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**WE'RE HERE TO HELP
INVESTORS WITH A
SHORT TERM
INVESTMENT HORIZON.**

**FRANKLIN INDIA
MONEY MARKET FUND**

(ERSTWHILE FRANKLIN INDIA SAVINGS FUND)

SEPTEMBER 2025



ABOUT THE FUND

- An open-ended debt scheme investing in money market instruments.
- For investors seeking for an alternative to traditional savings options or park surplus pending deployment in an equity fund.
- Fund provides an opportunity to invest in money market instruments with high liquidity. It aims to manage interest rate risk by keeping maturity at the shorter end of yield curve.



OUTLOOK

- India's macroeconomic environment remains broadly constructive, underpinned by resilient domestic demand, a favourable inflation trajectory, and supportive policy measures
- Core liquidity currently stands at approximately INR 4.85 Lakh Crore, down from the recent peak of INR 6 lakh crore. Despite the decline, liquidity conditions are expected to remain healthy as the planned reduction in the Cash Reserve Ratio (CRR) by 100 bps to be implemented starting September 2025.
- Q1FY26 GDP growth came in at 7.8% year-on-year, marking a five-quarter high for the Indian economy
- In summary, while global uncertainties warrant caution, India's growth momentum is well-supported by strong fundamentals, proactive policy interventions, and resilient domestic drivers.
- Our fixed income funds are positioned with optimal duration at the portfolio level, within the scope of their respective fund mandates, which could offer the prospect to benefit from the current dynamic interest rate environment.

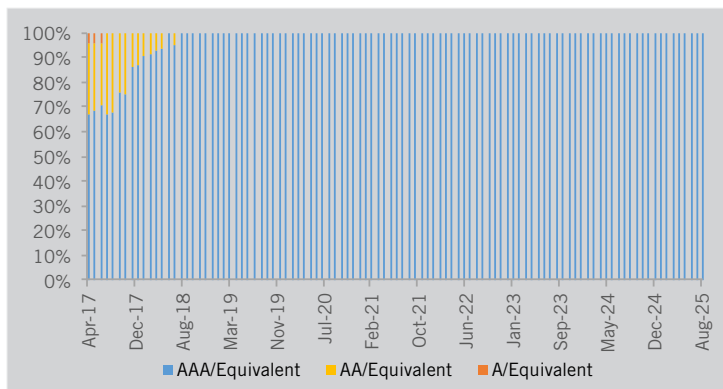


WHY FRANKLIN INDIA MONEY MARKET FUND?

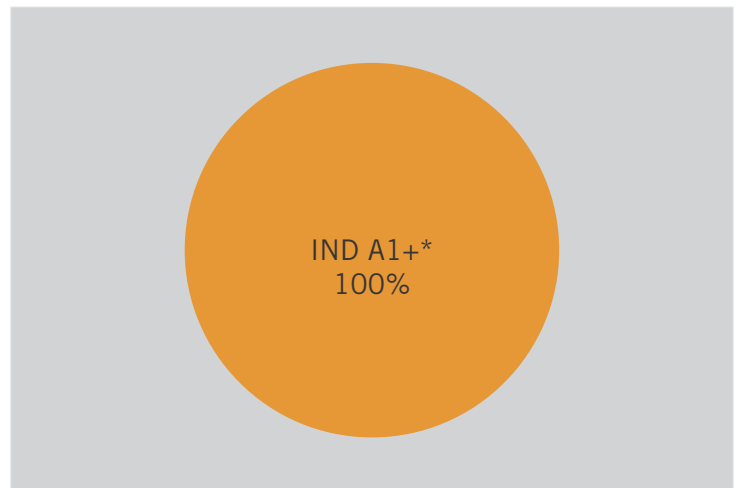
- Franklin India Money Market Fund currently focuses on the short-term maturity buckets of 6-12 months where the yields are higher compared to the shorter end therefore providing investors potentially better risk adjusted returns with minimal additional risk.
- The Fund tries to take advantage of the natural steepness in the 1 year curve to generate additional yield over Liquid.
- Fund maintains a significant exposure to high-quality instruments (A1+ and equivalent instruments).

High Quality Portfolio (as on August 29, 2025)

A portfolio that emphasizes on high quality instruments. Currently 100% of the portfolio is invested in A1+ and equivalent instruments



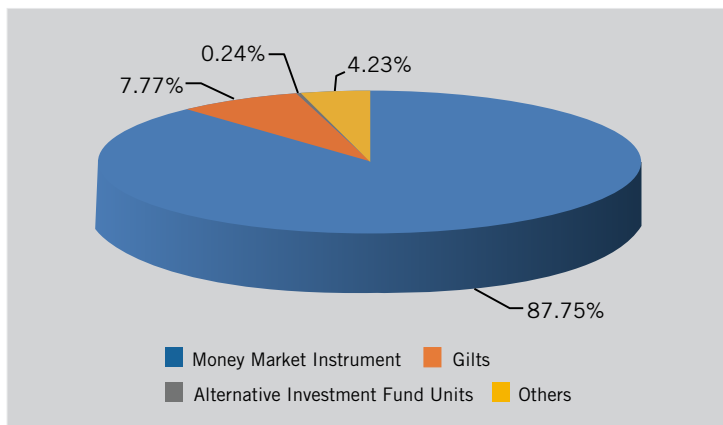
Composition by Rating (as on August 29, 2025)



*CRISIL A1+ / CARE A1+ / IND A1+ / ICRA A1+ / SOVEREIGN / (Including Call, cash and other current asset) 100.00%

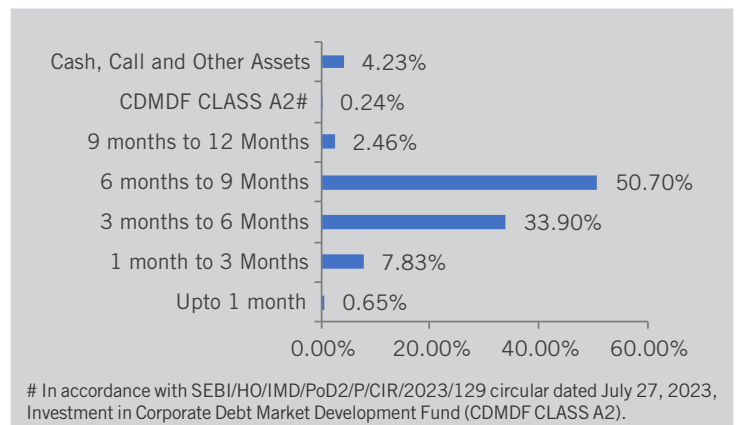
Composition by Assets (as on August 29, 2025)

Exposure to money market and sovereign securities ~99%



Maturity Profile (as on August 29, 2025)

Conservatively positioned on the money market curve to take advantage of market volatility.



In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund (CDMD F CLASS A2).



FUND DETAILS (AS ON AUGUST 29, 2025)

SCHEME CATEGORY	Money Market Fund
SCHEME CHARACTERISTICS	Money Market Instruments with Maturity upto 1 year
DATE OF ALLOTMENT	Retail Option: Feb 11, 2002 Institutional Option: Sep 6, 2005
FUND MANAGER(S)	Rohan Maru (w.e.f. October 10, 2024), Chandni Gupta (w.e.f. April 30, 2024) & Rahul Goswami
BENCHMARK	NIFTY Money Market Index A-I (w.e.f. April 1, 2024)
FUND SIZE (AUM)	Month End : Rs 3865.00 crores Monthly Average : Rs 4024.97 crores
MATURITY & YIELD	Residual Maturity / Average Maturity: 0.45 years Annualised Portfolio YTM [#] : 6.14% Modified Duration: 0.42 Year Macaulay Duration: 0.45 Years
MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS	10,000/1
MINIMUM INVESTMENT FOR SIP	500/1
ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS	1000/1
LOAD STRUCTURE	Entry Load: Nil Exit Load: (for each purchase of Units) Nil Different plans have a different expense structure

[^]The Benchmark is changed from NIFTY Money Market Index B-I to NIFTY Money Market Index A-I (w.e.f. April 1, 2024).

[#]Yields of all securities are in annualised terms



PERFORMANCE

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 Money Market Fund (FIMMF) - Retail - Regular Growth ^^^	50.7896	7.94%	10,792	7.41%	12,393	5.90%	13,315	7.14%	50,790	11.02.2002
B: NIFTY Money Market Index A-I @@		7.46%	10,744	7.38%	12,380	5.94%	13,340	NA	NA	
AB: CRISIL 1 Year T-Bill Index		7.06%	10,704	6.98%	12,244	5.59%	13,126	6.02%	39,618	

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 Aggressive Hybrid Fund (FIAHF) - Regular Growth ^^^	266.4679	-0.74%	9,926	14.26%	14,916	17.32%	22,217	13.60%	2,66,468	10.12.1999
B: CRISIL Hybrid 35+65 - Aggressive Index		-0.24%	9,976	11.69%	13,933	14.94%	20,056	NA	NA	
AB: Nifty 50 TRI		-2.01%	9,799	12.49%	14,236	17.92%	22,786	13.15%	2,40,483	
Franklin India Balanced Advantage Fund (FIBAF) - Regular Growth	14.2226	1.92%	10,191	NA	NA	NA	NA	12.54%	14,223	06.09.2022
B: Nifty 50 Hybrid composite debt 50:50 Index		2.53%	10,253	NA	NA	NA	NA	10.19%	13,355	
AB: Nifty 50 TRI		-2.01%	9,799	NA	NA	NA	NA	12.80%	14,319	
Franklin India Conservative Hybrid Fund (FICHF) - Regular 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	
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 Long Duration Fund (FILDRF) - Regular Growth **@@	10.1725	NA	NA	NA	NA	NA	NA	2.41%	10,172	11.12.2024
B: CRISIL Long Duration Debt A-III Index		NA	NA	NA	NA	NA	NA	4.36%	10,312	
AB: Crisil 10 year Gilt Index		NA	NA	NA	NA	NA	NA	7.01%	10,502	

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Fund Managers: FIMMF: Rohan Maru (Managing Since 10-Oct-24), Chandni Gupta (Managing Since 30-Apr-24) & Rahul Goswami (Managing Since 06-Oct-23), FIAHF: Equity- Rajasa Kakulavarapu (Managing Since 02-May-16), Ajay Argal (Managing Since 04-Oct-24), Debt- Chandni Gupta (Managing Since 07-Mar-24), Anuj Tagra (Managing since 07-Mar-24) & Sandeep Manam (Managing Since 18-Oct-21), FIBAF: Equity- Rajasa Kakulavarapu (Managing Since 06-Sep-22), Venkatesh Sanjeevi (Managing Since 04-Oct-2024), Debt- Rahul Goswami (Managing Since 10-Nov-23), Chandni Gupta (Managing Since 07-Mar-24), Anuj Tagra (Managing Since 07-Mar-24) & Sandeep Manam (Managing Since inception), 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), 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), FILDRF: Chandni Gupta (Managing since inception) & Anuj Tagra (Managing since inception). Sandeep Manam is dedicated for making investments for Foreign Securities. B: Benchmark. AB: Additional Benchmark. N.A.: Not Applicable. The FIMMF fund managers Rohan Maru, Chandni Gupta & Rahul Goswami manage 11 (FICHF, FIESF, FIFRF, FILF, FIONF, FIMMF, FIUSDF, FIAF, FILDF, FIPAF, FIMAAF), 8 (FIBPDF, FICDF, FIAHF, FIMMF, FIBAF, FIMLDF, FILDRF, FILDF) & 8 (FICDF, FICHF, FIGSF, FIMMF, FIBAF, FIUSDF, FILDF, FIPAF) 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. 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. @@ The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index, for the period November 15, 2019 to April 1, 2022 with the performance of Nifty Money Market Index and for the period April 1, 2022 to April 1, 2024 with the performance of NIFTY Money Market Index B-I. NIFTY Money Market Index A-I is the benchmark for FIMMF effective April 1, 2024. ** 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. **@@ The returns since inception for FILDRF and its benchmarks are simple annualised. #### 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 Money Market Fund	NIFTY Money Market Index A-I
This product is suitable for investors who are seeking* - Regular Income for short term. - A money market fund that invests in money market instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	The risk of the scheme is Low to Moderate risk	The risk of the benchmark is Low to Moderate risk

Scheme Name	Potential Risk Class			
Franklin India Money Market Fund Description of Potential Risk: Relatively Low interest rate risk and moderate Credit Risk Type of Scheme: An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)		B-1	
	Moderate (Class II)			
	Relatively High (Class III)			

DISCLAIMER: Data in this document is as of August 29, 2025 unless mentioned otherwise. The information mentioned in this material is not sufficient and should not be used for the development or implementation of an investment strategy. While every effort is made to ensure the accuracy and completeness of information contained, Neither Franklin Templeton Group nor any person connected with it takes any responsibility and assumes no liability for any error/ omission or accuracy of the information. The recipients of this information may take professional advice before acting on this information. Please read the Scheme Related Documents carefully in its entirety prior to making an investment decision. For details, please refer www.franklintempletonindia.com This communication is meant for use by the recipient and not for circulation/reproduction without prior approval. The views expressed by the portfolio managers are based on current market conditions and information available to them and do not constitute investment advice.

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All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and the associated volatility in prices which could impact NAV of the scheme. Credit rating issued by SEBI registered entities is an opinion of the rating agency and should not be considered as an assurance of repayment by issuer. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.