



**FRANKLIN
TEMPLETON**

WE'RE HERE TO HELP
INVESTORS LOOKING
FOR STABLE GROWTH.

FRANKLIN INDIA CONSERVATIVE HYBRID FUND*

(ERSTWHILE FRANKLIN
INDIA DEBT HYBRID FUND)

SEPTEMBER 2025



*The Fund has been renamed from Franklin India Debt Hybrid Fund effective July 11, 2025



WHY Franklin India Conservative Hybrid Fund (FICHF)?



LOW VOLATILITY

- Predominant exposure to
Fixed Income



POTENTIAL FOR GROWTH

- Equity exposure provides
potential of generating alpha



REGULAR CASHFLOW

- Steady and tax efficient
cash flows via Systematic
Withdrawal Plan (SWP)



NO LOAD STRUCTURE

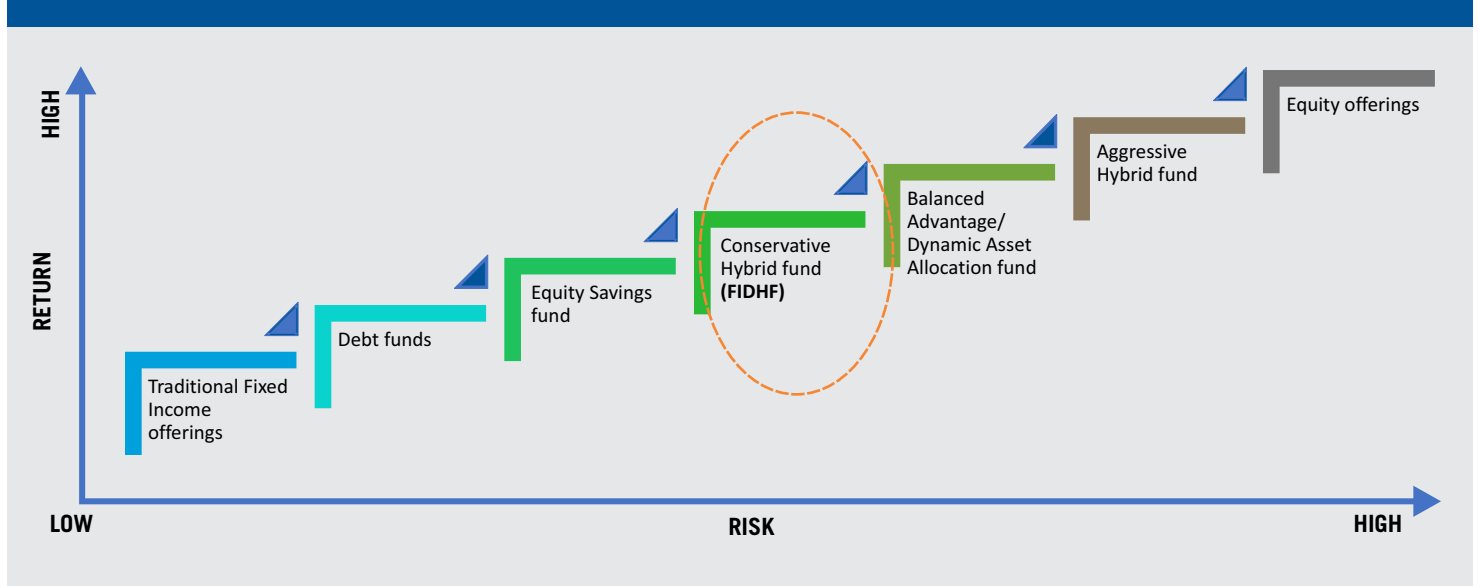
- No exit load provides full
value for your investments



ABOUT THE FUND

- FIDHF intends to provide regular income through a portfolio of predominantly high-quality fixed income securities.
- Up to 25% exposure to Equity is intended to generate long term capital appreciation.

FUND POSITIONING



FUND'S INVESTMENT STRATEGY AND ASSET ALLOCATION

Fixed Income (75-90%)

Income generation

- The fund seeks to follow a combination of strategies including accrual and duration strategies.
- The debt portion of the portfolio is dynamically managed basis various macroeconomic factors to capture opportunities across interest rate cycles.
- The fund invests primarily in high quality fixed income securities.



Equity (10-25%)

Capital
Appreciation

- The fund manages the equity portion dynamically across market capitalizations. Equity allocation is actively monitored based on market valuation levels and opportunities.
- The fund philosophy is to balance growth with valuations. We focus our picks on good quality reasonably valued growth businesses as well as undervalued cyclical businesses.
- Stock weightages are derived from individual stock upside potential and/or degree of undervaluation subject to risks and liquidity of the stocks.



SCENARIO ANALYSIS - HYBRID STRATEGY PERFORMANCE

- The below illustration is to explain various returns scenarios over a period of 1 year with 25% exposure to equity and 75% to debt assuming different rate of returns for each exposure over the same time period.
- For example, the 7% / 25% return in Debt / Equity with an allocation of 75% / 25% exposure under each asset category ($7\% \times 75\% + 25\% \times 25\%$) provides a combined return of 11.50% ($5.25\% + 6.25\%$).

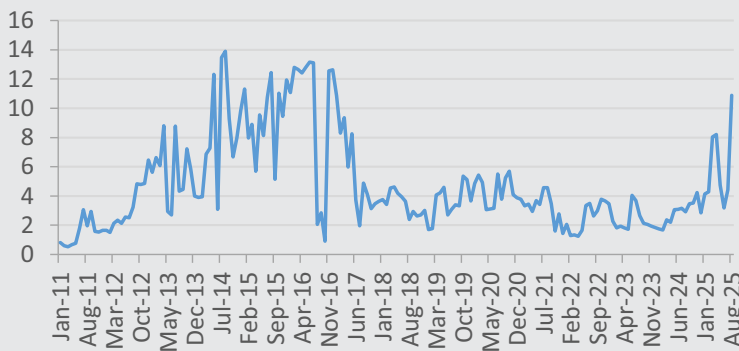
25% Equity exposure											
75% Debt exposure	Returns assumptions	25%	20%	15%	10%	0%	-5%	-10%	-15%	-20%	-25%
	9%	13.00%	11.75%	10.50%	9.25%	6.75%	5.50%	4.25%	3.00%	1.75%	0.50%
	8%	12.25%	11.00%	9.75%	8.50%	6.00%	4.75%	3.50%	2.25%	1.00%	-0.25%
	7%	11.50%	10.25%	9.00%	7.75%	5.25%	4.00%	2.75%	1.50%	0.25%	-1.00%
	6%	10.75%	9.50%	8.25%	7.00%	4.50%	3.25%	2.00%	0.75%	-0.50%	-1.75%
	5%	10.00%	8.75%	7.50%	6.25%	3.75%	2.50%	1.25%	0.00%	-1.25%	-2.50%
	4%	9.25%	8.00%	6.75%	5.50%	3.00%	1.75%	0.50%	-0.75%	-2.00%	-3.25%

Past performance may or may not be sustained in future and is not a guarantee of any future returns. The above simulation is for illustration purpose only and should not be construed as an assurance on minimum returns or safeguard of capital.

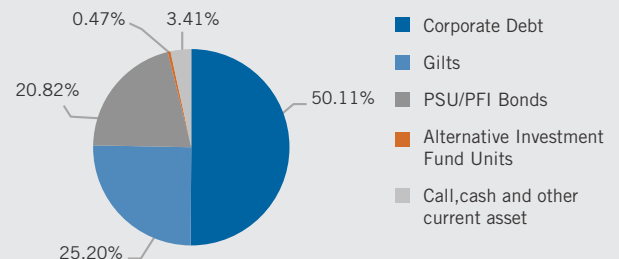


PORTFOLIO CHARACTERISTIC (AS ON AUGUST 29, 2025)

Varying Residual Maturity / Average Maturity (in years)



Debt Portfolio Composition by Assets (As % of Debt Holding)



Rating Composition: 87% of debt holdings invested in AAA/A1+ equivalent and sovereign securities



FUND DETAILS (AS ON AUGUST 29, 2025)

FUND MANAGER(S)



Rohan Maru (Debt)
Vice President & Portfolio Manager
(w.e.f. October 10, 2024)



Pallab Roy (Debt)
Assistant Vice President & Portfolio Manager
(w.e.f. March 07, 2024)



Rahul Goswami (Debt)
Managing Director & Chief Investment Officer - (Fixed Income)



Rajasa K. (Equity)
Vice President, Portfolio Manager & Sr. Research Analyst



Venkatesh Sanjeevi (Equity)
Sr. Vice President & Portfolio Manager
(w.e.f. October 04, 2024)



Sandeep Manam^
Assistant Vice President & Sr. Research Analyst

TYPE OF SCHEME	An open ended hybrid scheme investing predominantly in debt instruments
DATE OF ALLOTMENT	September 28, 2000
BENCHMARK	CRISIL Hybrid 85+15 - Conservative Index
FUND SIZE (AUM)	• Month End: Rs 202.03 crores • Monthly Average: Rs 203.21 crores
MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS	Plan A: Rs 10,000/1
MINIMUM INVESTMENT FOR SIP	Rs 500/1
ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS	Plan A: Rs 1,000/1
LOAD STRUCTURE	• Plan A: ENTRY LOAD: Nil • EXIT LOAD: (for each purchase of Units): Nil (effective October 11, 2021)
RESIDUAL MATURITY / AVERAGE MATURITY	10.89 years
ANNUALISED PORTFOLIO YTM [#]	7.23%
MODIFIED DURATION	5.10 years
MACAULAY DURATION	5.37 years

[#]Yields of all securities are in annualised terms.

[^] Dedicated for making investments for Foreign Securities. Different plans have a different expense structure Sales suspended in Plan B - All Options



PERFORMANCE

Lumpsum - If you had invested Rs 1 lakh in FICHF (Regular Plan)	Since Inception	20 years	15 years	10 years	7 years	5 years	3 years	1 Year
Total value as on 29-Aug-2025 (Rs in lakhs)	9.03	4.97	3.33	2.05	1.67	1.53	1.30	1.05
Returns	9.23%	8.34%	8.35%	7.45%	7.60%	8.92%	9.22%	4.63%
Total value of B: CRISIL Hybrid 85+15 - Conservative Index (Rs in lakhs)	NA	5.15	3.49	2.31	1.80	1.47	1.28	1.05
B:CRISIL Hybrid 85+15 - Conservative Index Returns	NA	8.54%	8.70%	8.72%	8.78%	8.09%	8.49%	5.38%
Total value of AB: CRISIL 10 Year Gilt Index (Rs in lakhs)	NA	3.50	2.62	1.91	1.62	1.31	1.25	1.08
AB: CRISIL 10 Year Gilt Index returns	NA	6.46%	6.63%	6.67%	7.15%	5.51%	7.82%	7.77%

Compounded Annualised Growth Rate Performance as on August 29, 2025.

SIP - If you had invested Rs 10000 every month in FICHF (Regular Plan)	Since Inception	15 years	10 years	7 years	5 years	3 years	1 Year
Total amount Invested (Rs in lakhs)	29.90	18.00	12.00	8.40	6.00	3.60	1.20
Total value as on 29-Aug-2025 (Rs in lakhs)	99.24	34.56	17.93	11.31	7.44	4.12	1.23
Returns	8.59%	8.21%	7.80%	8.36%	8.55%	8.98%	5.24%
Total value of B: CRISIL Hybrid 85+15 - Conservative Index (Rs in lakhs)	N.A	36.33	18.55	11.30	7.32	4.08	1.23
B: CRISIL Hybrid 85+15 - Conservative Index Returns	N.A	8.81%	8.45%	8.35%	7.93%	8.41%	5.07%
Total value of AB: CRISIL 10 Year Gilt Index (Rs in lakhs)	N.A	30.38	16.61	10.54	7.10	4.07	1.24
AB: CRISIL 10 Year Gilt Index	N.A	6.64%	6.34%	6.40%	6.71%	8.12%	5.74%

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are compounded annualized. IDCW assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. B: Benchmark, AB: Additional Benchmark.

COMPLETE PERFORMANCE DISCLOSURE

Scheme	NAV as on August 29, 2025	Compounded Annualised Growth Rate Performance (%)								Inception Date
		Last 1 Year		Last 3 Years		Last 5 Years		Since inception		
		Returns	Current Value of Investment of Rs. 10000	Returns	Current Value of Investment of Rs. 10000	Returns	Current Value of Investment of Rs. 10000	Returns	Current Value of Investment of Rs. 10000	
Franklin India Conservative Hybrid Fund (FICHF) - Growth ^^^	90.3344	4.63%	10,461	9.22%	13,028	8.92%	15,324	9.23%	90,334	28.09.2000
B: CRISIL Hybrid 85+15 - Conservative Index		5.38%	10,537	8.49%	12,771	8.09%	14,750	NA	NA	
AB: CRISIL 10 Year Gilt Index		7.77%	10,774	7.82%	12,534	5.51%	13,074	NA	NA	

Performance of Top 3 and bottom 3 schemes managed by the fund managers of the scheme

Scheme	NAV as on August 29, 2025	Compounded Annualised Growth Rate Performance (%)								Inception Date
		Last 1 Year		Last 3 Years		Last 5 Years		Since inception		
		Returns	Current Value of Investment of Rs. 10000	Returns	Current Value of Investment of Rs. 10000	Returns	Current Value of Investment of Rs. 10000	Returns	Current Value of Investment of Rs. 10000	
Franklin India ELSS Tax Saver Fund (FIETSF) - Regular Growth @	1439.8291	-4.44%	9,557	17.80%	16,345	22.79%	27,899	20.71%	14,39,829	10.04.1999
B: Nifty 500 TRI		-4.42%	9,559	14.67%	15,080	19.65%	24,507	15.75%	476087	
AB: Nifty 50 TRI *		-2.01%	9,799	12.49%	14,236	17.92%	22,786	14.40%	3,49,329	
Franklin India Mid Cap Fund (FIMDCF) - Regular Growth @	2684.9677	-3.57%	9,644	21.16%	17,788	23.91%	29,189	19.25%	26,84,968	01.12.1993
B: Nifty Midcap 150 TRI ++ \$		-4.85%	9,517	21.19%	17,801	27.62%	33,835	13.74%	5,96,586	
AB: Nifty 50 TRI		-2.01%	9,799	12.49%	14,236	17.92%	22,786	11.79%	3,44,282	
Franklin India Large Cap Fund (FILCF) - Regular Growth @	1011.1571	-1.22%	9,878	13.21%	14,511	18.34%	23,202	18.87%	24,25,993	01.12.1993
B: Nifty 100 TRI # \$		-3.73%	9,628	12.54%	14,254	18.16%	23,024	12.13%	379125	
AB: Nifty 50 TRI *		-2.01%	9,799	12.49%	14,236	17.92%	22,786	11.79%	3,44,282	
Franklin India Floating Rate Fund (FIFRF) - Regular Growth ^^^	41.1051	7.89%	10,787	7.71%	12,496	6.13%	13,462	5.97%	41,105	23.04.2001
B: NIFTY Short Duration Debt Index A-II**		7.81%	10,779	7.57%	12,446	6.07%	13,425	NA	NA	
AB: CRISIL 1 Year T-Bill Index		7.06%	10,704	6.98%	12,244	5.59%	13,126	6.17%	42,983	
Franklin India Overnight Fund (FIONF) - Regular Growth #####	1358.2024 (as on August 31, 2025)	6.16%	10,616	6.36%	12,035	5.15%	12,857	4.96%	13,582	08.05.2019
B: NIFTY 1D Rate Index &		6.22%	10,622	6.50%	12,080	5.30%	12,951	5.13%	13,719	
AB: CRISIL 1 Year T-Bill Index		7.05%	10,705	6.98%	12,246	5.59%	13,130	5.92%	14,384	
Franklin India Multi Cap Fund (FIMCF) - Regular Growth	10.0405	-2.96%	9,704	NA	NA	NA	NA	0.37%	10,041	29.07.2024
B: NIFTY 500 Multicap 50:25:25 TRI		-5.04%	9,498	NA	NA	NA	NA	-3.17%	9,656	
AB: Nifty 50 TRI		-2.01%	9,799	NA	NA	NA	NA	-0.19%	9,979	

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Fund Managers: FICHF: Rohan Maru (Managing Since 10-Oct-24), Pallab Roy (Managing since 07-Mar-24), Rahul Goswami (Managing Since 10-Nov-23); Equity- Rajasa Kakulavarapu (Managing Since 06-Sep-21), Venkatesh Sanjeevi (Managing Since 04-Oct-24) & Sandeep Manam (Managing Since 18-Oct-21), FIETSF: R. Janakiraman (Managing Since 02-May-16) & Rajasa Kakulavarapu (Managing Since 01-Dec-23), FIMDCF: R. Janakiraman (Managing Since 11-Feb-08), Akhil Kalluri (Managing Since 07-Feb-22) & Sandeep Manam (Managing Since 18-Oct-21), FILCF: Venkatesh Sanjeevi (Managing Since 18-Oct-21), Ajay Argal (Managing Since 01-Dec-23) & Sandeep Manam (Managing Since 18-Oct-21), FIFRF: Pallab Roy (Managing Since 07-Aug-06), Rohan Maru (Managing Since 10-Oct-24) & Sandeep Manam (Managing Since 18-Oct-21), FIONF: Pallab Roy (Managing since inception) & Rohan Maru (Managing Since 10-Oct-24), FIMCF: Kiran Sebastian (Managing since inception), Akhil Kalluri (Managing since inception), R. Janakiraman (Managing since inception) & Sandeep Manam (Managing Since inception). Sandeep Manam is dedicated for making investments for Foreign Securities. B: Benchmark. AB: Additional Benchmark. N.A.: Not Applicable. The FICHF fund managers Rohan Maru, Pallab Roy, Rahul Goswami, Rajasa Kakulavarapu, Venkatesh Sanjeevi & Sandeep Manam manage 11 (FICHF, FIESF, FIFRF, FILF, FIONF, FIMMF, FIUSDF, FIAF, FILDF, FIPAF, FIMAAP), 9 (FICHF, FIFRF, FILF, FIONF, FIRF, FIAF, FIUSDF, FIPAF, FIMAAP), 8 (FICDF, FICHF, FIGSF, FIMMF, FIBAF, FIUSDF, FILDF, FIPAF), 12 (FICHF, FIDAAF, FIAHF, FIESF, FIFCF, FIRF, FIETSF, FIDYF, TIVF, FIBAF, FIAF, FIMAAP), 8 (FILCF, FICHF, FIDAAF, FILMF, FIESF, FIFCF, FITE, FIBAF) & 22 (FILCF, FILMF, FIMDCF, FISCF, FIDYF, FIFCF, FIMCF, FIFCF, FAEF, FBIF, FIOF, FITF, FIIF, FICHF, FIAHF, FIESF, FIBAF, FIBPDF, FIFRF, FIMAAP, FUSOF, TIVF) schemes/plans of Franklin Templeton Mutual Fund respectively. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. The top three and bottom three funds managed by the fund manager(s) have been derived on the basis of the since inception returns. Different plans have a different expense structure. Load is not taken into consideration. IDCW assumed to be reinvested and Bonus is adjusted. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. ^^^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. @ As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR in FIETSF: * Nifty 50 PRI values from 10.04.1999 to 30.06.1999 and TRI values since 30.06.1999. ++ Index is adjusted for the period December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100. @ As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR in FIMDCF: \$ Nifty 500 PRI values from 01.12.1993 to 26.11.1998, Nifty 500 TRI values from 26.11.1998 to May 20, 2013, Nifty Midcap 100 TRI values from May 20, 2013 to June 4, 2018 and Nifty Midcap 150 TRI values since June 4, 2018. @ As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR in FILCF: \$ BSE Sensex PRI values from 01.12.1993 to 19.08.1996, BSE Sensex TRI values from 19.08.1996 to 04.06.2018 and Nifty 100 TRI values since 04.06.2018. * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999. # Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of BSE Sensex. ** The Index is adjusted for the period March 30, 2002 to December 1, 2021 with the performance of CRISIL Liquid Fund Index and for the period December 1, 2021 to April 1, 2024 with the performance of CRISIL Low Duration Debt Index. NIFTY Short Duration Debt Index A-II is the benchmark for FIFRF effective April 1, 2024. & The Index is adjusted for the period May 8, 2019 to April 1, 2024 with the performance of CRISIL Liquid Overnight Index. NIFTY 1D Rate Index is the benchmark for FIONF effective April 1, 2024. ##### For FIONF, the NAV/Returns for the fund and its benchmarks are as on August 31, 2025.

Product label & Riskometer is as on August 29, 2025	Franklin India Conservative Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index
This product is suitable for investors who are seeking* • Medium term capital appreciation with current income. • A fund that invests predominantly in debt instruments with marginal equity exposure. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	The risk of the scheme is Moderately High risk	The risk of the benchmark is Moderately High risk

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