%
Bajaj Finance Limited	Finance	0.80%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
Shree Cement Limited	Cement	0.75%
Fag Bearings India Limited	Industrial Products	0.75%
Den Networks Limited	Media & Entertainment	0.74%
Maruti Suzuki India Limited	Auto	0.73%
The Federal Bank Limited	Banks	0.72%
Cipla Limited	Pharmaceuticals	0.71%
ING Vysya Bank Limited	Banks	0.68%
JK Cement Limited	Cement	0.66%
Dalmia Bharat Enterprises Limited	Cement	0.61%
Bharat Petroleum Corporation Limited	Petroleum Products	0.61%
Eclerx Services Limited	Software	0.60%
KPIT Cummins Infosystems Limited	Software	0.57%
Page Industries Limited	Textile Products	0.54%
IL & FS Investment Managers Limited	Finance	0.51%
FDC Limited	Pharmaceuticals	0.51%
Hindustan Zinc Limited	Non - Ferrous Metals	0.51%
Kalpataru Power Transmissions Limited	Power	0.51%
Zydus Wellness Limited	Consumer Non Durables	0.49%
Tata Coffee Limited	Consumer Non Durables	0.49%
Future Retail Limited	Retailing	0.47%
Jagran Prakashan Limited	Media & Entertainment	0.46%
Balrampur Chini Mills Limited	Consumer Non Durables	0.42%
Oberoi Realty Limited	Construction	0.35%
Mangalam Cement Limited	Cement	0.33%
Future Lifestyle Fashions Limited #	Retailing	0.33%
Siti Cable Network Limited	Media & Entertainment	0.28%
Total		69.98%
BONDS & NCDs		
Listed/awaiting listing on the stock exchanges		
Housing Development Finance Corporation Limited	CRISIL AAA	5.93%
Dr. Reddy's Laboratories Limited	ICRA AA+	0.00%
Total		5.93%
Cash & Cash Equivalents		
Net Receivable/Payable		24.09%
Total		24.09%
Grand Total		100.00%

#Pending Listing on Stock Exchange

Performance of Growth Option

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)			
L&T India Prudence Fund(G)	11.43	-0.80	07/Feb/2011	4.71	11162.00
Benchmark ⁵	8.55	-3.18		3.74	10916.67
S&P BSE SENSEX [^]	11.28	-7.51		3.09	10753.23

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options

(as on 30 August 2013)

Direct Plan -Dividend Option	18.988
Direct Plan -Growth Option	18.988
Dividend Option	18.896
Growth Option	18.896

Volatility Measures*:

Standard Deviation	4.06
Sharpe Ratio#	0.18

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : February 11, 2010

Expense Ratio :

Direct	1.10%
Regular	1.95%

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. Abhijeet Dakshikar

Benchmark⁵

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.

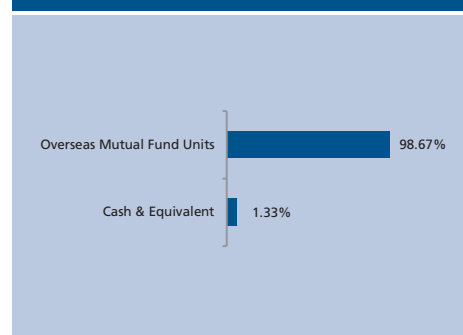
AAum (Rs. In Crs) Quarter ended June 30, 2013

65.42
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
Investment Funds/ Mutual Funds		
Fidelity Fund - Global Real Asset Sec - I	Overseas Mutual Fund Units	98.67%
Total		98.67%
Cash & Cash Equivalents		
Net Receivable/Payable		1.33%
Total		1.33%
Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Global Real Assets Fund (G)	17.88	8.77	30.81	11/Feb/2010	16.38	16694.00
Benchmark ⁵	14.28	10.68	31.04		14.40	15753.73
S&P BSE SENSEX [^]	11.28	-7.51	6.47		5.57	12007.86

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Dividend Option	11.89
Growth Option	13.87

Volatility Measures*:

Standard Deviation	5.19
R-Squared	0.94
Beta	0.90
Sharpe Ratio#	-0.25

*Source: ICRA MFIE

#Risk free rate assumed to be 11.16% (based on 3-months T-bill rate during last 3 months)

Date of Inception : November 18, 2005

Expense Ratio : 2.94%

Portfolio Turnover : 1.0852

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. Rajesh Pherwani

Benchmark CNX Nifty

AAum (Rs. In Crs) Quarter ended June 30, 2013 25.70
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

EQUITY & EQUITY RELATED

Listed/awaiting listing on the stock exchanges

Infosys Limited	Software	8.77%
ITC Limited	Consumer Non Durables	6.03%
Reliance Industries Limited	Petroleum Products	5.62%
Bharti Airtel Limited	Telecom - Services	4.54%
ICICI Bank Limited	Banks	4.36%
Tech Mahindra Limited	Software	4.14%
Larsen & Toubro Limited	Construction Project	3.54%
Tata Consultancy Services Limited	Software	3.49%
HCL Technologies Limited	Software	3.07%
ING Vysya Bank Limited	Banks	3.02%
D. B. Corp Limited	Media & Entertainment	2.67%
Zee Entertainment Enterprises Limited	Media & Entertainment	2.61%
Housing Development Finance Corporation Limited	Finance	2.47%
Divi's Laboratories Limited	Pharmaceuticals	2.20%
United Spirits Limited	Consumer Non Durables	2.18%
Torrent Pharmaceuticals Limited	Pharmaceuticals	2.17%
Idea Cellular Limited	Telecom - Services	2.08%
Cairn India Limited	Oil	2.05%
Maruti Suzuki India Limited	Auto	1.96%
Den Networks Limited	Media & Entertainment	1.79%
Bayer Cropsience Limited	Pesticides	1.75%
Exide Industries Limited	Auto Ancillaries	1.69%
Bajaj Corp Limited	Consumer Non Durables	1.62%
Rallis India Limited	Pesticides	1.60%
Motherson Sumi Systems Limited	Auto Ancillaries	1.50%

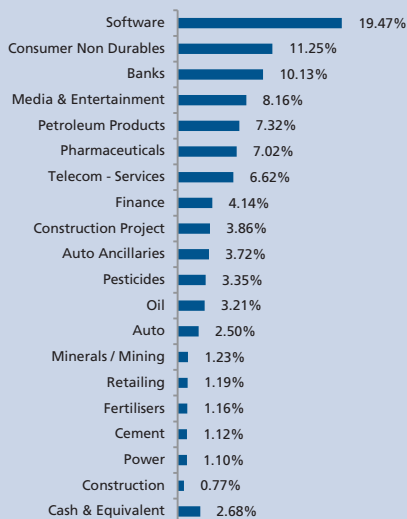
PORTFOLIO ALLOCATION

Name of Instrument	Rating/Industry	% to Net Assets
--------------------	-----------------	-----------------

The Jammu & Kashmir Bank Limited	Banks	1.32%
Bharat Petroleum Corporation Limited	Petroleum Products	1.23%
Sesa Goa Limited	Minerals / Mining	1.23%
Future Retail Limited	Retailing	1.19%
Oil & Natural Gas Corporation Limited	Oil	1.16%
Coromandel International Limited	Fertilisers	1.16%
JK Cement Limited	Cement	1.12%
Jaiprakash Power Ventures Limited	Power	1.10%
Sun TV Network Limited	Media & Entertainment	1.09%
Aurobindo Pharma Limited	Pharmaceuticals	1.04%
State Bank of India	Banks	0.99%
Lupin Limited	Pharmaceuticals	0.98%
Jyothy Laboratories Limited	Consumer Non Durables	0.95%
Sundaram Finance Limited	Finance	0.91%
Jaiprakash Associates Limited	Construction	0.77%
Bajaj Finance Limited	Finance	0.76%
Ranbaxy Laboratories Limited	Pharmaceuticals	0.63%
Hero MotoCorp Limited	Auto	0.54%
MRF Limited	Auto Ancillaries	0.53%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.47%
Berger Paints India Limited	Consumer Non Durables	0.47%
Bank of India	Banks	0.44%
Ashoka Buildcon Limited	Construction Project	0.32%

Total	97.32%
Cash & Cash Equivalents	
Net Receivable/Payable	2.68%
Total	2.68%
Grand Total	100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012-28/Jun/2013	30/Jun/2011-29/Jun/2012	30/Jun/2010-30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)			
L&T Tax Saver Fund(G)	2.14	-8.77	0.20	18/Nov/2005	4.86	14350.00
CNX Nifty	10.67	-6.53	6.30		11.11	22298.05
S&P BSE SENSEX^	11.28	-7.51	6.47		11.13	22328.30

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

** 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 August 2013)

Daily Dividend Option	1,023.30
Direct Plan - Daily Dividend Option	1,023.30
Direct Plan - Growth Option	1,650.20
Direct Plan - Monthly Dividend Option	1,012.42
Direct Plan - Weekly Dividend Option	1,001.34
Growth Option	1,650.06
Institutional Plan - Growth Option	1,632.62
Monthly Dividend Option	1,011.65
Retail Plan - Growth option	1,589.36
Retail Plan - Monthly Dividend Option	1,011.03
Weekly Dividend Option	1,001.10

Date of Inception : November 27, 2006

Expense Ratio :

Institutional	0.40%
Super Institutional	0.08%
Retail	0.80%
Direct	0.08%

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 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. Mahesh A. Chhabria

Benchmark

CRISIL Liquid Fund Index

AAum (Rs. In Crs) Quarter ended June 30, 2013

840.20
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
Others		
CBLO/Reverse Repo		98.85%
Net Receivable/Payable		1.15%
Net Assets		100.00%
Average Maturity 0.01 years		
Modified Duration 0.01 years		

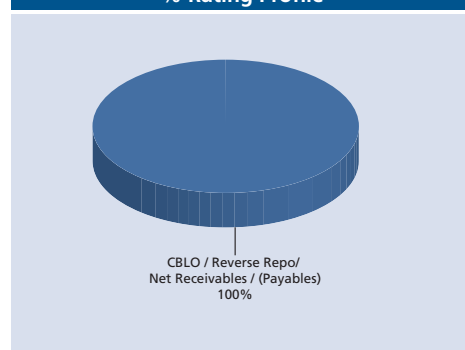
Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Retail - Monthly Dividend			
26-Aug-13	1016.99	5.4549	5.2243
25-Jul-13	1,011.66	2.3378	2.2390
25-Jun-13	1,013.24	3.8964	3.7316
Direct Plan - Monthly Dividend			
26-Aug-13	1018.30	5.4549	5.2243
25-Jul-13	1,012.38	2.3378	2.2390
25-Jun-13	1,013.40	3.8964	3.7316
Monthly Dividend			
26-Aug-13	1017.54	5.4549	5.2243
25-Jul-13	1,011.66	2.3378	2.2390
25-Jun-13	1,012.71	3.8964	3.7316

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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Cash-Retail(G)	8.16	9.02	6.95	27/Nov/2006	7.09	15703.96
Crisil Liquid Fund Index	8.12	8.68	7.18		7.17	15781.89
Crisil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.88	14570.82
L&T Cash-Inst(G)	8.59	9.46	7.38	27/Nov/2006	7.52	16120.23
Crisil Liquid Fund Index	8.12	8.68	7.18		7.17	15781.89
Crisil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.88	14570.82
L&T Cash Fund - Super Ins	8.88	9.62	7.54	27/Nov/2006	7.68	16286.20
Crisil Liquid Fund Index	8.12	8.68	7.18		7.17	15781.89
Crisil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.88	14570.82

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Daily Dividend	1,011.63
Direct Plan - Daily Dividend	1,011.95
Direct Plan - Growth	1,664.88
Direct Plan - Weekly Dividend	1,001.60
Growth	1,664.60
Institutional Plus Growth	2,428.58
Regular Growth	2,350.64
Weekly Dividend	1,001.66

Date of Inception :

Regular	October 4, 2000
Institutional	April 10, 2003
Super Institutional	October 3, 2006

Expense Ratio :

Institutional	0.40%
Super Institutional	0.10%
Retail	1.30%
Direct	0.08%

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
CRISIL Liquid Fund Index

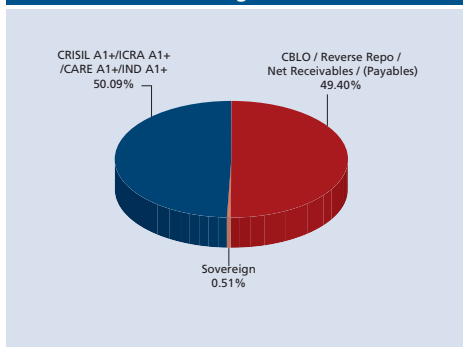
Benchmark:

CRISIL Liquid Fund Index

AAum (Rs. In Crs) Quarter ended June 30, 2013

2984.23
Source : AMFI

% Rating Profile



PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
MONEY MARKET INSTRUMENT		
Commercial Paper/Certificate of Deposit		
Bank of India	CRISIL A1+	7.28%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	7.24%
Indian Overseas Bank	CRISIL A1+	4.55%
State Bank of Travancore	CRISIL A1+	3.64%
Berger Paints India Limited	CRISIL A1+	3.63%
Volkswagen Finance Private Limited	IND A1+	3.62%
Axis Bank Limited	CRISIL A1+	3.59%
IndusInd Bank Limited	CRISIL A1+	1.99%
Allahabad Bank	ICRA A1+	1.82%
ICICI Bank Limited	ICRA A1+	1.82%
Kalpataru Power Transmissions Limited	CRISIL A1+	1.82%
Syndicate Bank	CARE A1+	1.82%
HDB Financial Services Limited	CARE A1+	1.81%
State Bank of Patiala	ICRA A1+	1.64%
The Jammu & Kashmir Bank Limited	CRISIL A1+	1.09%
Canara Bank	CRISIL A1+	0.91%
Oriental Bank Of Commerce	CRISIL A1+	0.91%
Vijaya Bank	IND A1+	0.91%
Total		50.09%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
TREASURY BILL		
27 DAYS CMB 17SEP13	SOVEREIGN	0.51%
Total		0.51%
Others		
CBLO/Reverse Repo		49.22%
Net Receivables/(Payables)		0.18%
Net Assets		100.00%
Average Maturity 0.03 years		
Modified Duration 0.02 years		

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012	30/Jun/2011	30/Jun/2010		CAGR Returns (%)	PTP Returns* (in Rs)
	28/Jun/2013	29/Jun/2012	30/Jun/2011			
L&T Liquid-Reg(G)	7.60	8.69	7.27	04/Oct/2000	6.84	23242.54
Crisil Liquid Fund Index	8.12	8.68	7.18		NA	NA
Crisil 91 Day T-Bill Index^	8.29	8.01	4.72		5.85	20620.61
L&T Liquid-Inst Plus(G)	8.56	9.60	7.44	10/Apr/2003	8.93	23975.12
Crisil Liquid Fund Index	8.12	8.68	7.18		6.29	18660.88
Crisil 91 Day T-Bill Index^	8.29	8.01	4.72		5.44	17194.92
L&T Liquid Fund-Super Ins	8.95	9.75	7.55	03/Oct/2006	7.64	16426.62
Crisil Liquid Fund Index	8.12	8.68	7.18		7.15	15922.57
Crisil 91 Day T-Bill Index^	8.29	8.01	4.72		5.70	14527.75

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Daily Dividend	10.1660
Direct Plan - Daily Dividend	10.1619
Direct Plan - Growth	19.5992
Direct Plan- Monthly Dividend	12.2826
Direct Plan- Weekly Dividend	12.2956
Growth	19.5793
Monthly Dividend	12.2825
Regular Growth	18.9612
Regular Monthly Dividend	11.7555
Semi Annual Dividend	14.8985
Weekly Dividend	10.3094

Date of Inception :

Retail	November 27, 1997
Institutional	April 10, 2003

Expense Ratio :

Institutional	0.29%
Regular	1.00%
Direct	0.10%

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

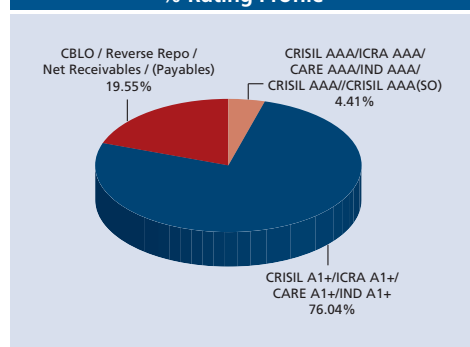
Mr. Shriram Ramanathan and Mr. Mahesh Chhabria

Benchmark

CRISIL Liquid Fund Index

AAUm (Rs. In Crs) Quarter ended June 30, 2013 480.13
Source : AMFI

% Rating Profile



PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
Power Finance Corporation Limited	ICRA AAA	4.41%
Total		4.41%
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Indusind Bank Limited	CRISIL A1+	7.84%
The Jammu & Kashmir Bank Limited	CRISIL A1+	7.84%
ICICI Bank Limited	ICRA A1+	7.40%
Housing Development Finance Corporation Limited	ICRA A1+	7.38%
Indian Overseas Bank	CRISIL A1+	7.37%
Indian Bank	IND A1+	7.37%
Allahabad Bank	ICRA A1+	7.36%
State Bank of Patiala	ICRA A1+	7.36%
Kotak Mahindra Prime Limited	CRISIL A1+	7.32%
Kalpataru Power Transmissions Limited	CRISIL A1+	4.43%
Canara Bank	CRISIL A1+	2.79%
Corporation Bank	CRISIL A1+	1.40%
Punjab National Bank	CARE A1+	0.15%
Kotak Mahindra Bank Limited	CRISIL A1+	0.03%
Total		76.04%
Others		
CBLO/Reverse Repo		19.02%
Net Receivables/(Payables)		0.53%
Net Assets		100.00%
Average Maturity		0.08 years
Modified Duration		0.07 years

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-Aug-13	11.8253	0.0623	0.0597
25-Jun-13	11.7892	0.0468	0.0448
27-May-13	11.7970	0.0613	0.0522
Direct Plan - Monthly Dividend			
26-Aug-13	12.3738	0.0701	0.0672
25-Jun-13	12.3245	0.0545	0.0522
27-May-13	12.3306	0.0701	0.0597
Institutional - Monthly Dividend			
26-Aug-13	12.3609	0.0701	0.0672
25-Jun-13	12.3159	0.0545	0.0522
27-May-13	12.324	0.0701	0.0597

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

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Ultra ST-Reg(G)	8.40	9.65	7.32	27/Nov/1997	4.14	18814.50
Crilil Liquid Fund Index	8.12	8.68	7.18		NA	NA
Crilil 1 Yr T-Bill Index^	8.17	7.73	4.43		6.47	26596.29
L&T Ultra Short Term Fund - Inst	9.24	9.92	7.62	10/Apr/2003	6.70	19403.40
Crilil Liquid Fund Index	8.12	8.68	7.18		6.29	18660.88
Crilil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.44	17192.93

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Daily Dividend Plan	10.8591
Direct Plan - Daily Dividend Plan	10.8591
Direct Plan - Growth Plan	11.8415
Direct Plan - Monthly Dividend	11.1417
Direct Plan - Weekly Dividend	12.5955
Growth Plan	11.8315
Monthly Dividend	11.1319
Weekly Dividend	12.3697

Date of Inception : August 11, 2005

Expense Ratio :
Direct 0.25%
Regular 0.40%

Options Growth and Dividend (Daily/Weekly/Monthly)

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 Crs) Quarter ended June 30, 2013 931.53
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
Mapex Infrastructure Private Limited	CRISIL AAA(SO)	8.88%
Sundaram Finance Limited	ICRA AA+	3.27%
Housing Development Finance Corporation Limited	CRISIL AAA	3.26%
Kotak Mahindra Prime Limited	CRISIL AA+	0.03%
Total		15.44%
MONEY MARKET INSTRUMENTS		
Commercial Paper/Certificate of Deposit		
Canara Bank	CRISIL A1+	14.15%
Corporation Bank	CRISIL A1+	14.15%
Kalpataru Power Transmissions Limited	CRISIL A1+	11.64%
ICICI Bank Limited	ICRA A1+	9.29%
Indian Bank	IND A1+	8.31%
Bank Of India	CRISIL A1+	7.81%
Indusind Bank Limited	CRISIL A1+	5.89%
The Jammu & Kashmir Bank Limited	CRISIL A1+	5.89%
Total		77.13%
TREASURY BILL		
27 DAYS CMB 17SEP13	SOVEREIGN	3.81%
Total		3.81%
Others		
CBLO/Reverse Repo		3.36%
Net Receivables/(Payables)		0.26%
Net Assets		100.00%
Average Maturity		0.32 years
Modified Duration		0.28 years

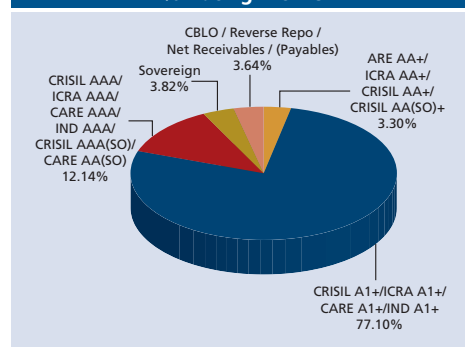
Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Regular - Monthly Dividend			
26-Aug-13	11.2008	0.0545	0.0522
25-Jun-13	11.1225	0.0390	0.0373
27-May-13	11.1296	0.0613	0.0522
Direct Plan - Monthly Dividend			
26-Aug-13	11.2105	0.0545	0.0522
25-Jun-13	11.1287	0.0389	0.0373
27-May-13	11.1345	0.0613	0.0522

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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T FRF(G)	10.00	9.75	7.73	11/Aug/2005	7.39	17548.90
Crisil Liquid Fund Index	8.12	8.68	7.18		6.90	16923.58
Crisil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.71	15492.39

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 – For redemption on or before 6 months from the date of allotment or Purchase applying First in First out basis – 0.50% of Applicable Net Asset Value.

For details on other funds managed by the Fund Manager, please refer page no 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Daily Dividend Option	10.1991
Direct Plan - Daily Dividend Option	10.2420
Direct Plan - Growth Option	10.7793
Direct Plan - Monthly Dividend Option	10.0946
Direct Plan - Weekly Dividend Option	10.0377
Growth Option	10.7725
Institutional Plan - Growth Option	15.0200
Retail Plan - Growth Option	15.1483
Retail Plan - Monthly Dividend Option	10.1195
Weekly Dividend Option	10.0750
Monthly Dividend Option	10.0878

Date of Inception :

Retail	September 20, 2007
Institutional	February 18, 2008
Super Institutional	September 12, 2012

Expense Ratio :

Institutional	0.64%
Super Institutional	0.54%
Retail	1.06%
Direct	0.51%

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 Crs) Quarter ended June 30, 2013

47.53
Source : AMFI

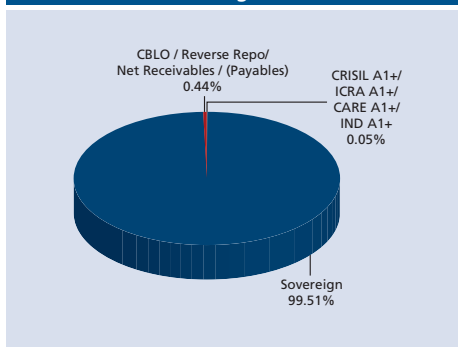
PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
MONEY MARKET INSTRUMENT		
Commercial Paper/Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	0.05%
Total		0.05%
TREASURY BILL		
28 DAYS CMB 17SEP13	SOVEREIGN	39.90%
27 DAYS CMB 17SEP13	SOVEREIGN	34.67%
34 DAYS CMB 17SEP13	SOVEREIGN	24.94%
Total		99.51%
Others		
CBLO / Reverse Repo		0.36%
Net Receivables / (Payables)		0.08%
Grand Total		100.00%

Average Maturity 0.05 years

Modified Duration 0.05 years

% Rating Profile



Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Retail - Monthly Dividend			
26-Aug-13	10.1810	0.0623	0.0597
25-Jun-13	10.1477	0.0390	0.0373
27-May-13	10.1445	0.0438	0.0373
Monthly Dividend			
26-Aug-13	10.1487	0.0623	0.0597
25-Jun-13	10.1059	0.0390	0.0373
27-May-13	10.1086	0.0526	0.0448
Direct Plan - Monthly Dividend			
26-Aug-13	10.1553	0.0623	0.0597
25-Jun-13	10.1107	0.0390	0.0373
27-May-13	10.1126	0.0526	0.0448

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

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Low Duration Fund-Inst(G)	8.51	9.39	7.66	18/Feb/2008	7.68	14873.00
Crisil Liquid Fund Index	8.12	8.68	7.18		7.16	14485.37
Crisil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.96	13640.34
L&T Low Duration Fund-Retail(G)	8.08	8.95	7.23	20/Sep/2007	7.29	15010.40
Crisil Liquid Fund Index	8.12	8.68	7.18		7.10	14864.69
Crisil 1 Yr T-Bill Index^	8.17	7.73	4.43		5.95	13960.80

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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

Exit Load - For redemption within 25 days from the date of allotment or Purchase applying First in First out basis - 1.50% of Applicable Net Asset Value. • For redemption after 25 days from the date of allotment or Purchase applying First in First out basis - NIL (w.e.f. August 27, 2013)

For details on other funds managed by the Fund Manager, please refer page no 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Bonus	11.3652
Direct Plan -Growth	11.3729
Direct Plan - Dividend	10.3289
Direct Plan-Bonus	11.3729
Growth	11.3652
Dividend	10.2830
Quarterly Dividend	10.3443

Date of Inception : December 27, 2011

Expense Ratio :

Direct	0.33%
Regular	0.43%

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 Crs) Quarter ended June 30, 2013

695.91
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
National Bank for Agriculture & Rural Development	CRISIL AAA	12.03%
National Housing Bank	IND AAA	11.89%
Indian Oil Corporation Limited	ICRA AAA	4.96%
Shriram Transport Finance Company Limited	CARE AA+	4.33%
IDFC Limited	ICRA AAA	3.98%
Housing Development Finance Corporation Limited	CRISIL AAA	3.95%
Power Finance Corporation Limited	CRISIL AAA	3.93%
Tata Motors Finance Limited	CRISIL AA-	3.90%
National Housing Bank	CRISIL AAA	3.84%
LIC Housing Finance Limited	CARE AAA	2.95%
Bharat Petroleum Corporation Limited	CRISIL AAA	2.92%
Bajaj Finance Limited	CRISIL AA+	2.22%
Kotak Mahindra Prime Limited	CRISIL AA+	1.99%
Vizag General Cargo Berth Pvt Limited	CRISIL AA(SO)+	1.95%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.94%
Sundaram Finance Limited	ICRA AA+	1.70%
Mahindra & Mahindra Financial Services Limited	CRISIL AA+	1.69%
Rural Electrification Corporation Limited	CRISIL AAA	1.63%
Mahindra Vehicles Manufacturers Limited	ICRA AA	1.03%
Export-Import Bank of India	CRISIL AAA	1.00%
Tata Sons Limited	CRISIL AAA	0.99%
Total		74.82%

MONEY MARKET INSTRUMENT

Certificate of Deposit		
Corporation Bank	CRISIL A1+	6.50%
State Bank of Patiala	CRISIL A1+	4.76%
Total		11.26%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
Others		
CBLO / Reverse Repo		10.21%
Net Receivables / (Payables)		3.71%
Net Assets		100.00%

Average Maturity 1.31 years

Modified Duration 1.09 years

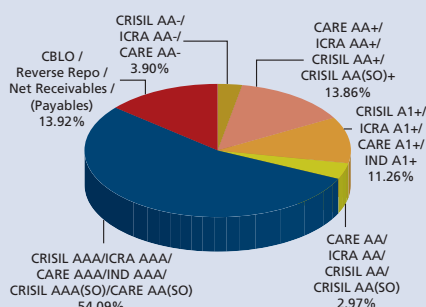
Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Monthly Dividend			
25-Jun-13	10.4971	0.0390	0.0373
27-May-13	10.5983	0.0876	0.0746
25-Apr-13	10.5446	0.0701	0.0597
Direct Plan - Monthly Dividend			
25-Jun-13	10.5013	0.0390	0.0373
27-May-13	10.5983	0.0876	0.0746
25-Apr-13	10.5446	0.0701	0.0597
Quarterly Dividend			
26-Jun-13	10.6998	0.1870	0.1791
25-Mar-13	10.65	0.1762	0.151
26-Dec-12	10.62	0.1762	0.151

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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)	Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Short Term Opportunities Fund(G)	9.95	27/Dec/2011	9.84	11516.40
Crisil Short Term Bond Fund Index	9.30		9.22	11418.36
Crisil 1 Yr T-Bill Index^	8.17		8.17	11253.82

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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/switched-out <= 1 month from the date of allotment; • Nil, if redeemed after 1 month from the date of allotment.

For details on other funds managed by the Fund Manager, please refer page no 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)	
Direct Plan - Dividend Option	10.0259
Direct Plan - Growth Option	12.3167
Dividend Option	10.0468
Growth Option	12.2964
Date of Inception :	December 4, 2010
Expense Ratio :	
Direct	1.00%
Regular	1.24%
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. Shiram Ramanathan and Mr. Vikram Chopra
Benchmark	CRISIL Short Term Bond Fund Index
AAum (Rs. In Crs) Quarter ended June 30, 2013	143.81 Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
Emas Expressway Private Limited	CRISIL AAA(SO)	12.64%
HPCL-Mittal Energy Limited	ICRA AA-	10.70%
IL&FS Transportation Networks Limited	ICRA A	10.55%
Vizag General Cargo Berth Pvt Limited	CRISIL AA(SO)+	10.40%
Jindal Steel & Power Limited	CARE AA+	9.63%
JSW Energy Limited	CARE AA-	9.59%
Shriram Transport Finance Company Limited	CARE AA+	9.23%
Mahindra Vehicles Manufacturers Limited	ICRA AA	7.34%
L&T Housing Finance Limited	CARE AA	7.00%
L&T Ahmedabad Maliya Tollway Limited	CARE AA(SO)	6.98%
Tata Motors Finance Limited	CRISIL AA-	2.15%
Tata Motors Limited	CARE AA	0.35%
Total		96.56%
Others		
CBLO / Reverse Repo		0.10%
Net Receivables / (Payables)		3.34%
Grand Total		100.00%
Average Maturity		1.82 years
Modified Duration		1.56 years

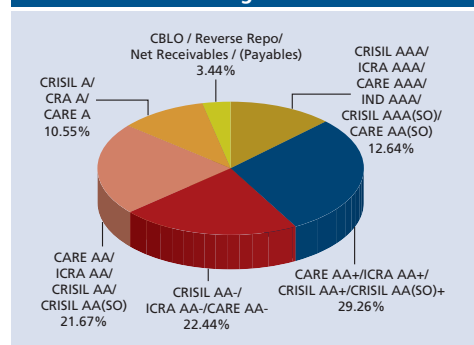
Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Monthly Dividend			
25-Jun-13	10.2519	0.0312	0.0299
27-May-13	10.2519	0.0312	0.0299
25-Apr-13	10.2367	0.0701	0.0597
Direct Plan - Monthly Dividend			
25-Jun-13	10.236	0.0390	0.0373
27-May-13	10.3233	0.0701	0.0597
25-Apr-13	10.2498	0.0701	0.0597

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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012		CAGR Returns (%)	PTP Returns* (in Rs)
L&T ST Income Fund(G)	9.60	8.95	04/Dec/2010	9.15	12520.60
Crisil Short Term Bond Fund Index	9.30	8.81		8.57	12351.07
Crisil 1 Yr T-Bill Index^	8.17	7.73		7.39	12008.18

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 9 months from the date of allotment or Purchase applying First in First out basis - 0.50% of Applicable Net Asset Value. For details on other funds managed by the Fund Manager, please refer page no 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan - Dividend	10.2512
Direct Plan - Growth	13.0212
Dividend	10.2317
Growth	12.9994
Retail Bonus	12.7962
Retail Dividend	10.1049
Retail Growth	12.7981
Retail Quarterly Dividend	10.4053

Date of Inception : October 8, 2009

Expense Ratio :

Institutional	1.42%
Regular	1.34%
Direct	1.16%

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 Crs) Quarter ended June 30, 2013 267.49
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
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DEBT INSTRUMENTS

Listed/Awaiting Listing on the Exchange

Non Convertible Debentures

HPL-Mittal Energy Limited	ICRA AA-	11.68%
JSW Energy Limited	CARE AA-	9.61%
L&T Halol Shamlaji Tollway Limited	CRISIL AA(SO)	8.81%
L&T Ahmedabad Maliya Tollway Limited	CARE AA(SO)	8.10%
Adani Ports and Special Economic Zone Limited	ICRA AA-	7.87%
IL&FS Transportation Networks Limited	ICRA A	7.40%
Emas Expressway Private Limited	CRISIL AAA(SO)	7.21%
Mapex Infrastructure Private Limited	CRISIL AAA(SO)	4.69%
L&T Fincorp Limited	CARE AA+	4.47%
Magma Fincorp Limited	CARE AA+	2.72%
Housing Development Finance Corporation Limited	CRISIL AAA	1.37%
IDFC Limited	ICRA AAA	1.36%
Bharat Petroleum Corporation Limited	CRISIL AAA	1.35%
Power Grid Corporation of India Limited	CRISIL AAA	0.75%
Jindal Steel & Power Limited	CARE AA+	0.27%
Total		77.66%

MONEY MARKET INSTRUMENTS

Commercial Paper/Certificate of Deposit

IL&FS Limited	IND A1+	3.54%
State Bank of Patiala	ICRA A1+	1.40%
ICICI Bank Limited	ICRA A1+	1.05%
Total		5.99%

TREASURY BILL

48 DAYS CMB 14OCT13	SOVEREIGN	13.87%
Total		13.87%

Others

CBLO / Reverse Repo		0.45%
Net Receivables / (Payables)		2.03%

Net Assets 100.00%

Average Maturity 2.07 years

Modified Duration 1.65 years

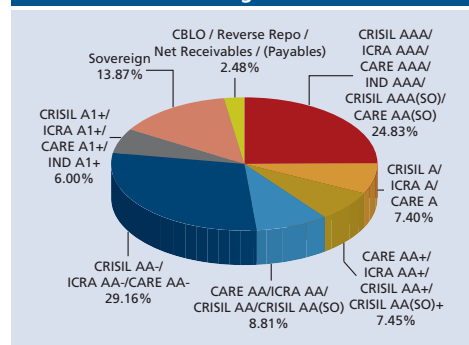
Dividend History

Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Retail - Monthly Dividend			
26-Aug-13	10.1683	0.0312	0.0299
25-Jun-13	10.3888	0.0390	0.0373
27-May-13	10.496	0.0613	0.0522
Direct Plan - Monthly Dividend			
26-Aug-13	10.3147	0.0312	0.0299
25-Jun-13	10.5331	0.0390	0.0373
27-May-13	10.5331	0.0390	0.0373
Retail - Quarterly Dividend			
26-Jun-13	10.7586	0.1247	0.1194
25-Mar-13	10.7954	0.1409	0.1208
26-Dec-12	10.7676	0.1409	0.1208
Institutional - Monthly Dividend			
26-Aug-13	10.2955	0.0312	0.0299
25-Jun-13	10.5208	0.0390	0.0373
27-May-13	10.6286	0.0613	0.0522

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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Income Opportunities Fund - Inst (G)	7.66	10.03	7.92	08/Oct/2009	7.90	13270.90
Crisil Short Term Bond Fund Index	9.30	8.81	5.59		7.42	13054.74
Crisil 10 Yr Gilt Index^	12.10	7.10	1.79		6.66	12712.95

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 - • For redemption within 1 year from the date of allotment or Purchase applying First in First out basis - 2.00% of Applicable Net Asset Value. • For redemption after 1 year but on or before 2 years from the date of allotment or Purchase applying First in First out basis - 1.00% of Applicable Net Asset Value. • For redemption after 2 years from the date of allotment or Purchase applying First in First out basis - Nil

For details on other funds managed by the Fund Manager, please refer page no 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan - Dividend Option	10.0022
Direct Plan - Growth Option	12.4152
Dividend Option	9.9652
Growth Option	12.3825
Retail Plan Dividend Option	10.0914
Retail Plan Growth Option	15.4559

Date of Inception :

Retail Plan	August 30, 2006
Institutional Plan	September 27, 2010

Expense Ratio :

Institutional	1.25%
Retail	1.75%
Direct	0.85%

Options

Institutional Plan, 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. Vikram Chopra and Mr. Shriram Ramanathan

Benchmark

CRISIL Composite Bond Fund Index

AAum (Rs. In Crs) Quarter ended June 30, 2013

184.95

Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
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DEBT INSTRUMENTS

Listed/Awaiting Listing on the Exchange

Non Convertible Debentures

Rural Electrification Corporation Limited	CRISIL AAA	11.88%
Power Grid Corporation of India Limited	CRISIL AAA	9.82%
Power Finance Corporation Limited	CRISIL AAA	5.50%
National Bank for Agriculture & Rural Development	CRISIL AAA	5.49%
National Housing Bank	IND AAA	2.81%
Bharat Petroleum Corporation Limited	CRISIL AAA	2.76%
Steel Authority of India Limited	CARE AAA	2.74%
IDFC Limited	ICRA AAA	2.70%
Export-Import Bank of India	CRISIL AAA	1.19%
Total		44.89%

GOVERNMENT BONDS

07.16% GOVT - 2023	SOVEREIGN	23.43%
08.33% GOVT - 2026	SOVEREIGN	5.99%
08.07% GOVT - 2017	SOVEREIGN	2.76%
07.83% GOVT - 2018	SOVEREIGN	2.72%
Total		34.90%

Others

CBLO / Reverse Repo		12.03%
Net Receivable/Payable		8.18%
Total		100.00%

Average Maturity 5.28 years

Modified Duration 3.63 years

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

26-Aug-13	10.2550	0.0390	0.0373
25-Jun-13	10.4925	0.0390	0.0373
27-May-13	10.7522	0.0701	0.0597

Institutional Plan - Monthly Dividend

26-Aug-13	10.1268	0.0390	0.0373
25-Jun-13	10.3533	0.0390	0.0373
27-May-13	10.7522	0.0701	0.0597

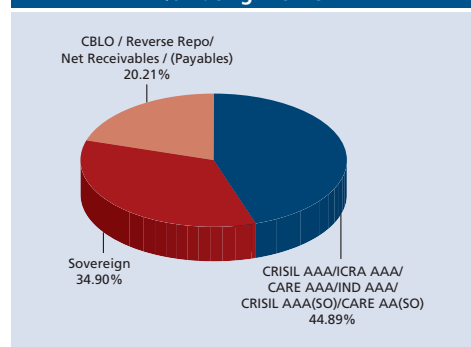
Direct Plan - Monthly Dividend

26-Aug-13	10.1537	0.0312	0.0299
25-Jun-13	10.3735	0.0390	0.0373
27-May-13	10.7522	0.0701	0.0597

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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Flexi Bond Fund - Inst	12.31	8.88	04/Dec/2010	9.28	12768.70
Crisil Composite Bond Fund Index	10.72	8.69		8.40	12487.09
Crisil 10 Yr Gilt Index	12.10	7.10		7.68	12259.10

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Flexi Bond-Retail(G)	11.76	8.34	4.15	30/Aug/2006	7.07	15951.80
Crisil Composite Bond Fund Index	10.72	8.69	4.58		7.05	15927.82
Crisil 10 Yr Gilt Index^	12.10	7.10	1.79		7.21	16088.89

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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

For details on other funds managed by the Fund Manager, please refer page no 30

FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan - Quarterly Dividend	11.9504
Direct Plan - Semi Annual Dividend	13.4350
Direct Plan - Growth Plan	31.3589
Growth Plan	31.2557
Quarterly Dividend	11.7062
Bonus	17.8084
Semi Annual Dividend	13.3915

Date of Inception : March 31, 1997

Expense Ratio:

Direct	1.01%
Regular	1.52%

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 Crs) Quarter ended June 30, 2013 2576.36
Source : AMFI

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
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DEBT INSTRUMENTS

Listed/Awaiting Listing on the Exchange

Non Convertible Debentures

National Housing Bank	CRISIL AAA	5.63%
Rural Electrification Corporation Limited	CRISIL AAA	5.03%
Export-Import Bank of India	CRISIL AAA	2.95%
Housing Development Finance Corporation Limited	CRISIL AAA	2.21%
Power Grid Corporation of India Limited	CRISIL AAA	1.51%
Power Finance Corporation Limited	CRISIL AAA	1.34%
National Bank for Agriculture & Rural Development	CRISIL AAA	0.97%
Reliance Ports & Terminals Limited	CRISIL AAA	0.91%
Steel Authority of India Limited	CARE AAA	0.19%
LIC Housing Finance Limited	CRISIL AAA	0.08%
Tata Motors Limited	ICRA AAA	0.03%
Total		20.85%

GOVERNMENT BONDS

07.16% GOVT - 2023	SOVEREIGN	18.90%
08.20% GOVT - 2025	SOVEREIGN	8.87%
08.33% GOVT - 2026	SOVEREIGN	6.91%
07.83% GOVT - 2018	SOVEREIGN	3.57%
08.12% GOVT - 2020	SOVEREIGN	1.75%
07.28% GOVT - 2020	SOVEREIGN	1.47%
08.19% GOVT - 2020	SOVEREIGN	1.34%
08.15% GOVT - 2022	SOVEREIGN	1.14%
08.79% GOVT - 2021	SOVEREIGN	0.75%
09.60% MAHARASHTRA - 2023	SOVEREIGN	0.72%
09.15% GOVT - 2024	SOVEREIGN	0.60%
08.07% GOVT - 2017	SOVEREIGN	0.58%
08.59% ANDHRA PRADESH - 2023	SOVEREIGN	0.56%
09.71% ANDHRA PRADESH - 2023	SOVEREIGN	0.40%
08.83% GOVT - 2041	SOVEREIGN	0.19%
08.68% GUJARAT - 2023	SOVEREIGN	0.15%
08.10% KERALA - 2023	SOVEREIGN	0.13%
08.68% GUJARAT - 2023	SOVEREIGN	0.16%
08.10% KERALA - 2023	SOVEREIGN	0.13%
Total		48.03%

MONEY MARKET INSTRUMENT

Commercial Paper/Certificate of Deposit

Canara Bank	CRISIL A1+	2.86%
State Bank of Travancore	CRISIL A1+	1.95%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
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State Bank of Mysore	ICRA A1+	1.94%
Corporation Bank	CRISIL A1+	1.90%
State Bank of Patiala	ICRA A1+	1.00%
Total		9.65%

Others

CBLO / Reverse Repo		17.15%
Net Receivables / (Payables)		4.32%

Net Assets 100.00%

Average Maturity 5.50 years

Modified Duration 3.45 years

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 - Quarterly Dividend

26-Jun-13	12.3118	0.1948	0.1866
25-Mar-13	12.1109	0.1762	0.1510
26-Dec-12	11.9693	0.1321	0.1133

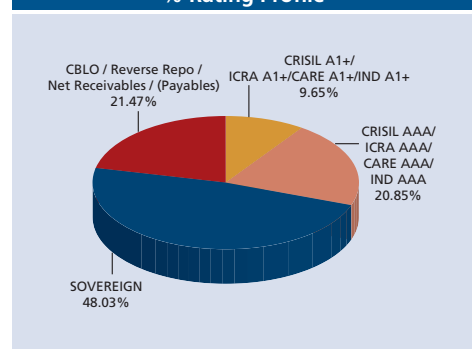
Direct - Quarterly Dividend

26-Jun-13	12.5526	0.1948	0.1866
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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.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Triple Ace Bond Fund(G)	11.60	8.71	5.17	31/Mar/1997	7.50	32407.90
Crisil Composite Bond Fund Index	10.72	8.69	4.58		NA	NA
Crisil 10 Yr Gilt Index^	12.10	7.10	1.79		NA	NA

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 - For redemption on or before 9 months from the date of allotment or Purchase applying First in First out basis - 1.50% of Applicable Net Asset Value. • For redemption after 9 months from the date of allotment or Purchase applying First in First out basis - Nil (w.e.f. August 12, 2013)

For details on other funds managed by the Fund Manager, please refer page no 30

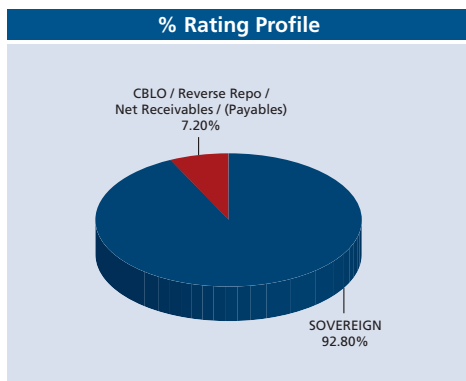
FUND DETAILS	
NAV of Plans/Options (as on 30 August 2013)	
Direct Plan - Growth	28.1005
Direct Plan - Quarterly Dividend	12.0278
Growth	28.0079
Quarterly Dividend	11.9872
Date of Inception :	March 29, 2000
Expense Ratio :	
Direct	1.00%
Regular	1.50%
Options	Dividend (Quarterly (Payout and Reinvestment*)), 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 Crs) Quarter ended June 30, 2013	36.49 Source : AMFI

PORTFOLIO ALLOCATION		
Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS		
GOVERNMENT BONDS		
07.16% GOVT - 2023	SOVEREIGN	44.37%
08.15% GOVT - 2022	SOVEREIGN	10.78%
08.33% GOVT - 2026	SOVEREIGN	6.48%
09.60% MAHARASHTRA - 2023	SOVEREIGN	4.54%
07.83% GOVT - 2018	SOVEREIGN	3.24%
08.12% GOVT - 2020	SOVEREIGN	3.23%
08.10% KERALA - 2023	SOVEREIGN	3.08%
08.79% GOVT - 2021	SOVEREIGN	2.23%
08.68% GUJARAT - 2023	SOVEREIGN	2.15%
08.20% GOVT - 2025	SOVEREIGN	1.50%
Total		81.60%
TREASURY BILL		
91 DAYS T-BILL 24OCT13	SOVEREIGN	11.20%
Total		11.20%
Others		
CBLO / Reverse Repo		4.35%
Net Receivables / (Payables)		2.85%
Net Assets		100.00%
Average Maturity		7.92 years
Modified Duration		5.20 years

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Quarterly Dividend			
26-Jun-13	12.5137	0.2338	0.2239
25-Mar-13	12.1263	0.1762	0.1510
26-Dec-12	11.8977	0.1321	0.1133
Direct Plan - Quarterly Dividend			
26-Jun-13	12.5442	0.2338	0.2239

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						
	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T Gilt - Investment(G)	16.66	8.49	6.71	29/Mar/2000	8.30	28775.80
I-SEC Composite Gilt Index	11.65	9.79	4.87		NA	NA
Crisil 10 Yr Gilt Index ^	12.10	7.10	1.79		NA	NA

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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

Exit Load - Nil.

For details on other funds managed by the Fund Manager, please refer page no 30

L&T Monthly Income Plan

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

Data as on August 30, 2013



FUND DETAILS

NAV of Plans/Options (as on 30 August 2013)

Direct Plan - Growth Plan	22.1531
Direct Plan - Monthly	10.9524
Dividend	
Direct Plan - Quarterly	11.1751
Dividend	
Growth Plan	22.0637
Monthly Dividend	10.9069
Quarterly Dividend	11.1285

Date of Inception : July 31, 2003

Expense Ratio :

Direct	1.65%
Regular	2.28%

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/-
Rs. 1000 or 100 units.

Minimum Redemption Size

Fund Manager

Mr. Vikram Chopra (Debt portion)
Mr. Venugopal Manghat (Equity portion)

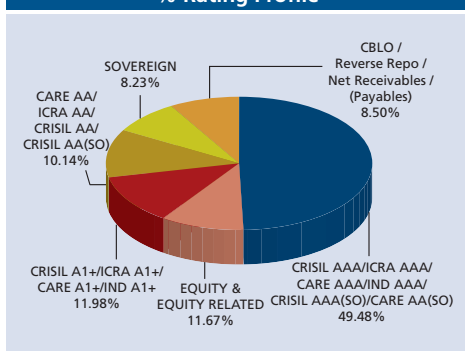
Benchmark:

AAum (Rs. In Crs) Quarter ended June 30, 2013

CRISIL MIP Blended Fund Index
58.63

Source : AMFI

% Rating Profile



PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
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EQUITY & EQUITY RELATED

Listed / awaiting listing on the stock exchanges

Infosys Limited	Software	1.62%
Reliance Industries Limited	Petroleum	1.49%
ITC Limited	Consumer Non Durables	0.93%
ICICI Bank Limited	Banks	0.82%
Oil & Natural Gas Corporation Limited	Oil	0.57%
HCL Technologies Limited	Software	0.48%
Idea Cellular Limited	Telecom - Services	0.46%
Housing Development Finance Corporation Limited	Finance	0.43%
Sesa Goa Limited	Minerals / Mining	0.33%
Shree Cement Limited	Cement	0.33%
HDFC Bank Limited	Banks	0.33%
Cairn India Limited	Oil	0.30%
Bharti Airtel Limited	Telecom - Services	0.29%
Tech Mahindra Limited	Software	0.28%
United Spirits Limited	Consumer Non Durables	0.25%
Zee Entertainment Enterprises Limited	Media & Entertainment	0.22%
Bayer Cropscience Limited	Pesticides	0.21%
Lupin Limited	Pharmaceuticals	0.21%
Bajaj Finance Limited	Finance	0.20%
Hero MotoCorp Limited	Auto	0.18%
Jyothy Laboratories Limited	Consumer Non Durables	0.18%
Maruti Suzuki India Limited	Auto	0.16%
Wipro Limited	Software	0.15%
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.14%
Wabco India Limited	Auto Ancillaries	0.14%
Oil India Limited	Oil	0.12%
Axis Bank Limited	Banks	0.12%
Castrol India Limited	Petroleum	0.11%
Coal India Limited	Minerals/Mining	0.11%
Exide Industries Limited	Auto Ancillaries	0.10%
Den Networks Limited	Media & Entertainment	0.09%
State Bank of India	Banks	0.08%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.07%
Mphasis Limited	Software	0.06%
Larsen & Toubro Limited	Construction	0.03%
Future Retail Limited	Project Retailing	0.03%
Hindustan Petroleum Corporation Limited	Petroleum	0.03%
Future Lifestyle Fashions Limited #	Products Retailing	0.02%

Bayer Cropscience Limited	Pesticides	0.21%
Lupin Limited	Pharmaceuticals	0.21%
Bajaj Finance Limited	Finance	0.20%
Hero MotoCorp Limited	Auto	0.18%
Jyothy Laboratories Limited	Consumer Non Durables	0.18%
Maruti Suzuki India Limited	Auto	0.16%
Wipro Limited	Software	0.15%
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.14%
Wabco India Limited	Auto Ancillaries	0.14%
Oil India Limited	Oil	0.12%
Axis Bank Limited	Banks	0.12%
Castrol India Limited	Petroleum	0.11%
Coal India Limited	Minerals/Mining	0.11%
Exide Industries Limited	Auto Ancillaries	0.10%
Den Networks Limited	Media & Entertainment	0.09%
State Bank of India	Banks	0.08%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.07%
Mphasis Limited	Software	0.06%
Larsen & Toubro Limited	Construction	0.03%
Future Retail Limited	Project Retailing	0.03%
Hindustan Petroleum Corporation Limited	Petroleum	0.03%
Future Lifestyle Fashions Limited #	Products Retailing	0.02%

Future Retail Limited	Retailing	0.03%
Hindustan Petroleum Corporation Limited	Petroleum	0.03%
Future Lifestyle Fashions Limited #	Retailing	0.02%
Total		11.67%

DEBT INSTRUMENTS

Listed/Awaiting Listing on the Exchange

Non Convertible Debentures

National Housing Bank	IND AAA	12.79%
National Bank for Agriculture & Rural Development	CRISIL AAA	11.83%
Tata Motors Limited	CARE AA	10.14%
Power Grid Corporation of India Limited	CRISIL AAA	5.47%

PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets
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Tata Sons Limited	CRISIL AAA	4.30%
Power Finance Corporation Limited	CRISIL AAA	4.15%
National Housing Bank	CRISIL AAA	4.13%
IDFC Limited	ICRA AAA	4.10%
Export-Import Bank of India	CRISIL AAA	2.71%
Total		59.62%

MONEY MARKET INSTRUMENTS

Certificate of Deposit

Corporation Bank	CRISIL A1+	11.98%
Total		11.98%

GOVERNMENT BONDS

08.33% GOVT - 2026	SOVEREIGN	4.13%
08.20% GOVT - 2025	SOVEREIGN	4.10%
Total		8.23%

Others

CBLO / Reverse Repo		7.82%
Net Receivables / (Payables)		0.68%
Net Assets		100.00%

#Pending Listing on Stock Exchange

*Average Maturity 3.45 years

*Modified Duration 2.41 years

*For Debt part only

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

26-Aug-13	11.0058	0.0390	0.0373
25-Jul-13	11.1172	0.0312	0.0299
25-Jun-13	11.3524	0.0468	0.0448

Direct Plan - Monthly Dividend

26-Aug-13	11.0508	0.0390	0.0373
25-Jul-13	11.1575	0.0312	0.0299
25-Jun-13	11.3873	0.0468	0.0448

Regular - Quarterly Dividend

26-Jun-13	11.6495	0.1948	0.1866
25-Mar-13	11.7075	0.1674	0.1435
26-Dec-12	11.8797	0.1674	0.1435

Direct Plan - Quarterly Dividend

26-Jun-13	11.6855	0.1948	0.1866
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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.

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013	30/Jun/2011 - 29/Jun/2012	30/Jun/2010 - 30/Jun/2011		CAGR Returns (%)	PTP Returns* (in Rs)
L&T MIP(G)	7.51	6.42	4.76	31/Jul/2003	8.66	22790.60
Crissil MIP Blended Index	10.83	6.54	5.03		8.00	21453.33
Crissil 10 Yr Gilt Index^	12.10	7.10	1.79		5.42	16871.74

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

L&T MIP - Wealth Builder Fund

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

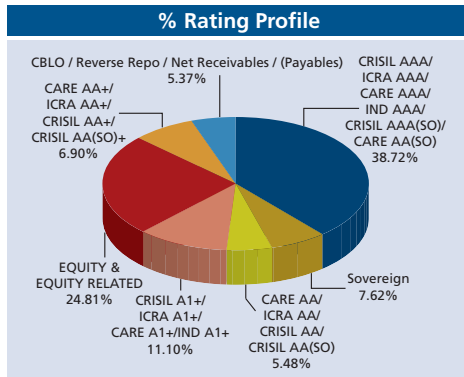
Data as on August 30, 2013



FUND DETAILS	
NAV of Plans/Options (as on 30 August 2013)	
Direct Plan - Growth Plan	10.8338
Direct Plan - Monthly Dividend	10.1592
Direct Plan - Quarterly Dividend	10.3047
Growth Plan	10.7906
Monthly Dividend	10.0287
Quarterly Dividend	10.1209
Date of Inception :	October 18, 2011
Expense Ratio :	
Direct	1.65%
Regular	2.27%
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 Crs) Quarter ended June 30, 2013	72.96 Source : AMFI

PORTFOLIO ALLOCATION		
Name of Instrument	Rating/ Industry	% to Net Assets
EQUITY & EQUITY RELATED		
Listed/awaiting listing on the stock exchanges		
Infosys Limited	Software	2.88%
ITC Limited	Consumer Non Durables	1.85%
Reliance Industries Limited	Petroleum	1.70%
ICICI Bank Limited	Banks	1.19%
Oil & Natural Gas Corporation Limited	Oil	1.16%
HCL Technologies Limited	Software	0.97%
Idea Cellular Limited	Telecom - Services	0.95%
Sesa Goa Limited	Minerals / Mining	0.94%
Housing Development Finance Corporation Limited	Finance	0.82%
Tech Mahindra Limited	Software	0.82%
Zee Entertainment Enterprises Limited	Media & Entertainment	0.80%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.74%
Cairn India Limited	Oil	0.65%
HDFC Bank Limited	Banks	0.64%
Maruti Suzuki India Limited	Auto	0.60%
Indraprastha Gas Limited	Gas	0.59%
Lupin Limited	Pharmaceuticals	0.58%
Bayer Cropscience Limited	Pesticides	0.52%
Bharti Airtel Limited	Telecom - Services	0.48%
United Spirits Limited	Consumer Non Durables	0.44%
Wabco India Limited	Auto Ancillaries	0.40%
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.38%
Castrol India Limited	Petroleum	0.37%
Oil India Limited	Oil	0.36%
Bajaj Finance Limited	Finance	0.36%
Den Networks Limited	Media & Entertainment	0.36%
Hero MotoCorp Limited	Auto	0.36%
Wipro Limited	Software	0.34%
Exide Industries Limited	Auto Ancillaries	0.33%
Divi's Laboratories Limited	Pharmaceuticals	0.32%
Tata Motors Limited	Auto	0.30%
Jyothy Laboratories Limited	Consumer Non Durables	0.30%
Hindustan Petroleum Corporation Limited	Petroleum	0.29%
Axis Bank Limited	Banks	0.27%
State Bank of India	Banks	0.23%
Coal India Limited	Minerals/Mining	0.20%
Mphasis Limited	Software	0.17%
Future Retail Limited	Retailing	0.09%
Future Lifestyle Fashions Limited #	Retailing	0.06%
Total		24.81%
DEBT INSTRUMENTS		
Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures		
National Bank for Agriculture & Rural Development	CRISIL AAA	10.95%
Bajaj Finance Limited	CRISIL AA+	6.90%
Tata Motors Limited	CARE AA	5.48%

PORTFOLIO ALLOCATION		
Name of Instrument	Rating/ Industry	% to Net Assets
Tata Sons Limited	CRISIL AAA	3.98%
National Housing Bank	IND AAA	3.96%
Power Finance Corporation Limited	CRISIL AAA	3.84%
National Housing Bank	CRISIL AAA	3.82%
IDFC Limited	ICRA AAA	3.79%
Housing Development Finance Corporation Limited	CRISIL AAA	3.08%
Export-Import Bank of India	CRISIL AAA	2.51%
Power Grid Corporation of India Limited	CRISIL AAA	1.52%
National Bank for Agriculture & Rural Development	ICRA AAA	1.27%
Total		51.10%
MONEY MARKET INSTRUMENT		
Commercial Paper/Certificate of Deposit		
Corporation Bank	CRISIL A1+	11.10%
Total		11.10%
GOVERNMENT BONDS		
08.33% GOVT - 2026	SOVEREIGN	3.83%
08.20% GOVT - 2025	SOVEREIGN	3.79%
Total		7.62%
Others		
CBLO / Reverse Repo		3.67%
Net Receivables / (Payables)		1.70%
Net Assets		100.00%
#Pending Listing on Stock Exchange		
*Average Maturity		3.55 years
*Modified Duration		2.47 years
*For Debt part only		



Performance of Growth Option				
	Absolute Returns (Period)	Date of Inception of the Scheme	Since Inception	
	29/Jun/2012 - 28/Jun/2013		CAGR Returns (%)	PTP Returns* (in Rs)
L&T MIP Wealth Bulider Fund(G)	7.10	18/Oct/2011	6.62	11148.70
Crisil MIP Blended Index ^	10.83		10.30	11808.03
Crisil 10 Yr Gilt Index	12.10		11.51	12029.52

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. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

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 30

Dividend History			
Date of Declaration	NAV as on date of declaration (Rs.)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Regular - Monthly Dividend			
25-Jul-13	10.2347	0.0234	0.0224
25-Jun-13	10.3651	0.0468	0.0448
27-May-13	10.6739	0.0701	0.0597
Direct Plan - Monthly Dividend			
27-May-13	10.7008	0.0701	0.0597
25-Apr-13	10.5834	0.0526	0.0448
25-Mar-13	10.4376	0.0352	0.0302
Regular - Quarterly Dividend			
26-Jun-13	10.5456	0.1559	0.1493
25-Mar-13	10.5888	0.1321	0.1133
26-Dec-12	10.8803	0.1762	0.151
Direct Plan - Quarterly Dividend			
26-Jun-13	10.5824	0.0468	0.0448

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.

Ready Reckoner For Schemes

Scheme	Options	Dividend Frequency	Minimum Investment Amount (Rs.)	Cheque/DD to be drawn in favour of
L&T Equity Fund (L&T EF)	G, DP & DR	At Trustee's Discretion	5,000	L&T Equity Fund
L&T India Special Situations Fund (L&T ISSF)	G, DP & DR	At Trustee's Discretion	5,000	L&T India Special Situations Fund
L&T Tax Advantage Fund (L&T TAF)	G, DP & DR	At Trustee's Discretion	500 or in multiples of Rs. 500	L&T Tax Advantage Fund
L&T Indo Asia Fund (L&T IAF)	G, DP & DR	At Trustee's Discretion	5,000	L&T Indo Asia Fund
L&T India Large Cap Fund (L&T ILCF)	G, DP & DR	At Trustee's Discretion	5,000	L&T India Large Cap Fund
L&T India Value Fund (L&T IVF)	G, DP & DR	At Trustee's Discretion	5,000	L&T India Value Fund
L&T India Prudence Fund (L&T IPF)	G, DP & DR	At Trustee's Discretion	5,000	L&T India Prudence Fund
L&T India Equity and Gold Fund (L&T IEGF)	G, DP & DR	At Trustee's Discretion	5,000	L&T India Equity and Gold Fund
L&T Midcap Fund	G, DP & DR	At Trustee's Discretion	5,000	L&T Midcap Fund
L&T Tax Saver Fund*	G, DP & DR	At Trustee's Discretion	N.A.	L&T Tax Saver Fund
L&T Infrastructure Fund	G, DP & DR	At Trustee's Discretion	5,000	L&T Infrastructure Fund
L&T Flexi Bond Fund (L&T FBF)	G, DP & DR	Monthly	10,000	L&T Flexi Bond Fund
L&T Cash Fund (L&T CF)	G, DP & DR	Daily, Weekly, Monthly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Cash Fund
L&T Low Duration Fund (L&T LDF)	G, DP & DR	Daily, Weekly, Monthly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Low Duration Fund
L&T Global Real Assets Fund (L&T GRAF)	G, DP & DR	At Trustee's Discretion	5,000	L&T Global Real Assets Fund
L&T Short Term Income Fund (L&T STIF)	G, DP & DR	Monthly	10,000	L&T Short Term Income Fund
L&T Triple Ace Bond Fund	G, QD, SAD & B	Quarterly, Semi-annual: At Trustee's Discretion	10,000	L&T Triple Ace Bond Fund
L&T Monthly Income Plan	G, MD, QD & B	Monthly, Quarterly	10,000	L&T Monthly Income Plan
L&T MIP - Wealth Builder Fund	G, MD & QD	Monthly, Quarterly	10,000	L&T MIP - Wealth Builder Fund
L&T Floating Rate Fund	G & D	Daily, Weekly, Monthly	10,000	L&T Floating Rate Fund
L&T Gilt Fund	G, DP & DR	Quarterly	10,000	L&T Gilt Fund
L&T Liquid Fund	G, WD & DDRIP	Daily, Weekly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Liquid Fund
L&T Ultra Short Term Fund	G, WD, MD, SAD & DDRIP	Daily, Weekly, Monthly, Semi-annual: At Trustee's Discretion	10,000	L&T Ultra Short Term Fund
L&T Income Opportunities Fund	G, D, QD & B	Monthly, Quarterly	10,000	L&T Income Opportunities Fund
L&T Short Term Opportunities Fund	G, D, QD & B	Monthly, Quarterly	10,000	L&T Short Term Opportunities Fund

* 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.

G-Growth, DP-Dividend Payout, DR-Dividend Reinvestment, D-Dividend

If an investor does not clearly indicate the choice of Plan, Option or dividend frequency in the application form, the underlined Plan, Option or dividend frequency will be taken as the default option and processed, subject to the minimum investment requirement and other conditions being fulfilled.

Serial No.	Mr. S.N. Lahiri Total No. of years of experience: 21
1	L&T Equity Fund
2	L&T India Special Situations Fund
3	L&T Tax Advantage Fund
4	L&T India Equity and Gold Fund (Equity Component)
5	L&T Infrastructure Fund
6	L&T India Prudence Fund (Equity Component)
7	L&T Midcap Fund

Serial No.	Mr. Venugopal Manghat Total No. of years of experience: 18
1	L&T India Large Cap Fund
2	L&T India Value Fund
3	L&T Indo Asia Fund
4	L&T Monthly Income Plan (Equity Component)
5	L&T MIP - Wealth Builder Fund (Equity Component)

Serial No.	Mr. Rajesh Pherwani Total No. of years of experience: 16
1	L&T Tax Saver Fund

Serial No.	Mr. Abhijeet Dakshikar Total No. of years of experience: 10
1	L&T Equity Fund*
2	L&T India Large Cap Fund*
3	L&T India Special Situations Fund*
4	L&T India Value Fund*
5	L&T India Equity and Gold Fund*
6	L&T Indo Asia Fund*
7	L&T India Prudence Fund*
8	L&T Global Real Assets Fund

Serial No.	Mr. Shriram Ramanathan Total No. of years of experience: 13
1	L&T Liquid Fund (Co-PM)
2	L&T Ultra Short Term Fund (Co-PM)
3	L&T Low Duration Fund
4	L&T Short Term Income Fund (Co-PM)
5	L&T Income Opportunities Fund
6	L&T Flexi Bond Fund (Co-PM)

Serial No.	Mr. Mahesh Chhabria Total No. of years of experience: 14
1	L&T Liquid Fund (Co-PM)
2	L&T Cash Fund
3	L&T Ultra Short Term Fund (Co-PM)
4	L&T Floating Rate Fund

Serial No.	Ms. Shobheta Manglik Total No. of years of experience: 11
1	L&T Triple Ace Bond Fund
2	L&T Gilt Fund

Serial No.	Mr. Vikram Chopra Total No. of years of experience: 12
1	L&T India Equity and Gold Fund (Debt Portion)
2	L&T India Prudence Fund (Debt Portion)
3	L&T Monthly Income Plan (Debt Portion)
4	L&T MIP Wealth Builder (Debt Portion)
5	L&T Short Term Opportunities Fund
6	L&T Short term Income Fund (Co-PM)
7	L&T Flexi Bond Fund (Co-PM)

PM - Portfolio Manager

* For investments in Foreign Securities

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. S-3, Yashoda Apartment, 1st Floor, Plot No. 20, Near Mata Mandir, Opp. Children's Traffic Park, Dharampeth, Nagpur - 400 010 Tel : 91.712.2540125. **Nashik:** 719 & 720, Plot No 28, Vise Mala Area, Sulochana Co-Operative Housing Society Limited, Nashik - 422005. **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, MP. **Gwalior:** 2nd Floor, J.J. Plaza, Huzrat Chauraha, lashkar, Gwalior - 474001. **Indore:** 118 City Centre, 570 M.G. Road, Indore- 452001

GOA:

Edcon Towers, 1st Floor, Shop No. F2, Menezes Braganza Road, Panaji, 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:** 302-Metro Plaza, Near Eagle Travels, Moti Taki Chowk, Rajkot-360001. **Surat:** Ground Floor "C" wing, Office No. G-9, ITC Building, Majuragate, Surat - 395002. **Vadodara:** UG/09, Concord, R. C. Dutt Road, Alkapuri, Vadodara - 390007

SOUTH ZONE

KARNATAKA:

Bengaluru: 202, 2nd Floor, Phoenix Towers, 16, Museum Road, Diagonally opp.to St.Joseph's College, Bangalore - 560 025 **Hubli:** 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Hubli - 580029 **Mangalore:** No-14-4-511-50, 3rd floor, Crystal-ARC, Balmata Road, Hampanakatta, Mangalore - 575001. **Mysore:** 133, 3rd floor, Shikha Towers, Ramavilas Road, Mysore - 570 024.

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: 4th floor, APDL Estates, 7-1-21/A, Survey No.341/1, Opp Country Club, Begumpet, Hyderabad - 500017. **Vijaywada:** Door no. 40-5-6/1, Brundavana Colony, Tikkil Road, Labbipeta, Vijaywada - 520 010. **Vishakhapatnam:** D.No : 47-14-4/5, Flat No:303, 2rd Floor, Eswara Paradise, Besi de StateBank of India, Dwarakanagar Main road, Visakhapatnam -530016.

TAMIL NADU:

Chennai: 3rd Floor, Investwell Centre, 91, G.N. Chetty Road, T. Nagar, Chennai - 600017. **Coimbatore:** Kovai Towers, 2nd Floor, 44, Balasundram 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, above Barakhamba Metro station, Connaught Place, New Delhi - 110001

RAJASTHAN:

Jaipur: Unit No 201 & 202, Trimurty, V-Jay City Point, D-52 Ahinsa Circle, Ashok Marg, C-Scheme, Jaipur Rajasthan-302001. **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, Dist. 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: 47, 2nd Floor, Gauri Tower, Puda Complex, Opp. Tehsil Complex, Jalandhar - 144001. **Ludhiana:** SCO-10-11, 2nd Floor, Feroze Gandhi Market, Ludhiana -141 001.

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:** Unit No D64/127, CH, Arihant Complex, Sigra, 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: 1st Floor, Rajdhani House, 77 Janpath, Kharvel Nagar, Bhubaneswar, Orissa - 751001. **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