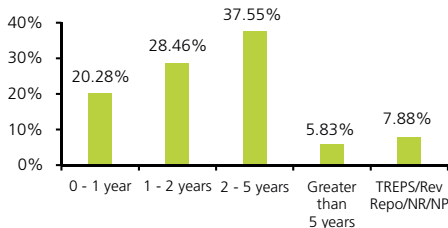


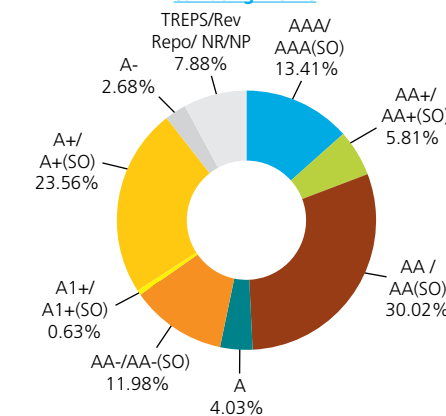
Fund Details

NAV of Plans/Options (as on November 30, 2018)		₹
Dividend - Regular Plan		10.7011
Annual Dividend - Regular Plan		11.5772
Growth - Regular Plan		20.4869
Bonus - Regular Plan		20.1578
Dividend - Direct Plan		10.9951
Annual Dividend - Direct Plan		11.8102
Growth - Direct Plan		21.0558
Date of Inception		
Regular Plan	October 08, 2009	
Direct Plan	January 01, 2013	
Total Expense Ratio+ :		
	1.76% (Regular)	
	1.12% (Direct)	
- Including Additional Expenses, B30 charges and GST on Management Fees		
- Total Expense Ratio is as on the last business day of the month		
Options		
	• Growth	
	• Dividend	
	• Annual Dividend	
Minimum Application size (Initial)		
	₹10,000 per application and in multiples of ₹1 thereafter.	
Additional Investment		
	₹1,000 per application and in multiples of ₹1 thereafter.	
Minimum Redemption Size		
	Retail Option : ₹500/- per application or 50 units Dividend/ Growth/ Bonus: ₹500 per application or 50 units	
Fund Manager		
	Mr. Shiram Ramanathan and Mr. Vikas Garg (w.e.f. April 03, 2017)	
Benchmark		
	CRISIL Short Term Bond Fund Index	
Monthly Average AUM (₹ In Crs)		
	3,754.54	
Month end AUM (₹ In Crs)		
	3,725.20	

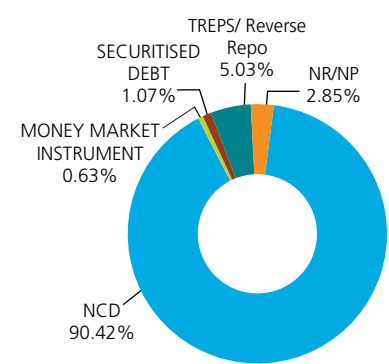
% Maturity Profile



% Rating Profile



% Asset Allocation Profile



Portfolio Allocation

Name of Instrument	Rating/ Industry	% to Net Assets	Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS					
Listed/Awaiting Listing on the Exchange					
Non Convertible Debentures					
Vodafone Mobile Services Limited	CRISIL A+	5.29%	IFL Home Finance Limited	ICRA AA	1.26%
Jhajjar Power Limited	IND A +	4.28%	Devan Housing Finance Corporation Limited	CARE AA	1.25%
Infocil Industries Limited	CRISIL A+	4.04%	Andhra Pradesh Expressway Limited (Nhai Annuity Receivables)	ICRA AAA(SO)	1.24%
Green Infra Wind Energy Limited (Subsidiary of Sembcorp Energy India Ltd)	CRISIL AA(SO)	4.04%	Muthoot Finance Limited	ICRA AA	1.17%
Samasta Microfinance Limited (Subsidiary of India Infoline Group)	CARE A	4.03%	Renew Akshay Ujja Private Limited (Partial guarantee of IFCL and IREDA)	CARE AA+(SO)	1.05%
Tata Power Renewable Energy Limited (Corporate guarantee of Tata Power Company Ltd)	CARE AA(SO)	3.24%	S.D. Corporation Private Limited (Shapoorji Pallonji DSRA Guarantee)	ICRA AA-(SO)	0.97%
Renew Power Limited	CARE A+	3.19%	Devan Housing Finance Corporation Limited	CARE AAA	0.93%
IndusInd Bank Limited	CRISIL AA	3.12%	IFL Home Finance Limited	CRISIL AA	0.92%
Syndicate Bank	CARE A+	3.07%	SP Jammu Udhampur Highway Limited (NHAI Annuity Receivables)	ICRA AAA(SO)	0.77%
Asirvad Microfinance Limited (subsidiary of Manappuram Finance Ltd)	CRISIL A+	3.01%	State Bank Of India	CRISIL AAA	0.68%
Indiabulls Housing Finance Limited	CARE AAA	2.91%	National Bank for Agriculture & Rural Development	CRISIL AAA	0.68%
Reliance BroadCast Network Limited (Letter of Comfort/DSRA Guarantee of Reliance Capital)	CARE AA-(SO)	2.82%	Samasta Microfinance Limited (Subsidiary of India Infoline Finance Limited)	CRISIL A+	0.67%
Ess Kay Fincorp Limited	CARE A-	2.68%	Adani Transmission Limited	IND AA +	0.54%
S.D. Corporation Private Limited (Shapoorji Pallonji DSRA Guarantee)	CARE AA+(SO)	2.66%	Yes Bank Limited	IND AA +	0.40%
HPCL-Mittal Energy Limited (Long term take or pay agreement with HPCL)	ICRA AA	2.64%	Muthoot Finance Limited	CRISIL AA	0.39%
Bharat Aluminium Company Limited	ICRA AA-	2.63%	East North Interconnection Company Limited (Fixed pooled transmission charges collected by PGCIL)	AAA(SO)	0.33%
Walwhan Renewables Energy Private Limited (Corporate guarantee of Tata Power Company Ltd)	CARE AA(SO)	2.57%	Amba River Coke Limited (Long term take or pay agreement with JSW Steel Ltd)	CARE AA-	0.27%
Indostar Capital Finance Limited	CARE AA-	2.51%	Nagpur Seoni Expressway Limited (Nhai Annuity Receivables)	CRISIL AAA(SO)	0.21%
Vizag General Cargo Berth Private Limited (Corporate guarantee of Vedanta Ltd)	CRISIL AA(SO)	2.49%	Manappuram Finance Limited	CRISIL AA-	0.19%
Hinduja Leyland Finance Limited	ICRA AA-	2.20%	Yes Bank Limited	CARE AA	0.13%
Essential Hospitality Private Limited	CARE AA(SO)	2.06%	Total		90.42%
Business Broadcast News Holdings Limited (Corporate Guarantee - Reliance Capital Limited)	CARE AA(SO)	1.99%	MONEY MARKET INSTRUMENT		
Oriental Nagpur Betul Highway Limited (Nhai Annuity Receivables)	CRISIL AAA(SO)	1.79%	Commercial Paper/Certificate of Deposit		
Aadhar Housing Finance Limited (Letter of Comfort from Dewan Housing Finance Corp Ltd)	CARE AA+(SO)	1.56%	Devan Housing Finance Corporation Limited	CRISIL A1+	0.63%
Kudgi Transmission Limited (Fixed pooled transmission charges collected by PGCIL)	ICRA AAA(SO)	1.46%	Total		0.63%
Tata Sky Limited	CRISIL AA	1.38%	SECURITISED DEBT		
Rec Limited	CRISIL AAA	1.36%	Rent-A-Device Trust(Backed by lease rentals from Reliance Retail Ltd)	ICRA AAA(SO)	1.07%
DLF Promenade Limited (Commercial Mortgage Backed Security)-	CRISIL AA(SO)	1.35%	Total		1.07%
			Others		
			Tri Party Repo Dealing System (TREPS)/Reverse Repo		5.03%
			Net Receivable/Payable		2.85%
			Grand Total		100.00%
			Average Maturity		2.25 years
			Modified Duration		1.58 years
			YTM		10.25%

Dividend History

Record Date	NAV as on Record Date (₹)	Quantum of Dividend (Corporate) (₹) Per Unit	Quantum of Dividend (Non-Corporate) (₹) Per Unit
Regular Plan - Monthly Dividend			
26-Nov-18	10.7420	0.0400	0.0432
25-Oct-18	10.7269	0.0400	0.0432
25-Sep-18	10.7037	0.0400	0.0432
Direct Plan - Monthly Dividend			
26-Nov-18	11.0347	0.0400	0.0432
25-Oct-18	11.0121	0.0400	0.0432
25-Sep-18	10.9815	0.0400	0.0432
Record Date	NAV as on date of declaration (₹)	Quantum of Dividend (Corporate) (₹) Per Unit	Quantum of Dividend (Non-Corporate) (₹) Per Unit
Regular Plan - Annual Dividend			
23-Mar-18	11.8991	0.4684	0.5056
23-Mar-17	11.1776	0.2677	0.2889
16-Mar-16	10.8600	0.2677	0.2889
Direct Plan - Annual Dividend			
23-Mar-18	12.0784	0.4684	0.5056
23-Mar-17	11.2804	0.2677	0.2889
16-Mar-16	10.8884	0.2677	0.2889

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.
Past performance of the aforesaid schemes may or may not be sustained in future.
Please note that the dividend rates mentioned are post applicable dividend distribution tax deduction.

Investment objective: To generate regular returns and capital appreciation by investing predominantly in AA and below rated corporate bonds, debt, government securities and money market instruments.⁶
Exit Load: If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment - Nil. If units redeemed or switched out are over and above the limit within 1 year from the date of allotment - 1%. If units are redeemed or switched out on or after 1 year from the date of allotment - Nil.

⁶Pursuant to the circular issued by SEBI on 'Categorization and Rationalization of the Schemes, there has been change in the fundamental attribute(s) of the aforesaid effective from May 14, 2018.

For details of expenses charged to Retail Plan (subscriptions under which are not accepted w.e.f. October 01, 2012), please refer to the respective fund page under "Our Funds" on our website www.ltfsc.com
For details of other funds managed by the Fund Manager and the performance of the schemes, please refer page nos 34 to 37.

+ Please refer page no 33