



REACH FOR BETTER™

**Monthly Fact Sheet
November 2019**



**FRANKLIN
TEMPLETON**



Understanding The Factsheet

Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription/Minimum Investment

This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance if the NAV is Rs.100 and the exit load is 1%, the redemption price would be Rs.99 per unit.

Yield to Maturity/ Portfolio Yield

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity. Portfolio yield is weighted average YTM of the securities.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Macaulay Duration

Macaulay duration is defined as the weighted average time to full recovery of principal and interest payments of a bond i.e. the weighted average maturity of cash flows. The weight of each cash flow is determined by dividing the present value of the cash flow by the price of the bond.

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stockmarkets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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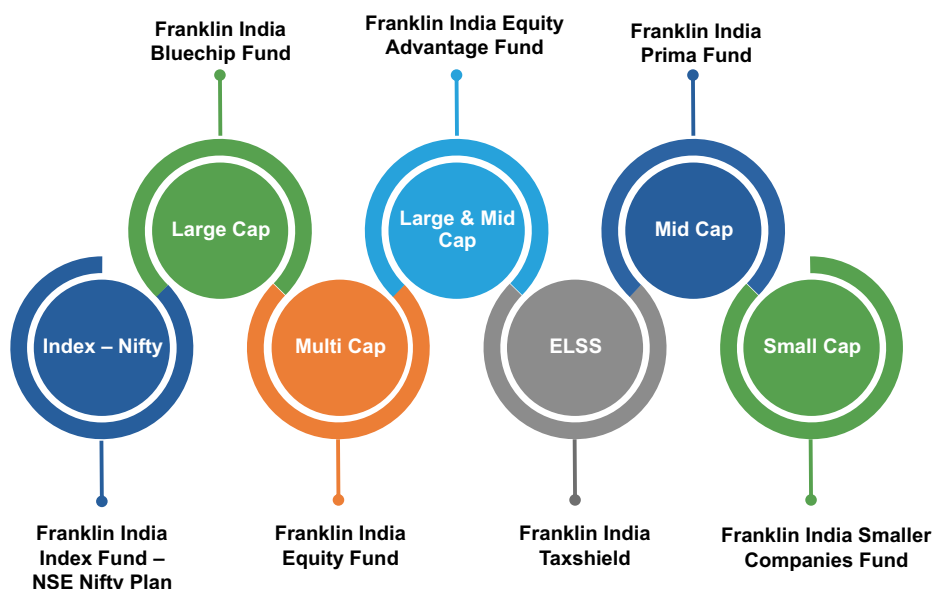
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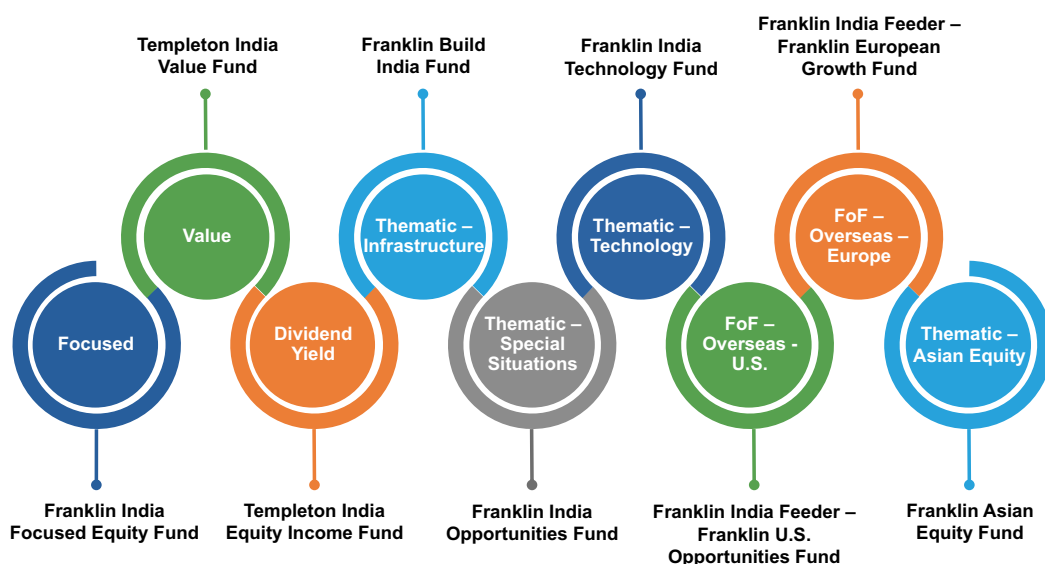
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Equity Oriented Funds* - Positioning

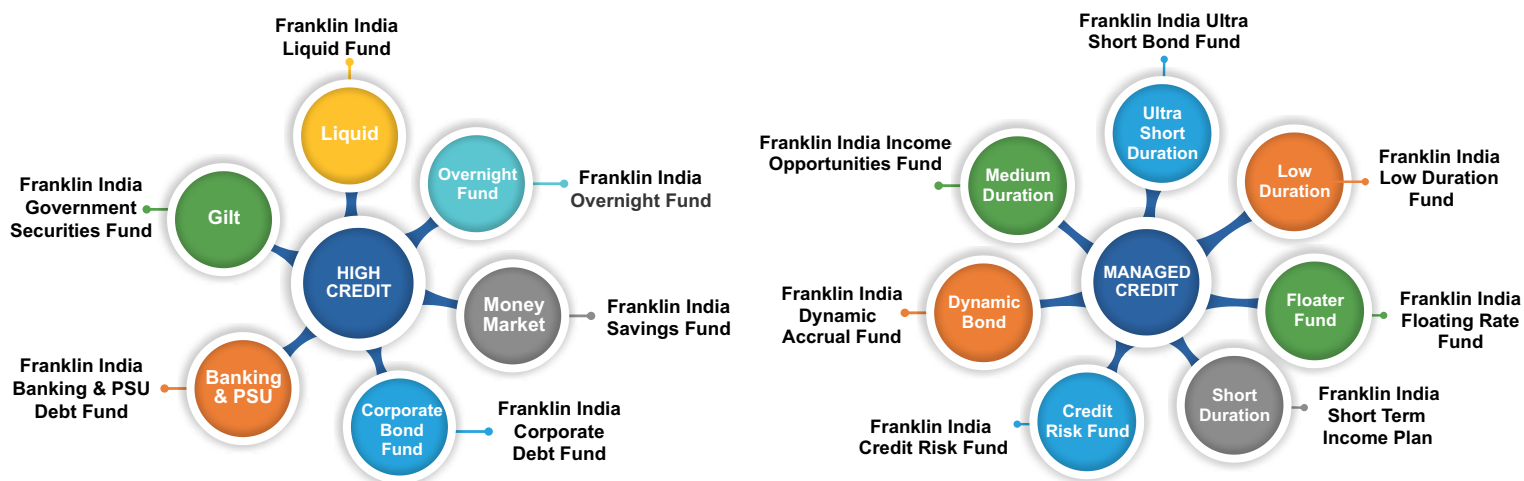
DIVERSIFIED



STYLE / THEME



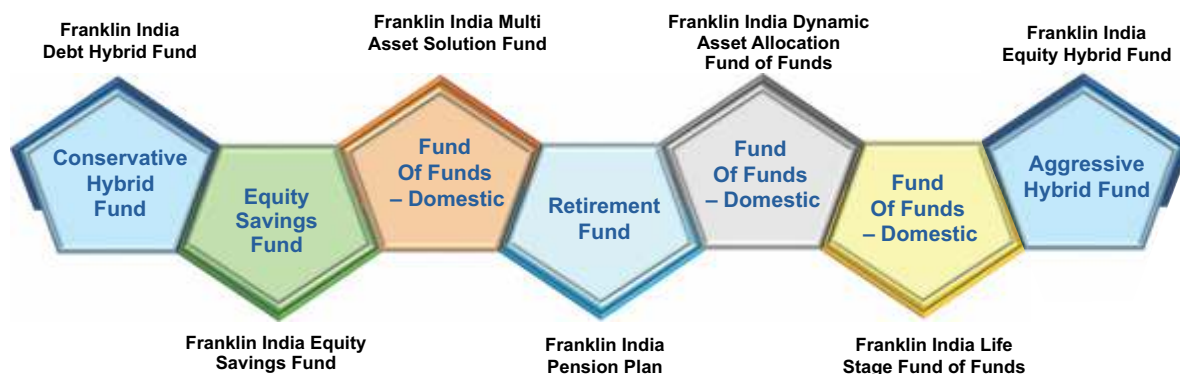
Debt Funds** - Positioning



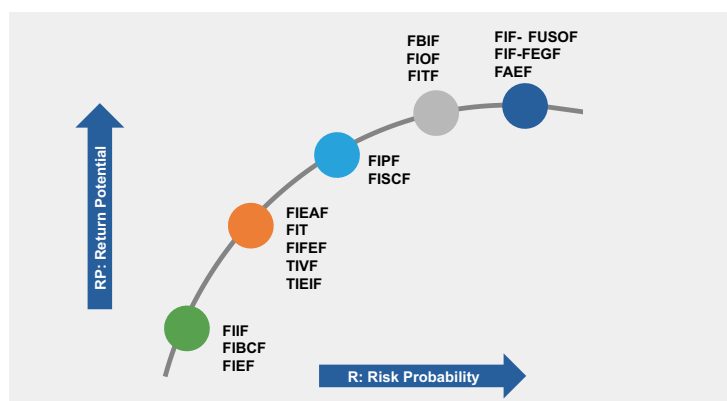
* Includes Equity Funds, Fund Of Funds and Index Funds

** The aforesaid matrix is based on schemes classified under a particular category and latest portfolio

Hybrid / Solution Oriented / FoF-Domestic Funds - Positioning



Equity Oriented Funds* – Risk Matrix



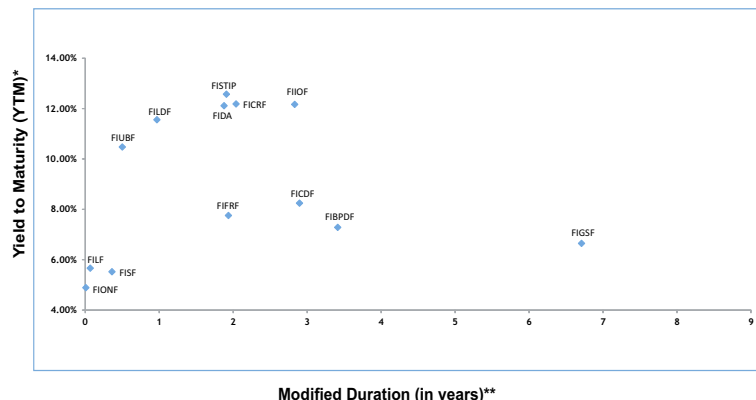
FIIF: Franklin India Index Fund – NSE Nifty Plan, **FIBCF:** Franklin India Bluechip Fund, **FIEF:** Franklin India Equity Fund, **FIEAF:** Franklin India Equity Advantage Fund, **FIT:** Franklin India Taxshield, **FIEF:** Franklin India Focused Equity Fund, **TIVF:** Templeton India Value Fund, **TIEF:** Templeton India Equity Income Fund, **FIPF:** Franklin India Prima Fund, **FISC:** Franklin India Smaller Companies Fund, **FBIF:** Franklin Build India Fund, **FIOF:** Franklin India Opportunities Fund, **FITF:** Franklin India Technology Fund, **FIF-FUSOF:** Franklin India Feeder – Franklin U.S. Opportunities Fund, **FIF-FEGF:** Franklin India Feeder – Franklin European Growth Fund, **FAEF:** Franklin Asian Equity Fund

Note: The relative fund positioning is indicative in nature and is based on fundamental factors pertaining to relative risk return potential of 1) large caps vs mid caps vs small caps, 2) diversified vs style/theme and 3) exposure to foreign currencies. For ex: higher the mid/small cap exposure, higher the risk return potential. This is a simplified illustration of potential Risk-Return profile of the schemes and does not take into account various complex factors that may have a potential impact on the schemes.

* Includes Equity Funds, Fund Of Funds and Index Funds

Debt MFs – YTM & Modified Duration

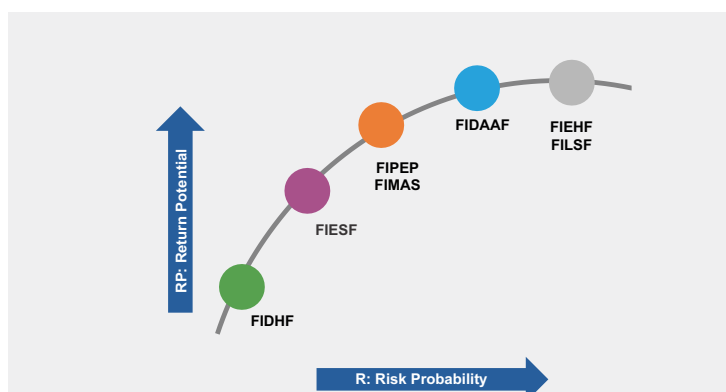
As of 29-November-19



FILF: Franklin India Liquid Fund, **FIONF:** Franklin India Overnight Fund, **FISF:** Franklin India Savings Fund, **FICDF:** Franklin India Corporate Debt Fund, **FIUBF:** Franklin India Ultra Short Bond Fund, **FIFRF:** Franklin India Floating Rate Fund, **FILDF:** Franklin India Low Duration Fund, **FISTIP:** Franklin India Short Term Income Plan, **FICRF:** Franklin India Credit Risk Fund, **FIBPDF:** Franklin India Banking & PSU Debt Fund, **FIGSF:** Franklin India Government Securities Fund, **FIDA:** Franklin India Dynamic Accrual Fund, **FIIOF:** Franklin India Income Opportunities Fund

Past performance may or may not be sustained in the future. *Pre fund expenses. YTM is the weighted average yield of portfolio based on the security level yield. Security level yield for securities with maturity greater than 60 days is the simple average of yield provided by AMFI designated agencies and for securities with maturity up to 60 days it is the last traded/valuation yield. ** Modified duration of floating rate securities is calculated based on the next reset date.

Hybrid / Solution Oriented / FoF-Domestic MFs - Risk Matrix



FIDHF: Franklin India Debt Hybrid Fund, **FIESF:** Franklin India Equity Savings Fund, **FIPEP:** Franklin India Pension Plan, **FIMAS:** Franklin India Multi Asset Solution Fund, **FIDAAF:** Franklin India Dynamic Asset Allocation Fund of Funds, **FIEHF:** Franklin India Equity Hybrid Fund, **FILSF:** Franklin India Life Stage Fund of Funds – 20s Plan

Note: The relative fund positioning is indicative in nature and is based on relative risk return potential of equity and fixed income. For ex: higher the equity exposure, higher the risk return potential. This is a simplified illustration of potential Risk-Return profile of the schemes and does not take into account various complex factors that may have a potential impact on the schemes.

Snapshot of Equity / FOF-Overseas / Index Funds

Scheme Name	Franklin India Bluechip Fund	Franklin India Equity Fund	Franklin India Equity Advantage Fund	Franklin India Taxshield	Franklin India Focused Equity Fund	Templeton India Value Fund	Templeton India Equity Income Fund	Franklin India Prima Fund
Category	Large Cap Fund	Multi Cap Fund	Large & Mid Cap Fund	ELSS	Focused Fund	Value Fund	Dividend Yield Fund	Mid Cap Fund
Scheme Characteristics	Min 80% Large Caps	Min 65% Equity across Large, Mid & Small Caps	Min 35% Large Caps & Min 35% Mid Caps	Min 80% Equity with a statutory lock in of 3 years & tax benefit	Max 30 Stocks, Min 65% Equity, Focus on Multi-Cap	Value Investment Strategy (Min 65% Equity)	Predominantly Dividend Yielding Stocks (Min 65% Equity)	Min 65% Mid Caps
Indicative Investment Horizon	5 years and above							
Inception Date	01-Dec-1993	29-Sept-1994	2-Mar-2005	10-Apr-1999	26-Jul-2007	10-Sept-1996	18-May-2006	1-Dec-1993
Fund Manager	Anand Radhakrishnan & Roshi Jain Pyari Menon ^	Anand Radhakrishnan, R. Janakiraman & Pyari Menon ^	Lakshmikanth Reddy, R. Janakiraman & Pyari Menon ^	Lakshmikanth Reddy & R. Janakiraman	Roshi Jain, Anand Radhakrishnan & Pyari Menon ^	Anand Radhakrishnan & Lakshmikanth Reddy	Lakshmikanth Reddy & Anand Radhakrishnan Pyari Menon ^	R. Janakiraman, Hari Shyamsunder & Pyari Menon ^
Benchmark	Nifty 100	Nifty 500	Nifty 500 (until February 10, 2019) Nifty LargeMidcap 250 (effective February 11, 2019)	Nifty 500	Nifty 500	MSCI India Value (until February 10, 2019) S&P BSE 500 (effective February 11, 2019)	S&P BSE 200 (until February 10, 2019) Nifty Dividend Opportunities 50 (effective February 11, 2019)	Nifty Midcap 150
Fund Details as on 29 November 2019								
Month End AUM (Rs. in Crores)	6752.90	11458.61	2607.85	4101.21	8994.46	505.48	908.71	7603.70
Portfolio Turnover	34.79%	27.35%	23.80%	16.89%	43.42%	60.74%	46.81%	17.90%
Standard Deviation	3.58%	3.56%	3.65%	3.38%	4.21%	4.29%	3.18%	3.86%
Portfolio Beta	0.91	0.89	0.88	0.83	0.98	0.92	0.79	0.69
Sharpe Ratio*	0.24	0.24	0.17	0.29	0.39	0.04	0.25	0.28
Expense Ratio [§]	Regular : 1.89% Direct : 1.07%	Regular : 1.80% Direct : 0.98%	Regular : 2.06% Direct : 1.17%	Regular : 1.91% Direct : 0.88%	Regular : 1.86% Direct : 0.97%	Regular : 2.53% Direct : 1.55%	Regular : 2.38% Direct : 1.48%	Regular : 1.89% Direct : 1.01%
Composition by Assets as on 29 November 2019								
Equity	92.29	93.74	94.84	91.72	91.51	95.40	96.39	94.18
Debt	-	-	-	-	-	-	-	-
REITs	-	-	-	-	-	-	2.15	-
Margin on Derivatives	-	-	-	-	-	-	-	-
Other Assets	7.71	6.26	5.16	8.28	8.49	4.60	1.46	5.82
Portfolio Details as on 29 November 2019								
No. of Stocks	31	56	54	52	29	42	60	64
Top 10 Holdings %	53.66	43.86	39.02	46.23	55.68	45.36	34.84	27.52
Top 5 Sectors %	63.57%	57.99%	48.53%	56.05%	65.42%	54.42%	39.33%	41.83%
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Nil All subscriptions in FIT are subject to a lock-in period of 3 years from the date of allotment and the unit holder cannot redeem, transfer, assign or pledge the units during the period.	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities

[§] The rates specified are the actual expenses charged as at the end of the month. The above ratio includes the GST on Investment Management Fees. The above ratio also includes, proportionate charge in respect of sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable. @Nifty Midcap 100 has been included as benchmark for Franklin India Prima Fund (FIPF) effective May 20, 2013 ** (NIFTY Free float Midcap 100 is renamed as NIFTY Midcap 100, effective April 2, 2018.)

Different plans have a different expense structure



Snapshot of Equity / FOF-Overseas / Index Funds

Scheme Name	Franklin India Smaller Companies Fund	Franklin Build India Fund	Franklin India Opportunities Fund	Franklin India Technology Fund	Franklin India Feeder-Franklin U.S. Opportunities Fund	Franklin India Feeder-Franklin European Growth Fund	Franklin Asian Equity Fund	Franklin India Index Fund-NSE Nifty Plan
Category	Small Cap Fund	Thematic - Infrastructure	Thematic - Special Situations	Thematic - Technology	FOF - Overseas - U.S.	FOF - Overseas - Europe	Thematic - Asian Equity	Index - Nifty
Scheme Characteristics	Min 65% Small Caps	Min 80% Equity in Infrastructure theme	Min 80% Equity in Special Situations theme	Min 80% Equity in technology theme	Minimum 95% assets in the underlying funds	Minimum 95% assets in the underlying funds	Min 80% in Asian equity (ex-Japan) theme	Minimum 95% of assets to replicate / track Nifty 50 index
Indicative Investment Horizon	5 years and above							
Inception Date	13-Jan-2006	4-Sept-2009	21-Feb-2000	22-Aug-1998	06-February-2012	16-May-2014	16-Jan-2008	04-Aug-2000
Fund Manager	R. Janakiraman, Hari Shyamsunder & Pyari Menon ^	Roshi Jain & Anand Radhakrishnan Pyari Menon ^	R Janakiraman & Hari Shyamsunder Pyari Menon ^	Anand Radhakrishnan, Varun Sharma Pyari Menon ^	Pyari Menon (effective September 26, 2019) (For Franklin India Feeder - Franklin U.S. Opportunities Fund) Grant Bowers, Sara Araghi (For Franklin U.S. Opportunities Fund)	Pyari Menon (effective September 26, 2019) (For Franklin India Feeder - Franklin European Growth Fund) Robert Mazzuoli, Dylan Ball (For Franklin European Growth Fund)	Roshi Jain Pyari Menon ^	Varun Sharma Pyari Menon ^
Benchmark	Nifty Smallcap 250	S&P BSE India Infrastructure Index	Nifty 500	S&P BSE Teck	Russell 3000 Growth Index	MSCI Europe Index	MSCI Asia (ex-Japan) Standard Index	Nifty 50
Fund Details as on 29 November 2019								
Month End AUM (Rs. in Crores)	6952.59	1263.08	571.49	241.05	1088.27	19.88	128.64	299.40
Portfolio Turnover	15.72%	32.90%	8.75%	16.72%	-	-	23.38%	-
Standard Deviation	4.28%	4.70%	3.89%	3.30%	-	-	3.97%	-
Portfolio Beta	0.68	0.79	0.96	0.64	-	-	0.98	-
Sharpe Ratio*	-0.15	0.14	0.20	0.74	-	-	0.43	-
Expense Ratio [§]	Regular : 1.90% Direct : 1.02%	Regular : 2.28% Direct : 1.10%	Regular : 2.52% Direct : 1.68%	Regular : 2.43% Direct : 1.57%	Regular : 1.54% Direct : 0.54%	Regular : 1.40% Direct : 0.55%	Regular : 2.54% Direct : 1.88%	Regular : 1.05% Direct : 0.47%
Composition by Assets as on 29 November 2019								
Equity	92.33	94.35	95.49	88.87	-	-	97.37	97.40
Debt	-	-	-	-	-	-	-	-
Margin on Derivatives	-	-	-	-	-	-	-	-
Other Assets	7.67	5.65	4.51	1.06	-	-	2.63	2.60
Portfolio Details as on 29 November 2019								
No. of Stocks	73	36	37	20	-	-	46	50
Top 10 Holdings %	27.44	55.86	57.41	84.59	-	-	58.02	60.00
Top 5 Sectors %	43.47%	64.32%	66.08%	88.87%	-	-	74.39%	-
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yrs - 1%	Upto 3 Yrs - 1%	Upto 3 Yrs - 1%	Upto 3 Yrs - 1%	Upto 30 Days - 1%

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities

[§] The rates specified are the actual expenses charged as at the end of the month. The above ratio includes the GST on Investment Management Fees. The above ratio also includes, proportionate charge in respect of sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable. @ CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018

Different plans have a different expense structure



Snapshot of Debt Funds

Scheme Name	Franklin India Overnight Fund	Franklin India Liquid Fund	Franklin India Ultra Short Bond Fund	Franklin India Low Duration Fund	Franklin India Savings Fund	Franklin India Floating Rate Fund	Franklin India Short Term Income Plan	Franklin India Credit Risk Fund	Franklin India Corporate Debt Fund	Franklin India Dynamic Accrual Fund																
Category	Overnight Fund	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Money Market Fund	Floater Fund	Short Duration Fund	Credit Risk Fund	Corporate Bond Fund	Dynamic Bond																
Scheme Characteristics	Regular income over short term with high level of safety and liquidity	Max Security Level Maturity of 91 days	Macaulay Duration within 3-6 months	Macaulay Duration within 6-12 months	Money Market Instruments with Maturity upto 1 year	Min 65% in Floating Rate Instruments	Macaulay Duration within 1-3 years	Min 65% in Corporate Bonds (only in AA and below) [®]	Min 80% in Corporate Bonds (only AA+ and above)	Investment across Duration buckets																
Indicative Investment Horizon	1 Day and above	1 Day and above	1 month and above	3 Months and above	1 month and above	1 month and above	1 year and above	3 years and above	1 year and above	4 years and above																
Inception Date	May 08, 2019	R : 29-Apr-1998 I : 22-Jun-2004 SI : 02-Sep-2005	18-Dec-2007	7-Feb-2000 - (Monthly & Quarterly Dividend Plan) 26-July-2010 - (Growth Plan)	R : 11-Feb-2002 I : 06-Sep-2005 SI : 09-May-2007	23-Apr-2001	January 31, 2002 (FISTIP- Retail Plan) September 6, 2005 (FISTIP-Institutional Plan)	07-Dec-2011	23-Jun-1997	05-Mar-1997																
Fund Manager	Pallab Roy & Umesh Sharma	Pallab Roy & Umesh Sharma	Pallab Roy & Santosh Kamath	Santosh Kamath & Kunal Agrawal	Pallab Roy & Umesh Sharma	Pallab Roy, Umesh Sharma & Pyari Menon** (effective September 26, 2019)	Santosh Kamath & Kunal Agrawal	Santosh Kamath & Kunal Agrawal	Santosh Kamath, Umesh Sharma & Sachin Padwal-Desai	Santosh Kamath, Umesh Sharma & Sachin Padwal-Desai																
Benchmark	CRISIL Overnight Index	Crisil Liquid Fund Index	Crisil Liquid Fund Index (Until November 14, 2019) NIFTY Ultra Short Duration Debt Index (effective November 15, 2019)	CRISL Short Term Bond Fund Index (Until November 14, 2019) NIFTY Low Duration Debt Index (effective November 15, 2019)	Crisil Liquid Fund Index (Until November 14, 2019) NIFTY Money Market Index (effective November 15, 2019)	Crisil Liquid Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index (Until November 14, 2019) NIFTY Credit Risk Bond Index (effective November 15, 2019)	Crisil Short Term Bond Fund Index (Until November 14, 2019) NIFTY Corporate Bond Index (effective November 15, 2019)	Crisil Composite Bond Fund Index																
Fund Details as on 29 November 2019																										
Month End AUM (Rs. in Crores)	325.55	14099.26	16881.98	5169.77	5071.80	315.99	11589.77	6295.72	1341.99	3981.18																
Yield To Maturity	4.89%	5.67%	10.48%	11.56%	5.52%	7.76%	12.57%	12.19%	8.25%	12.11%																
Average Maturity	0.01 Years	0.07 years	0.62 years	1.24 Years	0.38 years	2.37 Years	2.51 Years	2.86 years	3.83 years	2.54 years																
Modified Duration	0.01 Years	0.07 Years	0.50 years	0.97 Years	0.36 years	0.94 Years	1.91 Years	2.04 years	2.90 years	1.88 years																
Macaulay Duration	0.01 Years	0.07 Years	0.54 years	1.05 Years	0.38 years	1.00 Years	2.01 Years	2.16 years	3.09 years	1.99 years																
Expense Ratio [§]	Regular : 0.15% Direct : 0.10%	Regular : (R) 0.86% (I) 0.61%, (SI) 0.18% Direct : (SI) 0.12%	Regular : (R) 0.86% (I) 0.66%, (SIP) 0.52% Direct : (SIP) 0.40%	Regular : 0.88% Direct : 0.50%	Regular : (R) 0.32% (I) 0.84%, Direct : (R) 0.16%	Regular : 0.95% Direct : 0.44%	Retail : 1.49% (I) 1.18% Direct : (R) 0.73%	Regular : 1.61% Direct : 0.91%	Regular : 0.89% Direct : 0.32%	Regular : 1.66% Direct : 0.73%																
Composition by Assets as on 29 November 2019																										
Corporate Debt	-	-	84.55%	79.92%	-	53.94%	88.88%	86.33%	59.59%	89.43%																
Gilts	-	5.50%	-	-	3.97%	38.04%	-	-	2.33%	-																
PSU/PFI Bonds	-	-	4.82%	3.82%	-	-	10.03%	11.62%	34.81%	7.91%																
Money Market Instruments	-	67.53%	3.54%	17.45%	92.93%	4.74%	-	-	-	-																
Other Assets	100.00%	26.98%	7.10%	-1.19%	3.09%	3.28%	1.10%	2.04%	3.28%	2.66%																
Bank Deposit	-	-	-	-	-	-	-	-	-	-																
Composition by Ratings as on 29 November 2019																										
AAA and Equivalent [®]	-	100.00%	11.11%	15.17%	100.00%	65.26%	9.06%	9.01%	71.93%	11.74%																
AA+	-	-	10.88%	4.94%	-	5.48%	9.58%	8.36%	14.83%	6.60%																
AA/AA- and Equivalent	-	-	46.52%	28.51%	-	27.36%	31.64%	35.23%	10.28%	35.93%																
A and Equivalent	-	-	27.27%	39.94%	-	1.90%	38.41%	37.98%	0.49%	38.19%																
BBB and Equivalent	-	-	4.21%	5.59%	-	-	7.42%	6.51%	1.79%	6.10%																
CARE C	-	-	-	-	-	-	0.18%	-	0.68%	-																
BWR D	-	-	-	0.90%	-	-	0.70%	1.29%	-	0.26%																
ICRA BB	-	-	-	4.96%	-	-	2.99%	1.62%	-	1.18%																
Other Details																										
Exit Load (for each purchase of Units)	Nil	<table><tr><th>Investor exit upon subscription</th><th>Exit load as a % of redemption proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>Nil</td></tr></table>	Investor exit upon subscription	Exit load as a % of redemption proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	Nil	Nil	Upto 3 months 0.5%	Nil	Nil	Upto 10% of the Units within 1 Yr - NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr – 0.50% After 1 Yr – NIL	Upto 10% of the Units each yr - NIL* Any redemption/switch out in excess of the above limit: Upto 12 months - 3% 12 – 24 months - 2% 24 – 36 months - 1% 36 – 48 months – 0.50% After 36 months - NIL	Nil	Upto 10% of the Units each yr - NIL* Any redemption/switch out in excess of the above limit: Upto 12 months - 3% 12 – 24 months - 2% 24 – 36 months - 1% 36 – 48 months – 0.50% After 48 months - NIL
Investor exit upon subscription	Exit load as a % of redemption proceeds																									
Day 1	0.0070%																									
Day 2	0.0065%																									
Day 3	0.0060%																									
Day 4	0.0055%																									
Day 5	0.0050%																									
Day 6	0.0045%																									
Day 7 onwards	Nil																									

*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.

§ The rates specified are the actual expenses charged as at the end of the month. The above ratio includes the GST on Investment Management Fees. The above ratio also includes, proportionate charge in respect of sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable. ® Sovereign Securities; Call, Cash & Other Current Assets © (excluding AA+ rated corporate bonds) **dedicated for making investments for Foreign Securities

Different plans have a different expense structure

Snapshot of Debt / Hybrid / Solution Oriented / FOF-Domestic Funds

Scheme Name	Franklin India Banking & PSU Debt Fund	Franklin India Income Opportunities Fund	Franklin India Government Securities Fund	Franklin India Debt Hybrid Fund	Franklin India Equity Savings Fund	Franklin India Pension Plan	Franklin India Multi - Asset Solution Fund	Franklin India Dynamic Asset Allocation Fund of Funds	Franklin India Equity Hybrid Fund
Category	Banking & PSU Fund	Medium Duration Fund	Gilt Fund	Conservative Hybrid Fund	Equity Savings Fund	Retirement Fund	FOF - Domestic	FOF - Domestic	Aggressive Hybrid Fund
Scheme Characteristics	Min 80% in Banks / PSUs / PFI / Municipal Bonds	Macaulay Duration within 3-4 years	Min 80% in G-secs (across maturity)	10-25% Equity, 75-90% Debt	65-90% Equity, 10-35% Debt	Lock-in of 5 years or till retirement age, whichever is earlier	Minimum 95% assets in the underlying funds	Minimum 95% assets in the underlying funds	65-80% Equity, 20-35% Debt
Indicative Investment Horizon	1 year and above	2 years and above	1 year and above	3 years and above	1 year and above	5 years and above (Till an investor completes 58 years of his age)	5 years and above	5 years and above	5 years and above
Inception Date	25-Apr-2014	11-Dec-2009	07-Dec-2001	28-Sep-2000	27-Aug-2018	31-Mar-1997	28-Nov-2014	31-Oct-2003	10-Dec-1999
Fund Manager	Umesh Sharma, Sachin Padwal-Desai Pyari Menon ^*	Santosh Kamath & Kunal Agrawal	Sachin Padwal - Desai & Umesh Sharma	Sachin Padwal-Desai & Umesh Sharma (Debt) Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity) Pyari Menon ^	Lakshmikanth Reddy (Equity) Sachin Padwal-Desai and Umesh Sharma (Fixed Income) Pyari Menon ^	Sachin Padwal-Desai & Umesh Sharma (Debt) Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity)	Paul S Parampreet (effective May 01, 2019)	Paul S Parampreet (effective May 01, 2019)	Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity) Sachin Padwal-Desai & Umesh Sharma (Debt) Pyari Menon ^*
Benchmark	CRISIL Composite Bond Fund Index (Until November 14, 2019) NIFTY Banking & PSU Debt Index (effective November 15, 2019)	Crisil Short Term Bond Fund Index (Until November 14, 2019) NIFTY Medium Duration Debt Index (effective November 15, 2019)	I-SEC Li-Bex	CRISIL Hybrid 85 + 15 - Conservative Index ^{@@}	Nifty Equity Savings Index	40% Nifty 500 + 60% Crisil Composite Bond Fund Index	CRISIL Hybrid 35 + 65 - Aggressive Index [@]	CRISIL Hybrid 35 + 65 - Aggressive Index (effective June 04, 2018)	CRISIL Hybrid 35 + 65 - Aggressive Index
Fund Details as on 29 November 2019									
Month End AUM (Rs. in Crores)	897.75	3227.66	239.06	310.08	255.63	455.47	29.33	1046.93	1829.53
Portfolio Turnover	-	-	-	-	553.18% ^s 528.26% (Equity)**	-	-	-	87.23% 6.53% (Equity) ^{ss}
Yield To Maturity	7.28%	12.17%	6.65%	7.84%	7.62%	7.95%	-	-	8.41%
Average Maturity	4.60 years	4.13 years	9.91 years	5.11 years	6.83 years	5.04 years	-	-	4.75 years
Modified Duration	3.41 years	2.83 years	6.71 years	3.74 years	4.71 years	3.74 years	-	-	3.37 years
Macaulay Duration	3.62 years	3.05 years	6.93 years	3.96 years	4.93 years	3.94 years	-	-	3.56 years
Expense Ratio^s	Regular : 0.53% Direct : 0.23%	Regular : 1.72% Direct : 0.89%	Retail : 1.09% Direct : 0.59%	Regular : 2.26% Direct : 1.42%	Regular : 2.16% Direct : 0.16%	Regular : 2.26% Direct : 1.43%	Regular : 1.33% Direct : 0.75%	Regular : 1.25% Direct : 0.10%	Regular : 2.15% Direct : 1.08%
Composition by Assets as on 29 November 2019									
Corporate Debt	19.17%	81.58%	-	28.44%	Equity 66.64%	Corporate Debt 31.80%	FIBCF 36.99	FISTIP 48.74	Equity 70.36%
Gilts	11.52%	-	95.14%	15.50%	PSU/PFI Bonds 2.07%	Equity 32.98%	FISTIP 36.99	Equity 51.40	Debt 12.39%
PSU/PFI Bonds	66.82%	14.47%	-	30.33%	Debt 7.09%	PSU/PFI Bonds 16.99%	R*Shares Gold	Other Current	PSU/PFI Bonds 8.91%
Money Market Instruments	-	-	-	-	Gilts 12.01%	Gilts 15.19%	BeES*	Asset -0.14	REIT's 1.79%
Other Assets	2.49%	3.95%	4.86%	4.14%	REIT's 1.08%	Other Assets 3.04%	Other Current		Gilts 6.07%
Equity	-	-	-	21.59%	Other Current Assets 11.11%		Asset 2.05		Other Current Asset 0.47%
Composition by Ratings as on 29 November 2019									
AAA and Equivalent^{ss}	81.90%	10.79%	100%	63.92%	66.52%	64.43%	-	-	37.57%
AA +	8.94%	8.58%	-	22.92%	-	17.41%	-	-	25.25%
AA/AA- and Equivalent	7.52%	37.67%	-	11.00%	33.48%	18.15%	-	-	37.17%
A and Equivalent	1.64%	35.98%	-	2.16%	-	-	-	-	-
BBB and Equivalent	-	4.68%	-	-	-	-	-	-	-
BWR D	-	0.62%	-	-	-	-	-	-	-
ICRA BB	-	1.69%	-	-	-	-	-	-	-
Other Details									
Exit Load (for each purchase of Units)	Nil	Upto 10% of the Units each yr - NIL* Any redemption/switch out in excess of the above limit: Upto 12 months - 3% 12 - 18 months - 2% 18 - 24 months - 1% After 24 months - NIL	FIGSF : Nil	Upto 10% of the Units within 1 yr - NIL* Any redemption/switch out in excess of the above limit: Upto 1 Yr - 1% After 1 Yr - NIL	Upto 10% of the Units within 1 yr - NIL* Any redemption/switch out in excess of the above limit: Upto 1 Yr - 1% After 1 Yr - NIL	3%, if redeemed before the age of 58 years (subject to lock-in period) and target amount Nil, if redeemed after the age of 58 years	Upto 3 Yrs - 1%	Upto 1 yr - 1%	(Effective September 10, 2018) Upto 10% of the Units within 1 yr - NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr - 1%

^ Dedicated for investments in foreign securities *This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year. ^{ss}Computed for equity portion of the portfolio.

^s The rates specified are the actual expenses charged as at the end of the month. The above ratio includes the GST on Investment Management Fees. The above ratio also includes, proportionate charge in respect of sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable. ^{ss} Sovereign Securities; Call, Cash & Other Current Assets *Effective June 4, 2018 ^s Includes fixed income securities and equity derivatives ^{ss} Computed for equity portion of the portfolio including equity derivatives
For Franklin India Equity Hybrid Fund, Franklin India Debt Hybrid Fund, Franklin India Pension Plan & Franklin India Equity Savings Fund the Maturity & Yield is calculated based on debt holdings in the portfolio.

Different plans have a different expense structure

Equity Market Snapshot

Anand Radhakrishnan, CIO – Franklin Equity

Global Markets

Global equity markets projected a mixed trend in November. Interest rate cut by the US Federal Reserve (by 25 bps to a target range of 1.5% to 1.75%) and strong corporate results buoyed the US equities during the month. European indices gained on positive corporate results. However, persistent uncertainty around US-China trade conflict checked gains for most equity markets during the month. The Bank of England maintained interest rates steady in its November policy meet even as some global central banks chose to ease interest rates. Upcoming general elections in the UK in December also weighed on investor sentiments. Select Asian indices gained. Muted economic growth data (China), political unrest (Hong Kong) and general weariness over the US-China trade deal weighed on some Asian equity markets.

Brent crude oil prices advanced during the month following a lower-than-expected rise in US oil supplies and reports that OECD countries could extend production cuts. A combination of stronger USD and uncertainty over US-China Phase one trade deal weighed on industrial metals. Zinc ended lower while aluminum and copper were moderately positive during the month. Gold prices corrected in November following the surge in equity markets and US Federal Reserve's signal of a pause in current easing cycle.

Monthly Change for November 2019 (%)		Monthly Change for November 2019 (%)	
MSCI AC World Index	2.3	S&P BSE Sensex	1.7
MSCI Emerging Markets	-0.2	Nifty 50	1.5
Dow Jones	3.7	Nifty 500	1.3
Nasdaq	4.5	Nifty Midcap 150	1.9
S&P 500	3.4	S&P BSE SmallCap	0.0
FTSE Eurotop 100	2.4	S&P BSE Finance	5.8
FTSE 100	1.4	S&P BSE Auto	-4.5
Hang Seng	-2.1	S&P BSE Information Technology	-3.4
Nikkei	1.6	S&P BSE Fast Moving Consumer Goods	-4.3
Brent crude (USD/bbl)	3.7	S&P BSE OIL & GAS	-3.7
Spot LME Aluminium USD/MT	2.2	S&P BSE Capital Goods	-7.6
Spot LME Copper USD/MT	1.3	S&P BSE Healthcare	2.8
Spot LME ZINC USD/MT	-8.9	S&P BSE Metal	5.1

Domestic Market

Domestic equity market indices scaled lifetime highs in November led by hopes of equity related tax rate rationalization and better-than-expected corporate earnings of few companies. The government approval to set up INR 25000 crore (INR 250 bn) bailout fund to finance 1600 stalled housing projects and expectations of relief package for telecom sector cheered sentiments. Expectations of a rate cut by the RBI further buoyed equity markets. Gains were however trimmed on profit booking and after Moody's Investors Service lowered India's outlook to negative from stable. The monetary policy committee (MPC) kept interest rates steady in the December policy review meet while maintaining accommodative stance. Domestic equity indices ended mixed during the month. Banking and Finance sectors were top gainers followed by Metals and Realty. Capital goods, consumer durables, FMCG and IT were among the few sectoral indices that ended lower during the month. Frontline indices outperformed mid and small cap indices.

The overall high-frequency data remained weak in October, though there was a marginal pick up in retail indicators due to festive season. Auto sales indicated some improvement on MoM basis with PV sales having first growth (0.3% YoY) in 12 months. Petrol consumption (9% YoY), domestic air passenger traffic (4% YoY) were among the positives. Credit growth (both bank and commercial paper) declined to a 26-month low. Production indicators like coal production, power generation, rail freight was impacted by extended monsoon and fewer working days. Decline in diesel consumption, port freight, steel consumption and cement production reflected weak economic activity. Net FPI Equity inflows were positive for the second consecutive month at USD 3.1 bn in November. Domestic institutional investors sold securities worth INR 79.7 bn (USD 442 mn) in November 2019.

Macroeconomic Indicators: Macroeconomic indicators remained mixed during the month. The manufacturing PMI revived in November at 51.2 after three consecutive months of decline. The improvement of driven by new orders and input prices. November services PMI moved back to expansion territory (52.7 in Nov) after being in contraction territory for two consecutive months (49.2 in Oct and 48.7 in Sep). The improvement was primarily driven by new business orders and business expectations, with outstanding business, employment, external demand and input prices also

improving. The merchandise trade deficit for the month of October remained flat at USD 11.0bn (USD 10.9bn in September) due to the sharp contraction in imports (declined by 16.3% YoY in October). This was led oil, coal, transport equipment, electronic goods and machinery imports. The pace of decline in exports slowed (negative 1.1% YoY in October vs negative 6.6% YoY in September) as exports of electronic goods, pharma and chemicals, gems and jewelry and engineering goods registered growth. INR depreciated by 1.14% in November.

CPI inflation rose to 4.62% in October from 3.99% in September, breaching the RBI's medium target of 4%. This was primarily led by higher food inflation (6.9% YoY). Core inflation however remained subdued. India's Industrial Production (IIP) declined for the second consecutive month to negative 4.3 %YoY in September from negative 1.4% YoY (revised) in August. The decline was broad based with all three indicators mining, manufacturing and electricity declining. Production of capital goods, intermediate goods, consumer durables, and infrastructure/construction goods were the largest detractors. GST collections crossed the INR 1 trillion mark after gap of three months in November driven by festival demand.

Corporate Earnings: Q2FY20 Nifty earnings registered an 8% growth primarily driven by the corporate tax cut. Financials accounted for most of incremental profits for the quarter. Private Banks posted healthy PBT growth led by corporate banks, but loan growth moderated given the weak economic environment. Cement sector reported better profitability driven by better realizations. Automobiles (across segments) saw decline in revenue impacted by demand weakness, although the margins improved due to cost cutting measures. Telecom companies reported huge losses due to exceptional item comprising of license and spectrum charges. Capital goods (lower margins and weak order inflow), media (lower revenue and margins amidst weak economic environment), metals (lower commodity prices due to weak demand and global factors), oil and gas (lower oil prices and contracting refining margins), utilities (heavy monsoon, interim shutdowns impacted coal production and lower power demand) posted weak results. Corporate tax rate cuts are expected to support margins in some sectors. However, this will be a function of company-specific pricing power conditions.

Outlook

Domestic GDP growth has witnessed a sequential decline for the sixth consecutive quarter (4.5% in Q2FY20). The fall is driven by slowdown in gross fixed capital formation even as a rise in government final consumption expenditure has provided some support. The deceleration in manufacturing sector is manifested through a decline in capacity utilization. On the positive side, the private final consumption expenditure component of GDP has seen a modest growth recovery, reversing a prolonged downtrend. However, domestic and external demand conditions continue to remain feeble. Recent high frequency data (IIP, Fuel Consumption, Power Demand, Auto sales monthly data) clearly signal a demand slowdown. Additionally, credit stress in the domestic financial sector also weighs on growth and sentiments. The revised GDP growth forecast (RBI) stands at 5% for FY2020. These developments form the backdrop for the recent policy actions taken by the government in terms of bold corporate tax cuts. The economy could see more such countercyclical fiscal measures going forward. The RBI has lowered interest rates by 135bps so far in CY2019 and maintained an accommodative stance. Fiscal and monetary stimuli together could prepare a sustainable base for kickstarting consumption and investment growth, albeit over the long term.

Globally, the investor sentiments have turned positive drawing on the potential favorable outcome of Phase one trade deal. However, sustainability of this optimism will hinge on the success of trade negotiations between the US and China. Global central banks are adopting easier monetary stance, providing sustenance to global economic growth.

Even as downside risks to growth emanate from slow policy actions, lack of stability in demand conditions and muted credit growth in the economy, a moderate pace of growth recovery is anticipated in 2020 on the back of traction from past policy actions, low base effect and expectation of global growth recovery. Also, steps towards strengthening financial sector are beginning to show results with significant clean-up of stressed assets across corporate India. Stock selection will remain the key to returns over the next few quarters as growth will only come from companies that are able to negotiate an uncertain economic backdrop. From an investment perspective, diversified equity funds with core exposure to large caps and prudent risk-taking in mid-/small-cap space may be well positioned to capture medium to long term opportunity presented by the equity markets.

Fixed Income Market Snapshot

Santosh Kamath, CIO - Fixed Income

Global long-term bond yields were up except in China and Russia where the yields were down during November, driven by a rate cut by US Fed and region-specific cues. US gross domestic product (GDP) grew by 2.1% in the Q3CY19; higher than the 2% increase in the second quarter. The prolonged dispute between the US & China has impacted the global economy by disrupting supply chains, curtailing investment and reducing business confidence. US and China trade talk in have not yielded desired results even after more than a dozen rounds of negotiations. The consumer price inflation in the Euro area came in at 0.7% in October '19, down from 0.8% in the previous month and the lowest since November 2016, primarily due to a drop-in energy prices. UK's GDP grew an annualised 1% in the Q3CY19, compared with 1.3% in the Q2FY19. The Bank of England (BOE) nine-member Monetary Policy Committee (MPC), led by Mark Carney, voted to hold interest rates at 0.75%, opting not to adjust borrowing costs in the UK ahead of a snap election. Japan's economy grew by 0.2% in the Q3CY19, slowing sharply from a revised expansion of 1.8% in April-June. In October, Japan posted a trade surplus of JPY 17.3 billion y-o-y, moving from a deficit of JPY 456 billion in October '18, however it missed the market expectations of a JPY 300 billion surplus. This was the first surplus in four months. Imports decreased by 14.8% while exports slumped 9.2% year-on-year.

Domestic Market Scenario

Fifth Bi-monthly Monetary Policy Review : The Monetary Policy Committee (MPC) of the RBI unanimously voted in favour of leaving the policy rate unchanged at 5.15%, against consensus expectation for a 25bps cut. The MPC maintained its accommodative policy stance. The RBI lowered its GDP growth projection for FY20 to 5.0% y-o-y from earlier 6.1%. The H2FY20 projected at 4.9-5.5% lowered from earlier 6.6-7.2% and 5.9-6.3% in H1FY21. The RBI raised its headline CPI inflation projection to 4.7-5.1% in H2FY20 (from 3.5-3.7%) and expects inflation of 3.8-4.0% in H1FY21, with risks broadly balanced. The next Monetary Policy Committee (MPC) meeting is scheduled to be held from February 4-6, 2019.

Yields : In November 91-day T-Bill yield was down by 14bps and the 10-year government securities yield was up by 2bps.

Forex: In November, INR depreciated by 1.10% against the USD and appreciated by 0.30% against the Euro. Year to date, INR has depreciated 2.70% against the USD and appreciated 1.40% against the Euro. During the month, INR traded in 70.68 to 72.08 range, on a daily closing basis. Forex reserve increased by USD 6bn during the month and stood at USD 448bn for the week ended 29th November 2019.

Liquidity: Liquidity remained comfortable in the month of November. The average surplus liquid for the month was INR 2.27 trillion. Easy liquidity conditions meant that the weighted average call rate (WACR) traded below the policy repo rate in November.

Macro

Inflation: Headline CPI inflation rose up to a sixteen-month high 4.62% (YoY) in October (compared to 3.99% in September), primarily due to a surge in food prices. Elevated food inflation was mainly due to higher vegetables, fruits, and pulses. However, core inflation (excluding food) registered a decline to 3.60% from 4.20%. This moderation reflects current subdued demand conditions in the economy.

WPI inflation fell to forty-month low 0.16% in October (compared to 0.33% in September). The decline is majorly due to the downtrend in the prices of fuel & power and manufactured goods.

Fiscal Deficit:

Fiscal deficit for April-October stood at INR 7.20 trillion or ~102% of the Budgeted Estimate (BE) of FY20 as compared to 103.9% for the corresponding period last year. Total spending stood at INR 16.54 trillion while the total receipts were at INR 9.34 trillion. While net tax receipts were INR 6.83 trillion, the non-tax revenue stood at INR 2.24 trillion.

Outlook:

Gross Domestic Product (GDP), growth slowed to 4.5% in Q2FY20 compared to 5.0% in Q1FY20. The YoY growth rate has now deaccelerated for six consecutive quarters. The drop is broad-based with both investment and consumption showing sustained signs of weakness. On

the expenditure side, private and government consumption picked-up sharply while fixed investments contracted on a sequential basis. Exports too remained quite weak. Gross Value Added (GVA) growth decelerated to 4.3% in Q2FY20, due to contraction in manufacturing. The RBI lowered its GDP growth projection for FY20 to 5.0%. Both domestic and international factors are weighing on the economy for the last couple of quarters.

The MPC in a surprise move kept the repo rate unchanged. It sharply reduced its GDP growth forecast by 110bps for FY20. It maintained its accommodative stance. It reiterated that there is policy space for future action. Household inflation survey expectations for 3-month and 12-month ahead have inched up. It seems that RBI has placed a higher weight on near term inflation number compared to growth. Post policy announcement the market saw a sell off across the yield curve. The future rate actions of the MPC are likely to be dependent on effective transmission of rate cuts delivered so far, the evolution of growth-inflation dynamics, revival of investment and consumption demand, inflation print and upcoming Union Budget.

The government has taken measures to boost the economy. These measures ideally would have some implications on fiscal deficit. However, the government has maintained the fiscal deficit number. The market expects that there may be additional borrowing or fiscal slippage.

The slowdown in consumption, investment activity and headwinds from global growth are the main downside risks to economic growth. With higher inflation forecast and growth projection revised sharply downwards, we expect RBI to be data dependent for further policy action.

Short to medium term maturity instruments look attractive from a valuation perspective. From an investment perspective, we suggest investors consider short to medium duration funds. We continue to remain positive on corporate bond funds and accrual strategies.

	31-Oct-19	30-Nov-19
10Y Benchmark: 6.45% GS 2029	6.45	6.47
Call rates	5.25%	5.20%
Exchange rate	70.93	71.74

Franklin India Bluechip Fund



FBCF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

Large-cap Fund- An open ended equity scheme predominantly investing in large cap stocks

SCHEME CATEGORY

Large Cap Fund

SCHEME CHARACTERISTICS

Min 80% Large Caps

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation by actively managing a portfolio of equity and equity related securities. The Scheme will invest in a range of companies, with a bias towards large cap companies.

DATE OF ALLOTMENT

December 1, 1993

FUND MANAGER(S)

Anand Radhakrishnan & Rishi Jain
Pyari Menon (effective September 26, 2019)
(dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty 100

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 473.1698
Dividend Plan	₹ 38.3063
Direct - Growth Plan	₹ 501.2428
Direct - Dividend Plan	₹ 41.4054

FUND SIZE (AUM)

Month End	₹ 6752.90 crores
Monthly Average	₹ 6658.37 crores

TURNOVER

Portfolio Turnover	34.79%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.58%
Beta	0.91
Sharpe Ratio*	0.24

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO[#] : 1.89%

EXPENSE RATIO[#] (DIRECT) : 1.07%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd.	6000000	9690.00	1.43
Tata Motors Ltd. DVR	8000000	5708.00	0.85
Mahindra & Mahindra Ltd.	1000000	5305.50	0.79
Banks			
ICICI Bank Ltd.*	12800000	65612.80	9.72
State Bank of India*	15000000	51277.50	7.59
HDFC Bank Ltd.*	3700000	47173.15	6.99
Axis Bank Ltd.*	4438208	32800.58	4.86
Cement			
ACC Ltd.*	1600000	24354.40	3.61
UltraTech Cement Ltd.	500000	21295.50	3.15
Grasim Industries Ltd.	2500000	19676.25	2.91
Ambuja Cements Ltd.	6000000	12279.00	1.82
Construction Project			
Larsen & Toubro Ltd.	450000	5987.48	0.89
Consumer Non Durables			
United Breweries Ltd.	393495	4948.59	0.73
Finance			
SBI Life Insurance Company Ltd.*	2700000	25921.35	3.84
Mahindra & Mahindra Financial Services Ltd.	500000	1759.25	0.26
Gas			
Petronet LNG Ltd.	6500000	17647.50	2.61
GAIL (India) Ltd.	13500000	17016.75	2.52
Industrial Products			
Cummins India Ltd.	1000000	5422.50	0.80
Non - Ferrous Metals			
Hindalco Industries Ltd.	5500000	11008.25	1.63
Petroleum Products			
Indian Oil Corporation Ltd.*	20785817	27312.56	4.04
Bharat Petroleum Corporation Ltd.	3500000	17904.25	2.65

@ Reverse Repo : 7.48%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 0.23%

SIP - If you had invested ₹ 10000 every month in FBCF (Regular Plan)

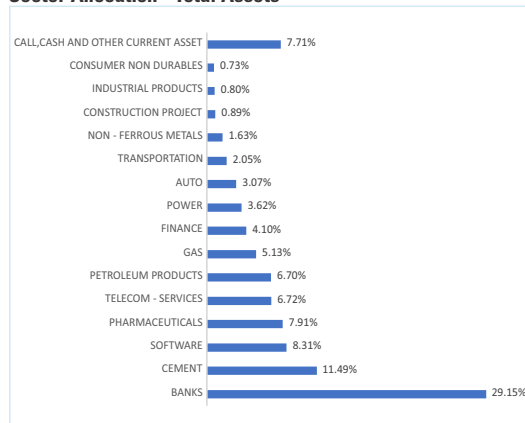
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,750,000
Total value as on 29-Nov-2019 (Rs)	126,141	388,603	707,284	1,161,362	1,990,677	35,787,005
Returns	9.70%	5.04%	6.53%	9.11%	9.78%	18.82%
Total value of B: Nifty 100 TRI ^ ^	128,544	426,323	791,490	1,269,608	2,163,504	17,908,669
B:Nifty 100 TRI ^ ^ Returns	13.57%	11.33%	11.04%	11.61%	11.35%	14.11%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	17,531,711
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	13.96%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

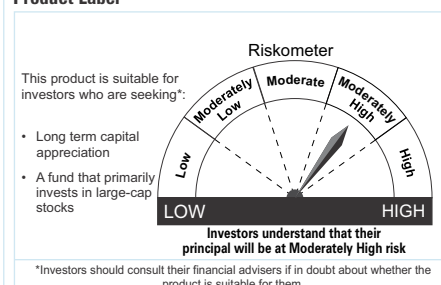
^ ^ Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996, S&P 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)

Sector Allocation - Total Assets



Product Label



Franklin India Equity Fund

(Erstwhile Franklin India Prima Plus)



FIEF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

Multi-cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks

SCHEME CATEGORY

Multi Cap Fund

SCHEME CHARACTERISTICS

Min 65% Equity across Large, Mid & Small Caps

INVESTMENT OBJECTIVE

The investment objective of this scheme is to provide growth of capital plus regular dividend through a diversified portfolio of equities, fixed income securities and money market instruments.

DATE OF ALLOTMENT

September 29, 1994

FUND MANAGER(S)

Anand Radhakrishnan, R. Janakiraman & Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty 500

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 591.7156
Dividend Plan	₹ 36.1331
Direct - Growth Plan	₹ 631.2293
Direct - Dividend Plan	₹ 39.2104

FUND SIZE (AUM)

Month End	₹ 11458.61 crores
Monthly Average	₹ 11373.63 crores

TURNOVER

Portfolio Turnover	27.35%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.56%
Beta	0.89
Sharpe Ratio*	0.24

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.80%

EXPENSE RATIO* (DIRECT) : 0.98%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.*	6300000	33424.65	2.92
Tata Motors Ltd.	16500000	26647.50	2.33
TVS Motor Company Ltd.	4000000	19090.00	1.67
Auto Ancillaries			
Apollo Tyres Ltd.	3000000	5041.50	0.44
Bosch Ltd.	4723	762.41	0.07
Banks			
HDFC Bank Ltd.*	7600000	96896.20	8.46
ICICI Bank Ltd.*	12800000	65612.80	5.73
Axis Bank Ltd.*	6800000	50255.40	4.39
Kotak Mahindra Bank Ltd.*	1900000	30688.80	2.68
State Bank of India	7000000	23929.50	2.09
Yes Bank Ltd.	12200000	8332.60	0.73
Karur Vysya Bank Ltd.	7000000	4420.50	0.39
Cement			
Grasim Industries Ltd.*	3500000	27546.75	2.40
ACC Ltd.	1400000	21310.10	1.86
JK Lakshmi Cement Ltd.	3500000	10186.75	0.89
UltraTech Cement Ltd.	137500	5856.26	0.51
Construction Project			
Larsen & Toubro Ltd.*	2600000	34594.30	3.02
Consumer Durables			
Voltas Ltd.	3600000	25221.60	2.20
Crompton Greaves Consumer Electricals Ltd.	2000000	5093.00	0.44
Consumer Non Durables			
United Breweries Ltd.	1900000	23894.40	2.09
Dabur India Ltd.	5000000	22955.00	2.00
Marico Ltd.	6300000	22673.70	1.98
Jyothy Labs Ltd.	7300000	13063.35	1.14
Jubilant Foodworks Ltd.	650000	10518.30	0.92
United Spirits Ltd.	1500000	9093.75	0.79
Finance			
Housing Development Finance Corporation Ltd.	1000000	22972.50	2.00
Aditya Birla Capital Ltd.	11500000	12586.75	1.10
Equitas Holdings Ltd.	4000000	4226.00	0.37
Gas			
GAIL (India) Ltd.	10000000	12605.00	1.10
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.	5500000	8217.00	0.72
Industrial Capital Goods			
Thermax Ltd.	900000	9240.30	0.81
CG Power and Industrial Solutions Ltd.	22000000	3014.00	0.26
Industrial Products			
Bharat Forge Ltd.	2500000	11610.00	1.01
Finolex Industries Ltd.	1500000	8709.75	0.76

@ Reverse Repo : 6.36%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.10%

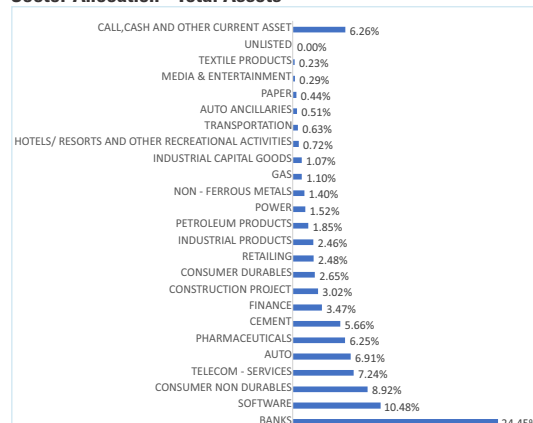
SIP - If you had invested ₹ 10000 every month in FIEF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	3,010,000
Total value as on 29-Nov-2019 (Rs)	123,963	381,891	700,807	1,223,235	2,224,866	61,108,832
Returns	6.23%	3.88%	6.16%	10.57%	11.88%	19.75%
Total value of B: Nifty 500 TRI	127,216	406,564	766,582	1,272,189	2,175,806	24,736,064
B:Nifty 500 TRI Returns	11.43%	8.09%	9.75%	11.67%	11.46%	14.26%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	21,690,841
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	13.44%

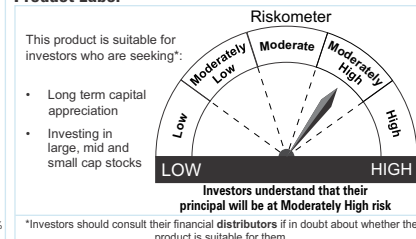
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (S) Nifty 500 TRI values from 29.09.1994 to 26.11.1998 and TRI values since 26.11.1998, * Nifty 50 TRI values from 29.09.1994 to 30.06.1999 and TRI values since 30.06.1999)

Sector Allocation - Total Assets



Product Label



Franklin India Equity Advantage Fund

(Erstwhile Franklin India Flexi Cap Fund)

FIEAF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

Large & Mid-cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks

SCHEME CATEGORY

Large & Mid Cap Fund

SCHEME CHARACTERISTICS

Min 35% Large Caps & Min 35% Mid Caps

INVESTMENT OBJECTIVE

To provide medium to long-term capital appreciation by investing primarily in Large and Mid-cap stocks

DATE OF ALLOTMENT

March 2, 2005

FUND MANAGER(S)

Lakshmikanth Reddy, R. Janakiraman & Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty 500 (until February 10, 2019)

Nifty LargeMidcap 250 (effective February 11, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 79.2797
Dividend Plan	₹ 15.1298
Direct - Growth Plan	₹ 83.3571
Direct - Dividend Plan	₹ 16.2041

FUND SIZE (AUM)

Month End	₹ 2607.85 crores
Monthly Average	₹ 2602.00 crores

TURNOVER

Portfolio Turnover	23.80%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.65%
Beta	0.88
Sharpe Ratio*	0.17

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*: 2.06%

EXPENSE RATIO* (DIRECT): 1.17%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond 1-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure

Effective Feb 11, 2019, the new benchmark for Franklin India Equity Advantage Fund will be Nifty LargeMidcap 250.



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.*	1396570	7409.50	2.84
Ashok Leyland Ltd.	3689680	2920.38	1.12
Tata Motors Ltd. DVR	3415915	2437.26	0.93
Auto Ancillaries			
Balkrishna Industries Ltd.	357387	3310.30	1.27
Apollo Tyres Ltd.	1727065	2902.33	1.11
Sundaram Clayton Ltd.	42129	875.04	0.34
Banks			
Axis Bank Ltd.*	2883870	21313.24	8.17
ICICI Bank Ltd.*	2635871	13511.47	5.18
HDFC Bank Ltd.*	1038046	13234.57	5.07
Federal Bank Ltd.	5780054	5138.47	1.97
Kotak Mahindra Bank Ltd.	310751	5019.25	1.92
Cement			
Grasim Industries Ltd.*	980035	7713.37	2.96
Chemicals			
Tata Chemicals Ltd.	851059	5760.82	2.21
Consumer Non Durables			
Kansai Nerolac Paints Ltd.	1312320	6889.02	2.64
Colgate Palmolive (India) Ltd.	328476	4842.39	1.86
Nestle India Ltd.	25512	3687.49	1.41
United Breweries Ltd.	247050	3106.90	1.19
Ferrous Metals			
Tata Steel Ltd.	402468	1720.55	0.66
Fertilisers			
Coromandel International Ltd.	1461291	6939.67	2.66
Finance			
Cholamandalam Financial Holdings Ltd.*	1611999	7997.93	3.07
PNB Housing Finance Ltd.	1074063	5722.61	2.19
Equitas Holdings Ltd.	1614973	1706.22	0.65
Gas			
Gujarat State Petronet Ltd.	2835803	6104.07	2.34
Petronet LNG Ltd.	2232307	6060.71	2.32
Healthcare Services			
Apollo Hospitals Enterprise Ltd.	297232	4283.71	1.64
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.*	4717530	7047.99	2.70
Lemon Tree Hotels Ltd.	5150797	3247.58	1.25
Industrial Capital Goods			
Thermax Ltd.	215226	2209.73	0.85
Bharat Electronics Ltd.	1894411	1953.14	0.75
Industrial Products			
Mahindra CIE Automotive Ltd.	2717000	4132.56	1.58
Cummins India Ltd.	407593	2210.17	0.85
NRB Bearings Ltd.	724000	692.51	0.27
Media & Entertainment			
Jagran Prakashan Ltd.	1656994	914.66	0.35

@ Reverse Repo : 5.08%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.08%

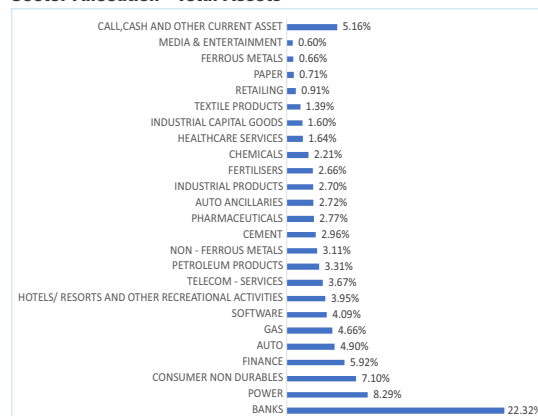
SIP - If you had invested ₹ 10000 every month in FIEAF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,770,000
Total value as on 29-Nov-2019 (Rs)	122,672	376,123	682,413	1,177,948	2,104,681	4,691,923
Returns	4.19%	2.87%	5.10%	9.51%	10.83%	12.25%
Total value of B: Nifty LargeMidcap 250 Index TRI	126,860	404,598	762,539	1,265,232	2,163,638	4,429,024
B:Nifty LargeMidcap 250 Index TRI Returns	10.86%	7.76%	9.54%	11.52%	11.35%	11.56%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	4,529,697
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.83%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annually. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

The Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500

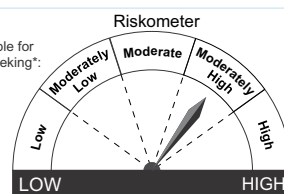
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that primarily invests in large and mid-cap stocks



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

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An Open-End Equity Linked Savings Scheme

SCHEME CATEGORY

ELSS

SCHEME CHARACTERISTICS

Min 80% Equity with a statutory lock in of 3 years & tax benefit

INVESTMENT OBJECTIVE

The primary objective for Franklin India Taxshield is to provide medium to long term growth of capital along with income tax rebate.

DATE OF ALLOTMENT

April 10, 1999

FUND MANAGER(S)

Lakshminanth Reddy & R. Janakiraman

BENCHMARK

Nifty 500

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 573.1187
Dividend Plan	₹ 41.2934
Direct - Growth Plan	₹ 609.2355
Direct - Dividend Plan	₹ 44.6975

FUND SIZE (AUM)

Month End	₹ 4101.21 crores
Monthly Average	₹ 4080.75 crores

TURNOVER

Portfolio Turnover	16.89%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.38%
Beta	0.83
Sharpe Ratio*	0.29

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.91%

EXPENSE RATIO* (DIRECT) : 0.88%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/
MULTIPLES FOR NEW INVESTORS

₹ 500/500

MINIMUM INVESTMENT FOR SIP

₹ 500/500

ADDITIONAL INVESTMENT/
MULTIPLES FOR EXISTING INVESTORS

₹ 500/500

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units) Nil

Different plans have a different expense structure

TAX BENEFITS

Investments will qualify for tax benefit under the Section 80C as per the income tax act.

LOCK-IN PERIOD

All subscriptions in FIT are subject to a lock-in-period of 3 years from the date of allotment and the unit holder cannot redeem, transfer, assign or pledge the units during the period.

Scheme specific risk factors: All investments in Franklin India Taxshield are subject to a lock-in-period of 3 years from the date of respective allotment and the unit holders cannot redeem, transfer, assign or pledge the units during this period. The Trustee, AMC, its directors or its employees shall not be liable for any of the tax consequences that may arise, in the event that the equity Linked Saving Scheme is wound up before the completion of the lock-in period.

Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme

FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	2059699	10927.73	2.66
Tata Motors Ltd.	2746634	4435.81	1.08
Bajaj Auto Ltd.	137369	4362.84	1.06
Tata Motors Ltd. DVR	1791828	1278.47	0.31
TVS Motor Company Ltd.	265282	1266.06	0.31
Auto Ancillaries			
Balkrishna Industries Ltd.	402972	3732.53	0.91
Banks			
Axis Bank Ltd.*	5099477	37687.68	9.19
HDFC Bank Ltd.*	2330104	29707.66	7.24
ICICI Bank Ltd.*	4133052	21186.02	5.17
Kotak Mahindra Bank Ltd.*	1174652	18972.98	4.63
State Bank of India	1935519	6616.57	1.61
Cement			
Grasim Industries Ltd.*	2081440	16381.97	3.99
Consumer Durables			
Voltas Ltd.	600000	4203.60	1.02
Titan Company Ltd.	199808	2317.17	0.56
Consumer Non Durables			
United Breweries Ltd.	671834	8448.98	2.06
Hindustan Unilever Ltd.	330103	6718.59	1.64
Colgate Palmolive (India) Ltd.	440701	6496.81	1.58
Nestle India Ltd.	44826	6479.13	1.58
Kansai Nerolac Paints Ltd.	907174	4762.21	1.16
United Spirits Ltd.	646279	3918.07	0.96
Ferrous Metals			
Tata Steel Ltd.	960704	4107.01	1.00
Finance			
Cholamandalam Financial Holdings Ltd.	1338759	6642.25	1.62
PNB Housing Finance Ltd.	1158898	6174.61	1.51
Equitas Holdings Ltd.	1695647	1791.45	0.44
CARE Ratings Ltd.	160000	763.92	0.19
Gas			
Petronet LNG Ltd.	4078627	11073.47	2.70
Gujarat State Petronet Ltd.	2995176	6447.12	1.57
GAIL (India) Ltd.	2292178	2889.29	0.70
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.	5223868	7804.46	1.90
Lemon Tree Hotels Ltd.	6320734	3985.22	0.97
Industrial Products			
Mahindra CIE Automotive Ltd.	2516044	3826.90	0.93

@ Reverse Repo : 8.41%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.13%

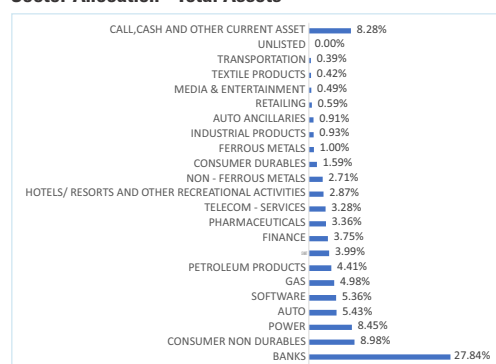
SIP - If you had invested ₹ 10000 every month in FIT (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,480,000
Total value as on 29-Nov-2019 (Rs)	124,224	387,457	709,737	1,235,583	2,257,140	22,040,725
Returns	6.64%	4.85%	6.66%	10.85%	12.15%	18.15%
Total value of B: Nifty 500 TRI	127,216	406,564	766,582	1,272,189	2,175,806	14,394,967
B:Nifty 500 TRI Returns	11.43%	8.09%	9.75%	11.67%	11.46%	14.86%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	13,238,053
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.21%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (* Nifty 50 PRI values from 10.04.1999 to 30.06.1999 and TRI values since 30.06.1999)

Sector Allocation - Total Assets



Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Media & Entertainment			
Jagran Prakashan Ltd.	3057159	1687.55	0.41
Dish TV India Ltd.	2436728	310.68	0.08
Non - Ferrous Metals			
Hindalco Industries Ltd.	5549242	11106.81	2.71
Petroleum Products			
Indian Oil Corporation Ltd.	5948967	7816.94	1.91
Hindustan Petroleum Corporation Ltd.	2520962	7124.24	1.74
Bharat Petroleum Corporation Ltd.	614279	3142.34	0.77
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.*	392107	11425.41	2.79
Cadila Healthcare Ltd.	920735	2340.05	0.57
Power			
Power Grid Corporation of India Ltd.*	8119223	15694.46	3.83
NTPC Ltd.*	10065496	11711.20	2.86
Tata Power Co. Ltd.	12624428	7240.11	1.77
Retailing			
Aditya Birla Fashion and Retail Ltd.	1075124	2421.72	0.59
Software			
Infosys Ltd.*	1920979	13376.74	3.26
Tech Mahindra Ltd.	905548	6895.30	1.68
Cyient Ltd.	421054	1701.48	0.41
Telecom - Services			
Bharti Airtel Ltd.*	3044619	13470.92	3.28
Textile Products			
Himatsingka Seide Ltd.	1278633	1704.42	0.42
Transportation			
Gujarat Pipavav Port Ltd.	1774842	1597.36	0.39
Unlisted			
Globsyn Technologies Ltd.	30000	0.00	0.00
Quantum Information Services	3500	0.00	0.00
Numero Uno International Ltd.	2900	0.00	0.00
Total Equity Holdings		376174.33	91.72

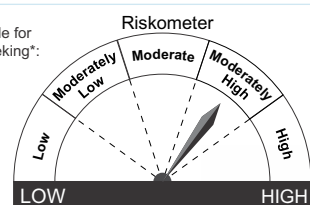
Total Holdings	376,174.33	91.72
Call, cash and other current asset	33,947.03	8.28
Total Asset	410,121.35	100.00

* Top 10 holdings

Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- An ELSS fund offering tax benefits under Section 80C of the Income Tax Act



Investors understand that their principal will be at Moderately High risk

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

Franklin India Focused Equity Fund

(Erstwhile Franklin India High Growth Companies Fund)

FIFE

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme investing in maximum 30 stocks. The scheme intends to focus on Multi-cap space

SCHEME CATEGORY

Focused Fund

SCHEME CHARACTERISTICS

Max 30 Stocks, Min 65% Equity, Focus on Multi-Cap

INVESTMENT OBJECTIVE

An open-end focused equity fund that seeks to achieve capital appreciation through investing predominantly in Indian companies/sectors with high growth rates or potential.

DATE OF ALLOTMENT

July 26, 2007

FUND MANAGER(S)

Roshi Jain, Anand Radhakrishnan & Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty 500

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 42.6573
Dividend Plan	₹ 23.1267
Direct - Growth Plan	₹ 45.8937
Direct - Dividend Plan	₹ 25.5078

FUND SIZE (AUM)

Month End	₹ 8994.46 crores
Monthly Average	₹ 8748.32 crores

TURNOVER

Portfolio Turnover	43.42%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.21%
Beta	0.98
Sharpe Ratio*	0.39

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO[†] : 1.86%

EXPENSE RATIO[†] (DIRECT) : 0.97%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)
1% if redeemed/switched-out within one year of allotment.

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR	29000000	20691.50	2.30
Banks			
State Bank of India*	28000000	95718.00	10.64
ICICI Bank Ltd.*	16500000	84579.00	9.40
HDFC Bank Ltd.*	3100000	39523.45	4.39
Axis Bank Ltd.*	4975283	36769.83	4.09
Cement			
UltraTech Cement Ltd.*	950000	40461.45	4.50
ACC Ltd.*	2367522	36037.24	4.01
JK Lakshmi Cement Ltd.	4500000	13097.25	1.46
Orient Cement Ltd.	13052672	9939.61	1.11
Chemicals			
BASF India Ltd.	525000	5251.84	0.58
Construction			
Sobha Ltd.	4417449	18323.58	2.04
ITD Cementation India Ltd.	15000000	9712.50	1.08
Somany Ceramics Ltd.	3200000	6878.40	0.76
Finance			
SBI Life Insurance Company Ltd.*	3600000	34561.80	3.84
Gas			
Petronet LNG Ltd.	6955040	18882.93	2.10
GAIL (India) Ltd.	12000000	15126.00	1.68
Industrial Products			
KEI Industries Ltd.	4000000	20762.00	2.31
Schaeffler India Ltd.	175000	7608.83	0.85
Petroleum Products			
Indian Oil Corporation Ltd.*	40000000	52560.00	5.84
Bharat Petroleum Corporation Ltd.	6000000	30693.00	3.41
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.*	1400000	40793.90	4.54

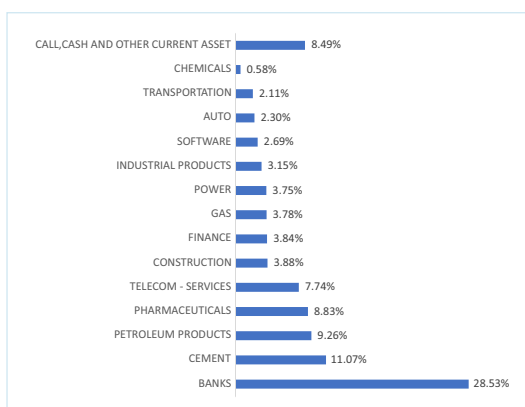
@ Reverse Repo : 8.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.49%

SIP - If you had invested ₹ 10000 every month in FIFE (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,490,000
Total value as on 29-Nov-2019 (Rs)	128,998	407,111	756,526	1,387,937	2,645,068	4,106,250
Returns	14.31%	8.18%	9.22%	14.11%	15.11%	15.26%
Total value of B: Nifty 500 TRI	127,216	406,564	766,582	1,272,189	2,175,806	3,154,881
B:Nifty 500 TRI Returns	11.43%	8.09%	9.75%	11.67%	11.46%	11.43%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	3,159,685
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.45%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

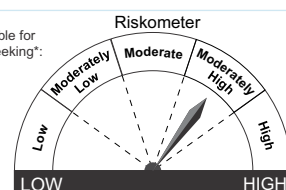
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that invests in stocks of companies / sectors with high growth rates or above average potential



Investors understand that their principal will be at Moderately High risk

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

Templeton India Value Fund

(Erstwhile Templeton India Growth Fund)

TIVF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following a value investment strategy

SCHEME CATEGORY

Value Fund

SCHEME CHARACTERISTICS

Value Investment Strategy
(Min 65% Equity)

INVESTMENT OBJECTIVE

The Investment objective of the scheme is to provide long-term capital appreciation to its Unitholders by following a value investment strategy

DATE OF ALLOTMENT

September 10, 1996

FUND MANAGER(S)

Anand Radhakrishnan & Lakshminanth Reddy

BENCHMARK

MSCI India Value (until February 10, 2019)
S&P BSE 500 (effective February 11, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 243.1721
Dividend Plan	₹ 58.2764
Direct - Growth Plan	₹ 255.3339
Direct - Dividend Plan	₹ 61.9713

FUND SIZE (AUM)

Month End	₹ 505.48 crores
Monthly Average	₹ 504.39 crores

TURNOVER

Portfolio Turnover	60.74%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.29%
Beta	0.92
Sharpe Ratio*	0.04

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*: 2.53%

EXPENSE RATIO* (DIRECT): 1.55%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure

Effective Feb 11, 2019, the new benchmark for Templeton India Value Fund will be S&P BSE 500.



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR*	3000000	2140.50	4.23
Mahindra & Mahindra Ltd.*	300000	1591.65	3.15
Hero MotoCorp Ltd.	20000	486.71	0.96
Auto Ancillaries			
Apollo Tyres Ltd.	450000	756.23	1.50
Banks			
ICICI Bank Ltd.*	900000	4613.40	9.13
HDFC Bank Ltd.*	260000	3314.87	6.56
State Bank of India*	550000	1880.18	3.72
Federal Bank Ltd.	1200000	1066.80	2.11
Yes Bank Ltd.	809000	552.55	1.09
Cement			
Grasim Industries Ltd.*	200000	1574.10	3.11
J.K. Cement Ltd.	90000	1041.39	2.06
Chemicals			
Tata Chemicals Ltd.*	330000	2233.77	4.42
Consumer Non Durables			
ITC Ltd.	400000	985.60	1.95
Emami Ltd.	300000	945.45	1.87
Finance			
Tata Investment Corporation Ltd.	140000	1168.93	2.31
Equitas Holdings Ltd.	1000000	1056.50	2.09
PNB Housing Finance Ltd.	160000	852.48	1.69
Gas			
GAIL (India) Ltd.	500000	630.25	1.25
Industrial Capital Goods			
Bharat Heavy Electricals Ltd.	1000000	533.00	1.05
Industrial Products			
Finolex Cables Ltd.	200000	735.30	1.45
Minerals/Mining			
Coal India Ltd.*	800000	1642.00	3.25
Non - Ferrous Metals			
Vedanta Ltd.	700000	1012.20	2.00

@ Reverse Repo : 4.49%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.11%

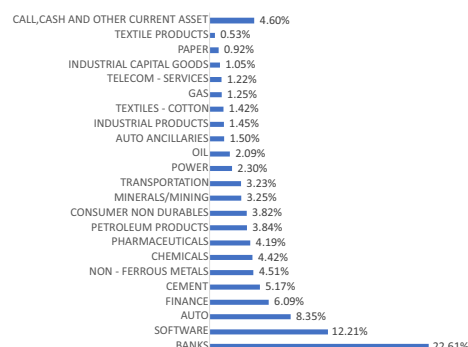
SIP - If you had invested ₹ 10000 every month in TIVF (Regular Plan - Dividend)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,790,000
Total value as on 29-Nov-2019 (Rs)	120,822	356,191	665,819	1,119,773	1,902,423	25,786,107
Returns	1.28%	-0.69%	4.12%	8.09%	8.92%	16.25%
Total value of B: S&P BSE 500 TRI	128,097	428,065	793,599	1,242,838	1,962,249	NA
B:S&P BSE 500 TRI Returns	12.85%	11.61%	11.15%	11.01%	9.51%	NA
Total value of S&P BSE SENSEX TRI	130,238	440,670	822,102	1,321,515	2,255,225	19,464,778
S&P BSE SENSEX TRI Returns	16.33%	13.62%	12.57%	12.74%	12.13%	14.36%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

The Index is adjusted for the period Dec 29, 2000 to Feb 11, 2019 with the performance of MSCI India Value

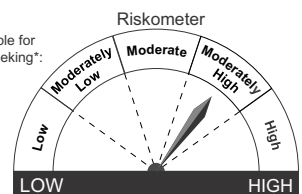
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking:

- Long term capital appreciation
- A fund that follows value investment strategy



Investors understand that their principal will be at Moderately High risk
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Templeton India Equity Income Fund

TIEIF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme predominantly investing in dividend yielding stocks

SCHEME CATEGORY

Dividend Yield Fund

SCHEME CHARACTERISTICS

Predominantly Dividend Yielding Stocks (Min 65% Equity)

INVESTMENT OBJECTIVE

The Scheme seeks to provide a combination of regular income and long-term capital appreciation by investing primarily in stocks that have a current or potentially attractive dividend yield, by using a value strategy.

DATE OF ALLOTMENT

May 18, 2006

FUND MANAGER(S)

Lakshmikanth Reddy & Anand Radhakrishnan

Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

S&P BSE 200 (until February 10, 2019)

Nifty Dividend Opportunities 50 (effective February 11, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 45.9884
Dividend Plan	₹ 14.0636
Direct - Growth Plan	₹ 47.9967
Direct - Dividend Plan	₹ 14.8778

FUND SIZE (AUM)

Month End	₹ 908.71 crores
Monthly Average	₹ 911.84 crores

TURNOVER

Portfolio Turnover	46.81%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.18%
Beta	0.79
Sharpe Ratio*	0.25

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.38%

EXPENSE RATIO* (DIRECT) : 1.48%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure

Effective Feb 11, 2019, the new benchmark for Templeton India Equity Income Fund will be Nifty Dividend Opportunities 50.



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Bajaj Auto Ltd.	32930	1045.86	1.15
Ashok Leyland Ltd.	1239545	981.10	1.08
Tata Motors Ltd. DVR	1158906	826.88	0.91
Mahindra & Mahindra Ltd.	155566	825.36	0.91
Auto Ancillaries			
Apollo Tyres Ltd.	1002100	1684.03	1.85
Mahle-Metal Leve SA (Brazil)	340000	1439.99	1.58
Balkrishna Industries Ltd.	99400	920.69	1.01
Sundaram Clayton Ltd.	42276	878.09	0.97
Banks			
Federal Bank Ltd.	1505600	1338.48	1.47
ICICI Bank Ltd.	150567	771.81	0.85
Tisco Financial Group Pcl, Fgn. (Thailand)	300000	695.41	0.77
HDFC Bank Ltd.	36400	464.08	0.51
Cement			
Grasim Industries Ltd.	264691	2083.25	2.29
J.K. Cement Ltd.	126875	1468.07	1.62
Dalmia Bharat Ltd.	140800	1240.31	1.36
Chemicals			
Tata Chemicals Ltd.*	484134	3277.10	3.61
Consumer Durables			
Xtep International Holdings Ltd. (Hong Kong)	3297307	1219.71	1.34
Consumer Non Durables			
Colgate Palmolive (India) Ltd.	114045	1681.25	1.85
Stock Spirits Group PLC (United Kingdom)	851378	1554.54	1.71
Health & Happiness H&H International Holdings Ltd. (Hong Kong)	440700	1379.40	1.52
Finance			
Tata Investment Corporation Ltd.*	284585	2376.14	2.61
Equitas Holdings Ltd.	1505501	1590.56	1.75
China Everbright Ltd. (Hong Kong)	500000	578.27	0.64
Fanhua Inc., (ADR)	25000	476.80	0.52
Gas			
Petronet LNG Ltd.*	1053388	2859.95	3.15
Gujarat State Petronet Ltd.	924255	1989.46	2.19
GAIL (India) Ltd.	471258	594.02	0.65
Hardware			
Primax Electronics Ltd. (Taiwan)	500000	735.72	0.81
Industrial Capital Goods			
Xinyi Solar Holdings Ltd. (Hong Kong)*	8075983	3565.61	3.92
Bharat Electronics Ltd.	821499	846.97	0.93
Industrial Products			
Finolex Industries Ltd.*	419757	2437.32	2.68
Cummins India Ltd.	110000	596.48	0.66
Minerals/Mining			
Coal India Ltd.*	1247000	2559.47	2.82
NMDC Ltd.	959254	983.71	1.08
Non - Ferrous Metals			
National Aluminium Co. Ltd.	3209748	1425.13	1.57

@ Reverse Repo : 1.46%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.00%

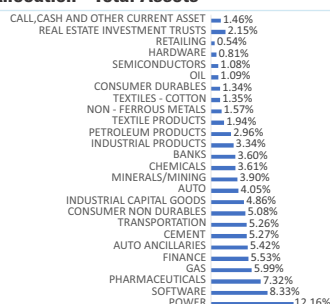
SIP - If you had invested ₹ 10000 every month in TIEIF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,630,000
Total value as on 29-Nov-2019 (Rs)	121,545	372,984	699,347	1,151,943	2,006,879	3,634,726
Returns	2.41%	2.32%	6.08%	8.89%	9.93%	11.09%
Total value of B: Nifty Dividend Opportunities 50 TRI	118,917	381,857	717,956	1,185,476	2,033,908	3,482,786
B:Nifty Dividend Opportunities 50 TRI Returns	-1.68%	3.88%	7.12%	9.69%	10.19%	10.52%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	3,707,373
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.35%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

The Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019 and Nifty Dividend Opportunities 50 TRI values since 11.02.2019)

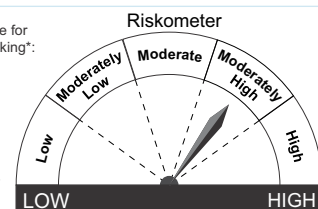
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that focuses on Indian and emerging market stocks that have a current or potentially attractive dividend yield, by using a value strategy



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

Franklin India Prima Fund



FIPF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

Mid-cap Fund- An open ended equity scheme predominantly investing in mid cap stocks

SCHEME CATEGORY

Mid Cap Fund

SCHEME CHARACTERISTICS

Min 65% Mid Caps

INVESTMENT OBJECTIVE

The investment objective of Prima Fund is to provide medium to longterm capital appreciation as a primary objective and income as a secondary objective.

DATE OF ALLOTMENT

December 1, 1993

FUND MANAGER(S)

R. Janakiraman, Hari Shyamsunder & Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty Midcap 150

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 966.9219
Dividend Plan	₹ 55.7148
Direct - Growth Plan	₹ 1037.8989
Direct - Dividend Plan	₹ 61.5316

FUND SIZE (AUM)

Month End	₹ 7603.70 crores
Monthly Average	₹ 7487.45 crores

TURNOVER

Portfolio Turnover	17.90%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.86%
Beta	0.69
Sharpe Ratio*	0.28

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.89%

EXPENSE RATIO* (DIRECT) : 1.01%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
TVS Motor Company Ltd.	3529985	16846.85	2.22
Ashok Leyland Ltd.	17234302	13640.95	1.79
Tata Motors Ltd. DVR	6934152	4947.52	0.65
Auto Ancillaries			
WABCO India Ltd.*	281404	17536.39	2.31
Apollo Tyres Ltd.	6794904	11418.84	1.50
Balkrishna Industries Ltd.	876836	8121.69	1.07
Sundram Fasteners Ltd.	778288	3633.83	0.48
Banks			
HDFC Bank Ltd.*	2098530	26755.21	3.52
Kotak Mahindra Bank Ltd.*	1350892	21819.61	2.87
City Union Bank Ltd.*	9688196	21779.06	2.86
RBL Bank Ltd.	4634341	17339.39	2.28
Karur Vysya Bank Ltd.	12530441	7912.97	1.04
Yes Bank Ltd.	4899451	3346.33	0.44
Cement			
The Ramco Cements Ltd.*	2744401	21974.42	2.89
J.K. Cement Ltd.	1192476	13798.14	1.81
Chemicals			
Tata Chemicals Ltd.*	2956964	20015.69	2.63
Aarti Industries Ltd.	1283419	10827.56	1.42
Aarti Surfactants Ltd.	50107	178.69	0.02
Construction			
Obero Realty Ltd.	2706125	13987.96	1.84
Kajaria Ceramics Ltd.	1743720	9347.21	1.23
Phoenix Mills Ltd.	753083	5667.70	0.75
Consumer Durables			
Voltas Ltd.*	2814830	19720.70	2.59
Crompton Greaves Consumer Electricals Ltd.	6026546	15346.60	2.02
Consumer Non Durables			
Kansai Nerolac Paints Ltd.*	4045770	21238.27	2.79
GlaxoSmithkline Consumer Healthcare Ltd.	145389	12862.13	1.69
Emami Ltd.	3695000	11644.79	1.53
Fertilisers			
Coromandel International Ltd.	2936685	13946.32	1.83
Finance			
Cholamandalam Financial Holdings Ltd.	3121672	15488.18	2.04
Sundaram Finance Ltd.	794058	12946.72	1.70
Equitas Holdings Ltd.	11253507	11889.33	1.56
PNB Housing Finance Ltd.	2008648	10702.08	1.41
LIC Housing Finance Ltd.	2128752	9879.54	1.30
Sundaram Finance Holdings Ltd.	376519	250.95	0.03
Gas			
Gujarat State Petronet Ltd.	6772160	14577.07	1.92

@ Reverse Repo : 5.93%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.11%

SIP - If you had invested ₹ 10000 every month in FIPF (Regular Plan)

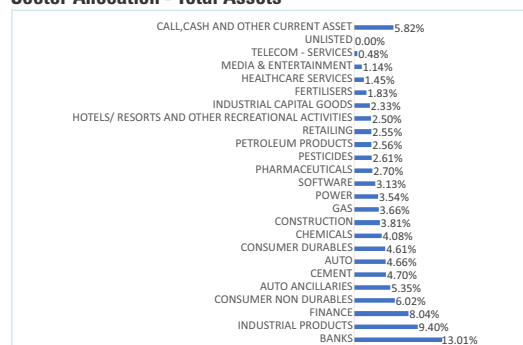
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	3,120,000
Total value as on 29-Nov-2019 (Rs)	124,963	380,741	721,981	1,363,528	2,676,036	80,977,775
Returns	7.82%	3.68%	7.35%	13.61%	15.33%	20.42%
Total value of B: Nifty Midcap 150 TRI ^ ^	124,416	366,535	700,681	1,251,468	2,224,966	28,113,323
B:Nifty Midcap 150 TRI ^ ^ Returns	6.95%	1.18%	6.15%	11.21%	11.88%	14.27%
Total value of Nifty 50* TRI	128,936	428,128	798,760	1,288,625	2,192,585	23,138,411
Nifty 50* TRI	14.21%	11.62%	11.41%	12.03%	11.60%	13.11%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

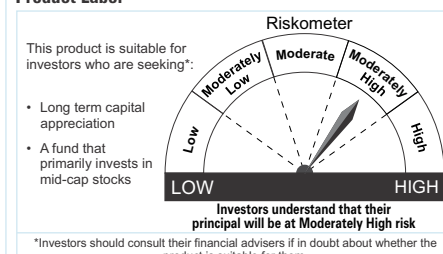
^ ^ The Index is adjusted for the period December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ 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, * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Sector Allocation - Total Assets



Product Label



Franklin India Smaller Companies Fund

FISCF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

Small-cap Fund- An open ended equity scheme predominantly investing in small cap stocks

SCHEME CATEGORY

Small Cap Fund

SCHEME CHARACTERISTICS

Min 65% Small Caps

INVESTMENT OBJECTIVE

The Fund seeks to provide long-term capital appreciation by investing predominantly in small cap companies

DATE OF ALLOTMENT

January 13, 2006 (Launched as a closed end scheme, the scheme was converted into an open end scheme effective January 14, 2011).

FUND MANAGER(S)

R. Janakiraman, Hari Shyamsunder & Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty Smallcap 250

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 49.5787
Dividend Plan	₹ 22.4378
Direct - Growth Plan	₹ 53.5103
Direct - Dividend Plan	₹ 24.7747

FUND SIZE (AUM)

Month End	₹ 6952.59 crores
Monthly Average	₹ 6938.63 crores

TURNOVER

Portfolio Turnover	15.72%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.28%
Beta	0.68
Sharpe Ratio*	-0.15

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.90%

EXPENSE RATIO* (DIRECT) : 1.02%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR	4933939	3520.37	0.51
Auto Ancillaries			
Tube Investments of India Ltd.	1000000	4706.50	0.68
Banco Products (India) Ltd.	1918887	1822.94	0.26
Banks			
HDFC Bank Ltd.*	2767306	35281.77	5.07
DCB Bank Ltd.	6981512	12723.81	1.83
Kotak Mahindra Bank Ltd.	673158	10872.85	1.56
Axis Bank Ltd.	1451248	10725.45	1.54
City Union Bank Ltd.	4731960	10637.45	1.53
Karur Vysya Bank Ltd.	15898917	10040.17	1.44
Yes Bank Ltd.	3412332	2330.62	0.34
Cement			
JK Lakshmi Cement Ltd.	2345030	6825.21	0.98
Sanghi Industries Ltd.	8639643	3382.42	0.49
Chemicals			
Deepak Nitrite Ltd.*	5685489	19154.41	2.76
Atul Ltd.*	385642	15604.23	2.24
GHCL Ltd.	3736227	7608.83	1.09
Himadri Speciality Chemical Ltd.	9139564	6265.17	0.90
Commercial Services			
NESCO Ltd.*	2824663	17148.53	2.47
Teamlease Services Ltd.	384219	9602.02	1.38
Construction			
Brigade Enterprises Ltd.*	9601987	19684.07	2.83
Sobha Ltd.	2829248	11735.72	1.69
Kajaria Ceramics Ltd.	1980000	10613.79	1.53
Cera Sanitaryware Ltd.	387398	9882.72	1.42
Ahluwalia Contracts (India) Ltd.	3223420	8857.96	1.27
KNR Constructions Ltd.	2805627	6469.78	0.93
Consolidated Construction Consortium Ltd.#	2334565	0.23	0.00
Construction Project			
Ashoka Buildcon Ltd.	6313159	6095.36	0.88
Techno Electric & Engineering Company Ltd.	1993014	5360.21	0.77
Consumer Durables			
Voltas Ltd.*	2521141	17663.11	2.54
Blue Star Ltd.	1201166	9444.17	1.36
V.I.P. Industries Ltd.	1860158	7988.45	1.15
Khadim India Ltd.	374949	700.03	0.10
Consumer Non Durables			
Jyothy Labs Ltd.*	9863765	17651.21	2.54
CCL Products (I) Ltd.	4066550	8340.49	1.20
Ferrous Metals			
Tata Steel Ltd.	1852195	7918.13	1.14
Shankara Building Products Ltd.	970012	3026.92	0.44
Pennar Industries Ltd.	8689354	2602.46	0.37
Finance			
Repco Home Finance Ltd.	3615705	10847.12	1.56
Equitas Holdings Ltd.	9772603	10324.76	1.49
LIC Housing Finance Ltd.	1324002	6144.69	0.88
CARE Ratings Ltd.	1054044	5032.53	0.72

@ Reverse Repo : 7.59%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.08%

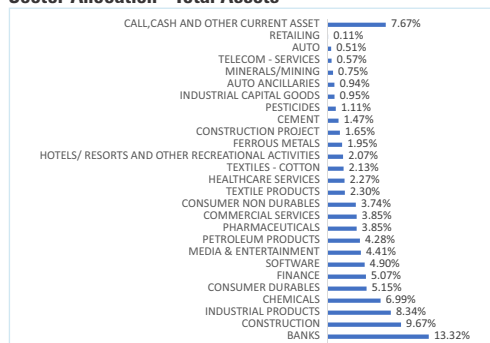
SIP - If you had invested ₹ 10000 every month in FISCF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,070,000
Total value as on 29-Nov-2019 (Rs)	116,296	333,254	631,082	1,242,777	2,080,302
Returns	-5.72%	-4.96%	2.00%	11.01%	14.42%
Total value of B: Nifty Smallcap 250 TRI ^ ^	116,835	320,234	597,150	1,050,881	1,553,425
B:Nifty Smallcap 250 TRI ^ ^ Returns	-4.89%	-7.48%	-0.19%	6.31%	8.16%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	1,865,721
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	12.09%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

^ ^ Index adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

Sector Allocation - Total Assets



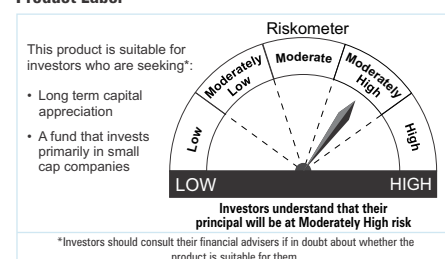
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Motilal Oswal Financial Services Ltd.	374301	2877.44	0.41
Healthcare Services			
Dr. Lal Path Labs Ltd.	802167	12577.18	1.81
Healthcare Global Enterprises Ltd.	2979897	3170.61	0.46
Hotels/ Resorts And Other Recreational Activities			
Lemon Tree Hotels Ltd.	22803405	14377.55	2.07
Industrial Capital Goods			
Lakshmi Machine Works Ltd.	137667	4821.86	0.69
Triveni Turbine Ltd.	1886453	1769.49	0.25
Industrial Products			
Finolex Cables Ltd.*	4112021	15117.85	2.17
Finolex Industries Ltd.	1641126	9529.20	1.37
Carborundum Universal Ltd.	2742883	9003.51	1.29
Schaeffler India Ltd.	190105	8265.58	1.19
Polycab India Ltd.	741154	6850.12	0.99
Ramkrishna Forgings Ltd.	1349476	4876.33	0.70
M M Forgings Ltd.	1196703	4329.67	0.62
Media & Entertainment			
Navneet Education Ltd.	10968971	10853.80	1.56
TV Today Network Ltd.	2310543	6492.63	0.93
Music Broadcast Ltd.	19537175	5656.01	0.81
Inox Leisure Ltd.	1123812	4036.73	0.58
Jagran Prakashan Ltd.	3330705	1838.55	0.26
HT Media Ltd.	11046869	1773.02	0.26
Minerals/Mining			
Gujarat Mineral Development Corporation Ltd.	9028098	5222.75	0.75
Pesticides			
Rallis India Ltd.	4183258	7747.39	1.11
Petroleum Products			
Hindustan Petroleum Corporation Ltd.*	6289744	17774.82	2.56
Gulf Oil Lubricants India Ltd.	1497004	11979.03	1.72
Pharmaceuticals			
J.B. Chemicals & Pharmaceuticals Ltd.*	3967822	15700.67	2.26
Eris Lifesciences Ltd.	2404654	11083.05	1.59
Retailing			
Arvind Fashions Ltd.	224349	770.19	0.11
Software			
Cyient Ltd.	3303552	13349.65	1.92
Infosys Ltd.	1901404	13240.43	1.90
eClerx Services Ltd.	1410319	7483.86	1.08
Telecom - Services			
Vodafone Idea Ltd.	57427461	3933.78	0.57
Textile Products			
K.P.R. Mill Ltd.	1613406	10619.44	1.53
Himatsingka Seide Ltd.	4031266	5373.68	0.77
Textiles - Cotton			
Vardhman Textiles Ltd.	1655675	14820.77	2.13
Total Equity Holdings		641953.26	92.33

Total Holdings	641,953.26	92.33
Call, cash and other current asset	53,305.47	7.67
Total Asset	695,258.73	100.00

#Suspended Security

* Top 10 holdings

Product Label



Franklin Build India Fund

FBIF

As on November 29, 2019

TYPE OF SCHEME

An open ended equity scheme following Infrastructure theme

SCHEME CATEGORY

Thematic - Infrastructure

SCHEME CHARACTERISTICS

Min 80% Equity in Infrastructure theme

INVESTMENT OBJECTIVE

The Scheme seeks to achieve capital appreciation through investments in companies engaged either directly or indirectly in infrastructure-related activities.

DATE OF ALLOTMENT

September 4, 2009

FUND MANAGER(S)

Roshi Jain & Anand Radhakrishnan
Pyari Menon (effective September 26, 2019)
(dedicated for making investments for Foreign Securities)

BENCHMARK

S&P BSE India Infrastructure Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 42.3267
Dividend Plan	₹ 21.9990
Direct - Growth Plan	₹ 45.9062
Direct - Dividend Plan	₹ 24.4250

FUND SIZE (AUM)

Month End	₹ 1263.08 crores
Monthly Average	₹ 1246.33 crores

TURNOVER

Portfolio Turnover	32.90%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.70%
Beta	0.79
Sharpe Ratio*	0.29

* Annualised. Risk-free rate assumed to be 5.25%
(FBIL OVERNIGHT MIBOR)

EXPENSE RATIO[®] : 2.28%

EXPENSE RATIO[®] (DIRECT) : 1.10%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

1% if redeemed/switched-out within one year of allotment.

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR	2200000	1569.70	1.24
Banks			
State Bank of India*	3700000	12648.45	10.01
ICICI Bank Ltd.*	2200000	11277.20	8.93
HDFC Bank Ltd.*	550000	7012.23	5.55
Axis Bank Ltd.*	800000	5912.40	4.68
Punjab National Bank	1100000	721.60	0.57
Cement			
ACC Ltd.*	350000	5327.53	4.22
UltraTech Cement Ltd.*	110000	4685.01	3.71
JK Lakshmi Cement Ltd.	825000	2401.16	1.90
Construction			
Sobha Ltd.	648993	2692.02	2.13
ITD Cementation India Ltd.	2100000	1359.75	1.08
Puravankara Ltd.	2000000	1210.00	0.96
Somany Ceramics Ltd.	550000	1182.23	0.94
Finance			
Mahindra & Mahindra Financial Services Ltd.	600000	2111.10	1.67
The New India Assurance Company Ltd.	600000	890.10	0.70
Gas			
Petronet LNG Ltd.	1473024	3999.26	3.17
GAIL (India) Ltd.	2500000	3151.25	2.49
Industrial Capital Goods			
Cochin Shipyard Ltd.	139053	557.95	0.44
Industrial Products			
KEI Industries Ltd.	800000	4152.40	3.29
Finolex Cables Ltd.	500000	1838.25	1.46
NRB Bearings Ltd.	1600000	1530.40	1.21
Schaeffler India Ltd.	35000	1521.77	1.20
M M Forgings Ltd.	250000	904.50	0.72
Media & Entertainment			
Hindustan Media Vent Ltd.	400000	299.40	0.24
Non - Ferrous Metals			

@ Reverse Repo : 4.26%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 1.39%

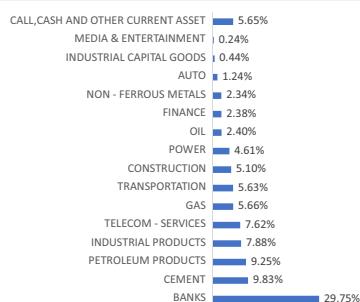
SIP - If you had invested ₹ 10000 every month in FBIF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,230,000
Total value as on 29-Nov-2019 (Rs)	125,543	391,202	740,388	1,419,523	2,738,752	2,864,071
Returns	8.75%	5.49%	8.36%	14.74%	15.76%	15.72%
Total value of B: S&P BSE India Infrastructure Index TRI ^ ^	113,798	336,334	617,692	1,012,830	1,719,018	1,785,482
B:S&P BSE India Infrastructure Index TRI ^ ^ Returns	-9.51%	-4.38%	1.15%	5.27%	6.99%	7.06%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	2,278,485
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.56%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

^ ^ Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

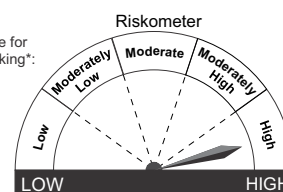
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that invests in infrastructure and allied sectors



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



FRANKLIN
TEMPLETON

Franklin India Opportunities Fund

FIOF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following special situations theme

SCHEME CATEGORY

Thematic - Special Situations

SCHEME CHARACTERISTICS

Min 80% Equity in Special Situations theme

INVESTMENT OBJECTIVE

To generate capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.

DATE OF ALLOTMENT

February 21, 2000

FUND MANAGER(S)

R Janakiraman & Hari Shyamsunder Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty 500

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 73.2981
Dividend Plan	₹ 17.1206
Direct - Growth Plan	₹ 76.6497
Direct - Dividend Plan	₹ 18.1721

FUND SIZE (AUM)

Month End	₹ 571.49 crores
Monthly Average	₹ 571.50 crores

TURNOVER

Portfolio Turnover	8.75%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.89%
Beta	0.96
Sharpe Ratio*	0.20

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.52%
EXPENSE RATIO* (DIRECT) : 1.68%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment

Different plans have a different expense structure



**FRANKLIN
TEMPLETON**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.*	343240	1821.06	3.19
Tata Motors Ltd.	484457	782.40	1.37
Auto Ancillaries			
WABCO India Ltd.	27179	1693.73	2.96
Banks			
HDFC Bank Ltd.*	602786	7685.22	13.45
Axis Bank Ltd.*	485782	3590.17	6.28
Kotak Mahindra Bank Ltd.*	197693	3193.14	5.59
ICICI Bank Ltd.*	528372	2708.43	4.74
Yes Bank Ltd.	631101	431.04	0.75
Cement			
Grasim Industries Ltd.*	411721	3240.45	5.67
J.K. Cement Ltd.	121898	1410.48	2.47
Construction Project			
Larsen & Toubro Ltd.	116490	1549.96	2.71
Ashoka Buildcon Ltd.	1262673	1219.11	2.13
Consumer Non Durables			
Asian Paints Ltd.	101394	1729.93	3.03
GlaxoSmithkline Consumer Healthcare Ltd.	7836	693.23	1.21
Ferrous Metals			
Tata Steel Ltd.	278178	1189.21	2.08
Finance			
Equitas Holdings Ltd.	1247117	1317.58	2.31
Repco Home Finance Ltd.	248911	746.73	1.31
Sundaram Finance Holdings Ltd.	593597	395.63	0.69
Kalyani Invest Co Ltd.	12795	226.61	0.40
Petroleum Products			
Bharat Petroleum Corporation Ltd.*	397644	2034.15	3.56
Hindustan Petroleum Corporation Ltd.	551423	1558.32	2.73
Indian Oil Corporation Ltd.	752083	988.24	1.73
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.*	98278	2863.67	5.01
Cadila Healthcare Ltd.	387005	983.57	1.72
Power			
CESC Ltd.	183307	1376.82	2.41
Torrent Power Ltd.	244622	685.19	1.20
Retailing			
Arvind Fashions Ltd.	32642	112.06	0.20

@ Reverse Repo : 4.72%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.21%

SIP - If you had invested ₹ 10000 every month in FIOF (Regular Plan)

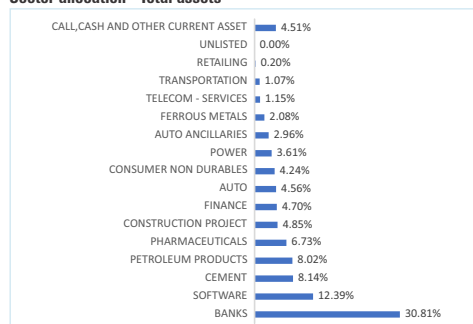
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,370,000
Total value as on 29-Nov-2019 (Rs)	122,912	376,046	687,174	1,191,634	2,074,604	11,443,587
Returns	4.57%	2.86%	5.38%	9.84%	10.56%	14.08%
Total value of B: Nifty 500 TRI ^ ^	127,256	407,916	766,058	1,264,243	2,168,322	9,457,145
B:Nifty 500 TRI ^ ^ Returns	11.49%	8.31%	9.73%	11.49%	11.39%	12.50%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	11,838,139
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.36%

^ ^ Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ ET Mindex PRI values from 21.02.2000 to 10.03.2004; S&P BSE 200 PRI values from 10.03.2004 to 01.08.2006; S&P BSE 200 TRI values from 01.08.2006 to 04.06.2018)

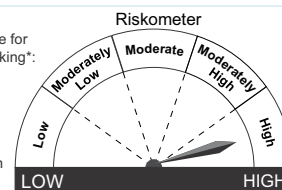
Sector allocation - Total assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that takes stock or sector exposures based on special situations theme.



Investors understand that their principal will be at High risk

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

Franklin India Technology Fund

FITF

As on November 29, 2019

TYPE OF SCHEME

An open ended equity scheme following Technology theme

SCHEME CATEGORY

Thematic - Technology

SCHEME CHARACTERISTICS

Min 80% Equity in technology theme

INVESTMENT OBJECTIVE

To provide long-term capital appreciation by predominantly investing in equity and equity related securities of technology and technology related companies.

DATE OF ALLOTMENT

August 22, 1998

FUND MANAGER(S)

Anand Radhakrishnan, Varun Sharma
Pyari Menon (effective September 26, 2019)
(dedicated for making investments for Foreign Securities)

BENCHMARK

S&P BSE Teck

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 162.0203
Dividend Plan	₹ 23.6346
Direct - Growth Plan	₹ 168.6582
Direct - Dividend Plan	₹ 24.8102

FUND SIZE(AUM)

Month End	₹ 241.05 crores
Monthly Average	₹ 239.97 crores

TURNOVER

Portfolio Turnover	16.72%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.30%
Beta	0.64
Sharpe Ratio*	0.74

* Annualised. Risk-free rate assumed to be 5.25% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.43%

EXPENSE RATIO* (DIRECT) : 1.57%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)
1% if redeemed/switched-out within one year of allotment.

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Hardware			
Taiwan Semiconductor Manufacturing Co. Ltd. (Taiwan)*	88000	631.90	2.62
Samsung Electronics Co. Ltd. (South Korea)	17000	520.71	2.16
Nvidia Corp (USA)	2000	311.39	1.29
Sunny Optical Technology Group Co. Ltd. (Hong Kong)	23000	270.86	1.12
Media & Entertainment			
Jagran Prakashan Ltd.	464787	256.56	1.06
Music Broadcast Ltd.	339294	98.23	0.41
Software			
Infosys Ltd.*	869807	6056.90	25.13
HCL Technologies Ltd.*	192755	2173.60	9.02
Tech Mahindra Ltd.*	271024	2063.71	8.56
Cognizant Technology Solutions Corp., A (USA)*	35000	1611.87	6.69
Tata Consultancy Services Ltd.*	73819	1515.69	6.29
Info Edge (India) Ltd.*	46300	1219.43	5.06
Cyient Ltd.*	210143	849.19	3.52
Larsen & Toubro Infotech Ltd.	30056	507.84	2.11

@ Reverse Repo : 1.44%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : -0.38%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Twitter Inc. (USA)	19000	421.88	1.75
eClerx Services Ltd.	72108	382.64	1.59
Telecom - Equipment & Accessories			
Qualcomm Inc. (USA)	6000	360.11	1.49
Telecom - Services			
Bharti Airtel Ltd.*	416350	1842.14	7.64
Vodafone Idea Ltd.	4779197	327.37	1.36
Unlisted			
Brillio Technologies Pvt. Ltd.	970000	0.10	0.00
Total Equity Holdings		21422.12	88.87
Mutual Fund Units			
FTIF-Franklin Technology Fund, Class J*	102868.481	2426.73	10.07
Total Mutual Fund Units		2426.73	10.07
Total Holdings		23,848.85	98.94
Call,cash and other current asset		256.57	1.06
Total Asset		24,105.42	100.00

* Top 10 holdings

SIP - If you had invested ₹ 10000 every month in FITF (Regular Plan)

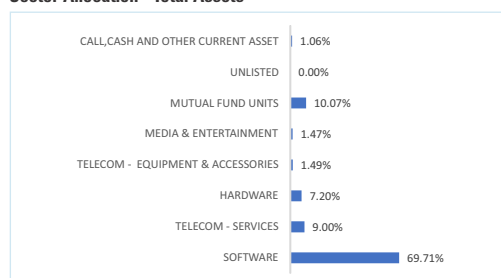
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,560,000
Total value as on 29-Nov-2019 (Rs)	122,432	422,102	762,972	1,239,782	2,203,486	14,132,805
Returns	3.81%	10.65%	9.56%	10.95%	11.70%	13.99%
Total value of B: S&P BSE TECK* TRI	119,589	418,563	733,991	1,197,359	2,192,920	NA
B:S&P BSE TECK* TRI Returns	-0.64%	10.07%	8.01%	9.97%	11.61%	NA
Total value of AB: Nifty 50* TRI	128,936	428,128	798,760	1,288,625	2,192,585	14,690,650
AB: Nifty 50* TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.28%

Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (\$ S&P BSE Information Technology PRI values from 01/02/1999 to 23/08/2004; S&P BSE Information Technology TRI values from 23/08/2004 to 29/05/2017 and S&P BSE TECK TRI values since 29/05/2017, * Nifty 50 PRI values from 22.08.1998 to 30.06.1999 to and TRI values since 30.06.1999)

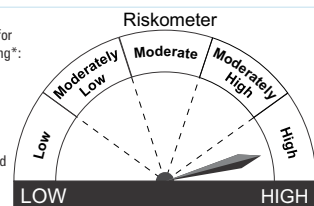
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that invests in stocks of technology and technology related companies



Investors understand that their principal will be at High risk

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

The scheme has undergone a fundamental attribute change with effect from May 29, 2017. Please read the addendum for further details.



**FRANKLIN
TEMPLETON**

Franklin India Feeder - Franklin U.S. Opportunities Fund

FIF-FUSOF

As on November 29, 2019

TYPE OF SCHEME

An open ended fund of fund scheme investing in units of Franklin U. S. Opportunities Fund

SCHEME CATEGORY

FOF - Overseas - U.S.

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin U. S. Opportunities Fund, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America.

DATE OF ALLOTMENT

February 06, 2012

FUND MANAGER(S) (FOR FRANKLIN INDIA FEEDER - FRANKLIN US OPPORTUNITIES FUND)

Pyari Menon (effective September 26, 2019)

FUND MANAGER(S) (FOR FRANKLIN US OPPORTUNITIES FUND)

Grant Bowers
Sara Araghi

BENCHMARK

Russell 3000 Growth Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 34.4185
Dividend Plan	₹ 34.4185
Direct - Growth Plan	₹ 36.7933
Direct - Dividend Plan	₹ 36.7933

FUND SIZE (AUM)

Month End	₹ 1088.27 crores
Monthly Average	₹ 1038.53 crores

PLANS

Growth and Dividend (with payout and reinvestment option)

EXPENSE RATIO*	: 1.54%
EXPENSE RATIO* (DIRECT)	: 0.54%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

MINIMUM APPLICATION AMOUNT

₹ 5,000 and in multiples of Re.1 thereafter

LOAD STRUCTURE

Entry Load Nil
EXIT LOAD (for each purchase of Units)
1% if redeemed/switched-out within three years of allotment

Different plans have a different expense structure

*Investors may note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment

PORTFOLIO

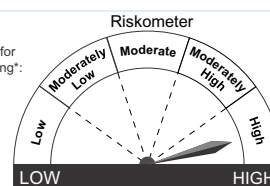
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin U.S. Opportunities Fund, Class I (ACC)	3007566	108499.47	99.70
Total Holdings			
Call, cash and other current asset		108,499.47	99.70
Total Asset		327.89	0.30
		108,827.36	100.00

@ Reverse Repo : 0.72%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.42%

Product Label

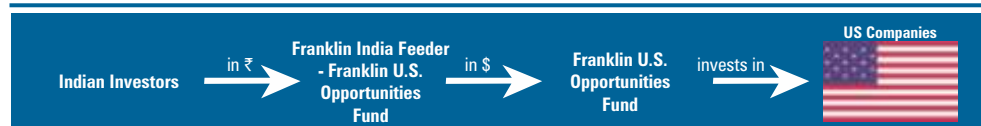
This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund of funds investing in an overseas equity fund



Investors understand that their principal will be at High risk

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



SIP - If you had invested ₹ 10000 every month in FIF-FUSOF (Regular Plan)

	1 Year	3 years	5 years	7 years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	940,000
Total value as on 29-Nov-2019 (Rs)	135,656	471,358	884,123	1,432,072	1,748,923
Returns	25.27%	18.37%	15.53%	14.99%	15.47%
Total value of B: Russell 3000 Growth Index	139,110	492,148	970,562	1,645,466	2,043,404
B: Russell 3000 Growth Index Returns	31.08%	21.47%	19.35%	18.89%	19.31%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark. Benchmark returns calculated based on Total Return Index Values

Franklin U.S. Opportunities Fund (data as on 31 October, 2019)

(This is the Underlying Fund, not available for direct subscription in India)

Top Ten Holdings (% of Total)

Issuer Name	% of Total
AMAZON.COM INC	7.19
MICROSOFT CORP	5.82
MASTERCARD INC	5.39
VISA INC	4.17
ALPHABET INC	2.97
SBA COMMUNICATIONS CORP	2.90
APPLE INC	2.82
SERVICENOW INC	2.58
COSTAR GROUP INC	2.33
ADOBE INC	2.07

Composition of Fund

Sector	% of Total	Market Capitalisation Breakdown in USD	% of Equity
Information Technology	37.34 / 36.65	<5.0 Billion	6.16
Health Care	17.21 / 15.48	5.0-15.0 Billion	15.14
Consumer Discretionary	11.69 / 14.08	15.0-25.0 Billion	11.49
Industrials	11.14 / 10.24	25.0-50.0 Billion	14.83
Communication Services	7.02 / 10.99	50.0-100.0 Billion	7.58
Financials	6.64 / 3.31	100.0-150.0 Billion	7.81
Real Estate	3.98 / 2.63	>150.0 Billion	33.17
Consumer Staples	3.18 / 4.72	N/A	3.82
Energy	0.62 / 0.28		
Others	0.45 / 1.63		
Cash & Cash Equivalents	0.74 / 0.00		

Franklin U.S. Opportunities Fund

Russell 3000® Growth Index

Disclaimer:

Subscriptions to shares of the Luxembourg-domiciled SICAV Franklin Templeton Investment Funds ("the Fund") can only be made on the basis of the current prospectus, and, where available, the relevant Key Investor Information Document, accompanied by the latest available audited annual report and the latest semi-annual report if published thereafter. The value of shares in the Fund and income received from it can go down as well as up, and investors may not get back the full amount invested. Past performance is not an indicator or a guarantee of future performance. Currency fluctuations may affect the value of overseas investments. When investing in a fund denominated in a foreign currency, your performance may also be affected by currency fluctuations. An investment in the Fund entails risks which are described in the Fund's prospectus and in the relevant Key Investor Information Document. In emerging markets, the risks can be greater than in developed markets. Investments in derivative instruments entail specific risks more fully described in the Fund's prospectus or in the relevant Key Investor Information Document. No shares of the Fund may be directly or indirectly offered or sold to residents of the United States of America. Only Class A shares can be offered by way of a public offering in Belgium and potential investors must receive confirmation of their availability from their local Franklin Templeton Investments representative or a financial services representative in Belgium before planning any investments. Any research and analysis contained in this document has been procured by Franklin Templeton Investments for its own purposes and is provided to you only incidentally. Top Ten Holdings: These securities do not represent all of the securities purchased, sold or recommended for clients, and the reader should not assume that investment in the securities listed was or will be profitable. The portfolio manager for the Fund reserves the right to withhold release of information with respect to holdings that would otherwise be included in the top holdings list.

The expenses of the Fund of Funds scheme will be over and above the expenses charged by the underlying scheme. Investments in overseas financial assets are subject to risks associated with currency movements, restrictions on repatriation, transaction procedures in overseas markets and country related risks.

Investors cannot directly invest in the Underlying fund, as the Underlying fund is not available for distribution.



FRANKLIN
TEMPLETON

Franklin Asian Equity Fund

FAEF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following Asian (excluding Japan) equity theme

SCHEME CATEGORY

Thematic - Asian Equity

SCHEME CHARACTERISTICS

Min 80% in Asian equity (ex-Japan) theme

INVESTMENT OBJECTIVE

FAEF is an open-end diversified equity fund that seeks to provide medium to long term appreciation through investments primarily in Asian Companies / sectors (excluding Japan) with long term potential across market capitalisation.

DATE OF ALLOTMENT

January 16, 2008

FUND MANAGER(S)

Roshi Jain

Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

MSCI Asia (ex-Japan) Standard Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 23.4443
Dividend Plan	₹ 13.8128
Direct - Growth Plan	₹ 24.4964
Direct - Dividend Plan	₹ 14.4831

FUND SIZE (AUM)

Month End	₹ 128.64 crores
Monthly Average	₹ 128.45 crores

TURNOVER

Portfolio Turnover	23.38%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.97%
Beta	0.98
Sharpe Ratio*	0.43

* Annualised. Risk-free rate assumed to be 5.25% (FBI OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.54%

EXPENSE RATIO* (DIRECT) : 1.88%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

1% if redeemed/switched- out within three years of allotment

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd.	54279	87.66	0.68
Banks			
HDFC Bank Ltd.*	49254	627.96	4.88
Bank Central Asia Tbk Pt (Indonesia)*	195429	312.52	2.43
BDO Unibank Inc. (Philippines)*	131360	281.70	2.19
DBS Group Holdings Ltd. (Singapore)	17142	227.60	1.77
China Merchants Bank Co Ltd (Hong Kong)	67000	227.55	1.77
Kotak Mahindra Bank Ltd.	8892	143.62	1.12
Shinhan Financial Group Co. Ltd. (South Korea)	5267	139.68	1.09
Cement			
The Siam Cement Pcl, Fgn. (Thailand)	23512	212.97	1.66
Semen Indonesia (Persero) Tbk PT (Indonesia)	244200	142.40	1.11
Indocement Tungal Prakersa Tbk Pt (Indonesia)	125600	124.10	0.96
Construction			
Oberoi Realty Ltd.	27999	144.73	1.13
China Resources Land Ltd (Hong Kong)	10000	31.07	0.24
Consumer Durables			
Largan Precision Co. Ltd. (Taiwan)	1000	104.41	0.81
Consumer Non Durables			
Kweichow Moutai Co. Ltd., A (China)	1500	173.29	1.35
Samsonite International Sa (Hong Kong)	101700	162.43	1.26
China Mengniu Dairy Co. Ltd. (Hong Kong)	53000	145.70	1.13
Tata Global Beverages Ltd.	30332	98.02	0.76
Health & Happiness H&H International Holdings Ltd. (Hong Kong)	16000	50.08	0.39
Diversified Consumer Services			
New Oriental Education & Technology Group Inc., (ADR)*	3660	326.70	2.54
Finance			
AIA Group Ltd. (Hong Kong)*	132124	950.80	7.39
Ping An Insurance (Group) Co. Of China Ltd., H (Hong Kong)*	80310	653.86	5.08
Motilal Oswal Financial Services Ltd.	15620	120.08	0.93
Hardware			
Taiwan Semiconductor Manufacturing Co. Ltd. (Taiwan)*	146714	1053.51	8.19
Samsung Electronics Co. Ltd. (South Korea)*	32100	983.23	7.64

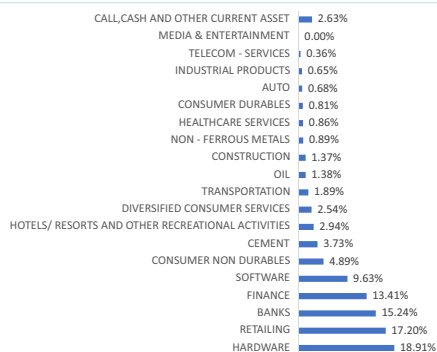
@ Reverse Repo : 2.95%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.32%

SIP - If you had invested ₹ 10000 every month in FAEF (Regular Plan)

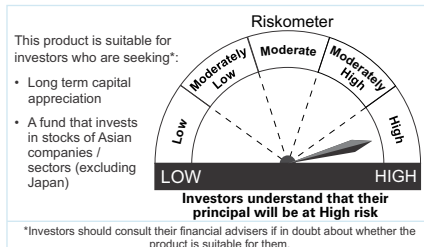
	1 year	3 years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,430,000
Total value as on 29-Nov-2019 (Rs)	130,465	406,194	757,172	1,151,938	1,926,850	2,575,522
Returns	16.70%	8.02%	9.26%	8.88%	9.16%	9.44%
Total value of B: MSCI Asia (ex-Japan) TRI	126,647	402,235	758,158	1,160,315	2,021,136	2,806,698
B:MSCI Asia (ex-Japan) TRI Returns	10.50%	7.36%	9.31%	9.09%	10.07%	10.77%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	2,991,879
AB: Nifty 50 TRI Returns	12.41%	11.62%	11.41%	12.03%	11.60%	11.75%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

Sector Allocation - Total Assets



Product Label



Franklin India Index Fund - NSE NIFTY Plan

FIIF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended scheme replicating/ tracking Nifty 50 Index

SCHEME CATEGORY

Index - Nifty

SCHEME CHARACTERISTICS

Minimum 95% of assets to replicate / track Nifty 50 index

INVESTMENT OBJECTIVE

The Investment Objective of the Scheme is to invest in companies whose securities are included in the Nifty and subject to tracking errors, endeavouring to attain results commensurate with the Nifty 50 under NSE Nifty Plan.

DATE OF ALLOTMENT

August 4, 2000

FUND MANAGER(S)

Varun Sharma
Pyari Menon (effective September 26, 2019)
(dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty 50

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 95.4095
Dividend Plan	₹ 95.4095
Direct - Growth Plan	₹ 97.9589
Direct - Dividend Plan	₹ 97.9589

FUND SIZE (AUM)

Month End	₹ 299.40 crores
Monthly Average	₹ 292.24 crores

EXPENSE RATIO*: 1.05%

EXPENSE RATIO* (DIRECT): 0.47%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

TRACKING ERROR (for 3 year period):

0.25%

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)
1% (if redeemed/switched-out within 30 days from date of allotment)

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
HDFC Bank Ltd.*	257211	3279.31	10.95
Reliance Industries Ltd.*	199511	3094.71	10.34
Housing Development Finance Corporation Ltd.*	101869	2340.19	7.82
ICICI Bank Ltd.*	384371	1970.29	6.58
Infosys Ltd.*	217716	1516.07	5.06
Tata Consultancy Services Ltd.*	62494	1283.16	4.29
Kotak Mahindra Bank Ltd.*	79399	1282.45	4.28
ITC Ltd.*	507332	1250.07	4.18
Axis Bank Ltd.*	132276	977.59	3.27
Larsen & Toubro Ltd.*	72966	970.85	3.24
Hindustan Unilever Ltd.	42383	862.62	2.88
State Bank of India	222498	760.61	2.54
Maruti Suzuki India Ltd.	7910	573.15	1.91
Bajaj Finance Ltd.	13784	561.59	1.88
Bharti Airtel Ltd.	112918	499.61	1.67
IndusInd Bank Ltd.	31506	494.36	1.65
Asian Paints Ltd.	26402	450.46	1.50
HCL Technologies Ltd.	32035	361.24	1.21
Bajaj Finserv Ltd.	3505	319.31	1.07
Nestle India Ltd.	2075	299.92	1.00
NTPC Ltd.	252418	293.69	0.98
Sun Pharmaceutical Industries Ltd.	63990	287.86	0.96
Mahindra & Mahindra Ltd.	54129	287.18	0.96
Titan Company Ltd.	24192	280.55	0.94
Tech Mahindra Ltd.	36482	277.79	0.93
UltraTech Cement Ltd.	6286	267.73	0.89
Power Grid Corporation of India Ltd.	136494	263.84	0.88
Oil & Natural Gas Corporation Ltd.	182347	240.24	0.80
Bajaj Auto Ltd.	7548	239.72	0.80
Bharat Petroleum Corporation Ltd.	46535	238.05	0.80
Coal India Ltd.	103619	212.68	0.71

@ Reverse Repo : 0.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.60%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Britannia Industries Ltd.	6826	208.72	0.70
Wipro Ltd.	86968	206.72	0.69
Dr. Reddy's Laboratories Ltd.	7029	204.81	0.68
Tata Steel Ltd.	43759	187.07	0.62
Eicher Motors Ltd.	816	186.71	0.62
Indian Oil Corporation Ltd.	141913	186.47	0.62
Hero MotoCorp Ltd.	7525	183.12	0.61
UPL Ltd.	31893	182.83	0.61
Grasim Industries Ltd.	22876	180.05	0.60
Adani Ports and Special Economic Zone Ltd.	44934	171.67	0.57
Hindalco Industries Ltd.	84637	169.40	0.57
Tata Motors Ltd.	103791	167.62	0.56
JSW Steel Ltd.	58861	153.95	0.51
Vedanta Ltd.	105604	152.70	0.51
Cipla Ltd.	29430	137.35	0.46
Bharti Infratel Ltd.	49329	136.30	0.46
GAIL (India) Ltd.	107211	135.14	0.45
Zee Entertainment Enterprises Ltd.	34580	101.34	0.34
Yes Bank Ltd.	108141	73.86	0.25
Total Equity Holdings		29162.72	97.40

Total Holdings	29,162.72	97.40
Call, cash and other current asset	777.76	2.60
Total Asset	29,940.48	100.00

* Top 10 holdings

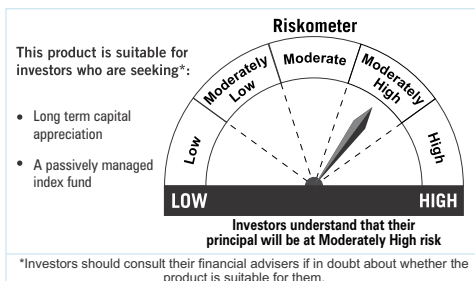
SIP - If you had invested ₹ 10000 every month in FIIF-NSE (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,320,000
Total value as on 29-Nov-2019 (Rs)	127,957	418,660	770,331	1,225,703	2,042,757	9,577,788
Returns	12.62%	10.08%	9.95%	10.63%	10.27%	13.07%
Total value of B: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	11,302,963
B:Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.48%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

Benchmark returns calculated based on Total Return Index Values

Product Label



FRANKLIN
TEMPLETON

Note : Sector allocation as per Nifty 50

Franklin India Overnight Fund

FIONF

As on November 29, 2019

TYPE OF SCHEME

An open ended debt scheme investing in overnight securities

SCHEME CATEGORY

Overnight Fund

SCHEME CHARACTERISTICS

Regular income over short term with high level of safety and liquidity

INVESTMENT OBJECTIVE

The Scheme intends to provide reasonable income along with high liquidity by investing in overnight securities having maturity of 1 business day

DATE OF ALLOTMENT

May 08, 2019

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

CRISIL Overnight Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 1029.3809
Daily Dividend	₹ 1000.0000
Weekly Dividend	₹ 1000.6545
Direct - Growth Plan	₹ 1029.6900
Direct - Daily Dividend	₹ 1000.0000
Direct - Weekly Dividend	₹ 1000.6603

FUND SIZE (AUM)

Month End	₹ 325.55 crores
Monthly Average	₹ 349.59 crores

MATURITY & YIELD

AVERAGE MATURITY	0.01 years
PORTFOLIO YIELD	4.89%
MODIFIED DURATION	0.01 years
MACAULAY DURATION	0.01 years

EXPENSE RATIO*	: 0.15%
EXPENSE RATIO*(DIRECT)	: 0.10%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹5000/1

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

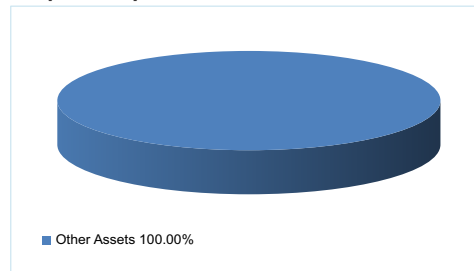
Different plans have a different expense structure

PORTFOLIO

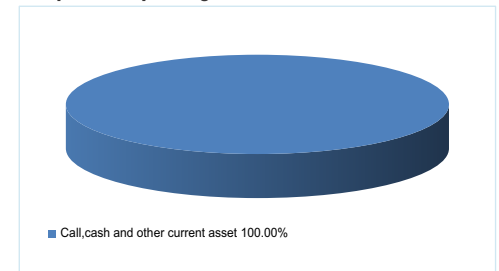
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Call,cash and other current asset		32,554.68	100.00
Total Asset		32,554.68	100.00

@ Reverse Repo : 98.77%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.23%

Composition by Assets



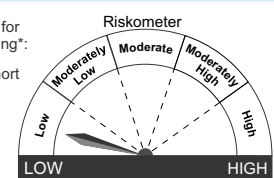
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Regular income over short term with high level of safety and liquidity
- Investment in debt & money market instruments having maturity of one business day



Investors understand that their principal will be at Low risk

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

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.

*ICRA has assigned a credit rating of (ICRA)A1+mfs to Franklin India Overnight Fund (FIONF). The ratings assigned are basis the portfolio of the scheme with the credit score of the portfolio being comfortable at the assigned rating level.

The rating indicates ICRA's opinion on the credit quality of the portfolios held by the funds. The rating does not indicate the asset management company's (AMC) willingness or ability to make timely payments to the fund's investors. The rating should not be construed as an indication of expected returns, prospective performance of the mutual fund scheme, NAV or of volatility in its returns. ICRA's mutual fund rating methodology is based on evaluating the inherent credit quality of the fund's portfolio. As a measure of the credit quality of a debt fund's assets, ICRA uses the concept of 'credit scores'. These scores are based on ICRA's estimates of the credit risk associated with each exposure of the portfolio taking into account its maturity. To quantify the credit risk scores, ICRA uses its database of historical default rates for various rating categories and maturity buckets. The credit risk ratings incorporate ICRA's assessment of a debt fund's published investment objectives and policies, its management characteristics, and the creditworthiness of its investment portfolio. ICRA reviews relevant fund information on an ongoing basis to support its published rating opinions. If the portfolio credit score meets the benchmark of the assigned rating during the review, the rating is retained. If the benchmark credit score is breached, ICRA gives a month's time to the debt fund manager to bring the portfolio credit score within the benchmark credit score. If the debt fund manager is able to reduce the portfolio credit score within the benchmark credit score, the rating is retained. If the portfolio continues to breach the benchmark credit score, the rating is revised to reflect the change in the credit quality.


**FRANKLIN
TEMPLETON**

Franklin India Liquid Fund

(Erstwhile Franklin India Treasury Management Account)

FILF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An Open-end Liquid scheme

SCHEME CATEGORY

Liquid Fund

SCHEME CHARACTERISTICS

Max Security Level Maturity of 91 days

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide current income along with high liquidity.

DATE OF ALLOTMENT

FILF - R Plan	April 29, 1998
FILF - I Plan	June 22, 2004
FILF - SI Plan	September 2, 2005

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

Crisil Liquid Fund Index

FUND SIZE (AUM)

Month End	₹ 14099.26 crores
Monthly Average	₹ 13500.49 crores

MATURITY & YIELD

AVERAGE MATURITY	0.07 Years
PORTFOLIO YIELD	5.67%
MODIFIED DURATION	0.07 Years
MACAULAY DURATION	0.07 Years

EXPENSE RATIO* EXPENSE RATIO* (DIRECT)

FILF-R Plan*	0.86%	FILF SI Plan	0.12%
FILF-I Plan*	0.61%		
FILF SI Plan	0.18%		

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

FILF - SI Plan - WDP	₹ 25 lakh/1
FILF - SI Plan - other options	₹ 10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

FILF - SI Plan - WDP	₹ 1 lakh/1
FILF - SI Plan - other options	₹ 1000/1

R Plan: Regular Plan; I Plan: Institutional Plan; SI Plan - Super Institutional Plan
WDP : Weekly Dividend Payout

LOAD STRUCTURE

FILF - SI Plan

Entry Load Nil

EXIT LOAD (for each purchase of Units)

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	Nil

Different plans have a different expense structure

*Sales suspended in Regular Plan & Institutional Plan

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Reliance Retail Ltd*	CARE A1 +	101427.22	7.19
Reliance Jio Infocomm Ltd*	CRISIL A1 +	79601.09	5.65
L&T Housing Finance Ltd*	CARE A1 +	74728.21	5.30
Adani Ports and Special Economic Zone Ltd.*	ICRA A1 +	69310.93	4.92
Hinduja Leyland Finance Ltd*	CARE A1 +	54764.98	3.88
JM Financial Products Ltd*	ICRA A1 +	53433.59	3.79
REC Ltd*	CARE A1 +	47054.36	3.34
Tata Power Renewable Energy Ltd*	CRISIL A1 +	44904.29	3.18
Tata Housing Development Company Ltd*	CARE A1 +	44642.07	3.17
L&T Infrastructure Finance Company Ltd*	ICRA A1 +	29991.21	2.13
Reliance Jio Infocomm Ltd	CARE A1 +	29737.35	2.11
Tata Realty and Infrastructure Ltd	ICRA A1 +	25722.99	1.82
Tata Projects Ltd	CRISIL A1 +	24976.90	1.77
Indian Oil Corporation Ltd	ICRA A1 +	24944.55	1.77
The Tata Power Company Ltd	ICRA A1 +	24817.65	1.76
Housing Development Finance Corporation Ltd	CRISIL A1 +	20814.53	1.48
Reliance Retail Ltd	CRISIL A1 +	19988.28	1.42
National Bank For Agriculture And Rural Development	CRISIL A1 +	19972.20	1.42
Tata Cleantech Capital Ltd	ICRA A1 +	19916.54	1.41
JM Financial Services Ltd	ICRA A1 +	19828.88	1.41
Fiat India Automobiles Pvt Ltd	ICRA A1 +	14924.99	1.06
Tata Motors Finance Ltd	CARE A1 +	14888.40	1.06
Tata Motors Finance Ltd	ICRA A1 +	14810.34	1.05
Hero Future Energies Pvt Ltd	CRISIL A1 +	14634.17	1.04
Chennai Petroleum Corporation Ltd	ICRA A1 +	9975.01	0.71
Birla Group Holdings Pvt Ltd	ICRA A1 +	9972.16	0.71
Indusind Bank Ltd	CRISIL A1 +	9961.98	0.71
Bharat Heavy Electricals Ltd	CARE A1 +	7456.95	0.53
L&T Finance Ltd	CRISIL A1 +	4996.31	0.35
Tata Realty and Infrastructure Ltd	CRISIL A1 +	4989.22	0.35
The Tata Power Company Ltd	CRISIL A1 +	4953.91	0.35
L&T Finance Holdings Ltd	ICRA A1 +	4939.96	0.35

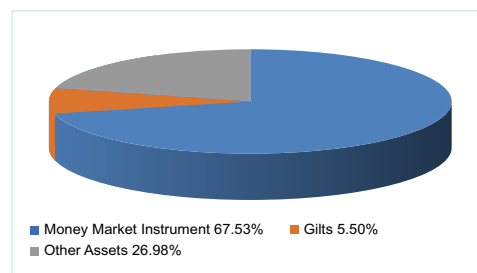
@ Reverse Repo : 26.67%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.31%

NAV AS OF NOVEMBER 29, 2019

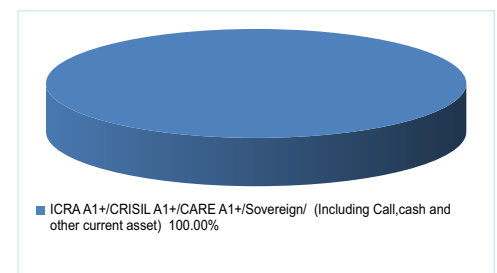
FILF - R Plan	FILF - I Plan	FILF Super Institutional Plan	FILF - Super Institutional Plan (Direct)
Growth Option	Growth Option	Growth Option	Growth Plan
₹ 4546.1640	₹ 2952.5611	₹ 2912.3770	₹ 2924.4138
Weekly Option	Weekly Option	Weekly Dividend Option	Weekly Dividend Plan
₹ 1245.2183	₹ 1055.5226	₹ 1021.9533	₹ 1022.2267
Daily Dividend Option	Daily Dividend Option	Daily Dividend	Daily Dividend
₹ 1512.2956	₹ 1000.6505	₹ 1000.7051	₹ 1001.8422

For all Growth Options for FILF, NAV is as of November 30, 2019.

Composition by Assets



Composition by Rating



Product Label

This product is suitable for investors who are seeking:

- Regular income for short term
- A liquid fund that invests in short term and money market instruments.

Riskometer

Investors understand that their principal will be at Low risk

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

*ICRA has assigned a credit rating of (ICRA)A1 + mfs to Franklin India Liquid Fund (FILF). ICRA's mutual fund rating methodology is based on evaluating the inherent credit quality of the funds portfolio. As a measure of the credit quality of a debt fund's assets, ICRA uses the concept of 'credit scores'. These scores are based on ICRA's estimates of credit risk associated with each exposure of the portfolio taking into account its maturity. To quantify the credit risk scores, ICRA uses its database of historical default rates for various rating categories for various maturity buckets. The credit risk Rating incorporate ICRA's assessment of a debt fund's published investment objectives and policies, its management characteristics, and the creditworthiness of its investment portfolio. ICRA reviews relevant fund information on an ongoing basis to support its published rating opinions. If the portfolio credit score meets the benchmark of the assigned rating during the review, the rating is retained. In an event that the benchmark credit score is breached, ICRA gives a month's time to the debt fund manager to bring the portfolio credit score within the benchmark credit score. If the debt fund manager is able to reduce the portfolio credit score within the benchmark credit score, the rating is retained. If the portfolio still continues to breach the benchmark credit score, the rating is revised to reflect the change in credit quality.

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.



FRANKLIN
TEMPLETON

Franklin India Ultra Short Bond Fund

FIUBF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months

SCHEME CATEGORY

Ultra Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 3-6 months

INVESTMENT OBJECTIVE

To provide a combination of regular income and high liquidity by investing primarily in a mix of short term debt and money market instruments.

DATE OF ALLOTMENT

December 18, 2007

FUND MANAGER(S)

Pallab Roy & Santosh Kamath

BENCHMARK

Crisil Liquid Fund Index
(Until November 14, 2019)
NIFTY Ultra Short Duration Debt Index
(effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

FIUBF - Retail Plan

Growth Option ₹ 26.3610
Weekly Option ₹ 10.1455
Daily Dividend Option ₹ 10.0536

FIUBF - Institutional Plan

Growth Option ₹ 26.9978
Daily Dividend Option ₹ 10.0000

FIUBF Super Institutional Plan

Growth Option ₹ 27.8763
Weekly Option ₹ 10.1184
Daily Dividend Option ₹ 10.0831

FIUBF - Super Institutional Plan (Direct)

Growth Option ₹ 28.0159
Weekly Option ₹ 10.1111
Daily Dividend Option ₹ 10.0645

FUND SIZE (AUM)

Month End ₹ 16881.98 crores
Monthly Average ₹ 18337.11 crores

MATURITY & YIELD

AVERAGE MATURITY 0.62 years
PORTFOLIO YIELD 10.48%
MODIFIED DURATION 0.50 years
MACAULAY DURATION 0.54 years

MINIMUM INVESTMENT/MULTIPLES

FOR NEW INVESTORS:

SIP : ₹ 10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES

FOR EXISTING INVESTORS:

SIP : ₹ 1000/1

RP-Retail Plan, IP-Institutional Plan,
SIP-Super Institutional Plan

EXPENSE RATIO*: EXPENSE RATIO* (DIRECT)

RP* : 0.86% SIP : 0.40%

IP* : 0.66%

SIP : 0.52%

* The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

LOAD STRUCTURE

Entry Load: Nil

EXIT LOAD (for each purchase of Units) Nil

Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Ultra Short Bond Fund will be Nifty Ultra Short Duration Debt Index.

*Sales suspended in Retail Plan & Institutional Plan

\$For more details, please refer "Understanding the Factsheet" section (Page 2)

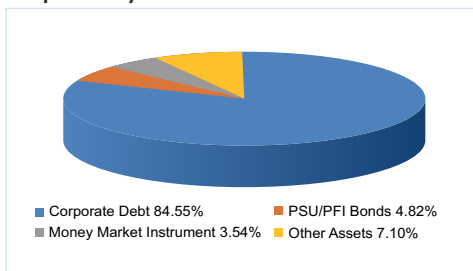


FRANKLIN
TEMPLETON

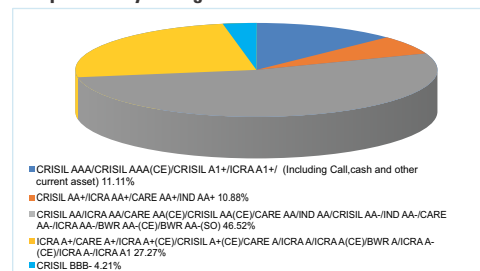
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Bharti Airtel Ltd.*	CRISIL AA	94491.74	5.60
Vedanta Ltd*	CRISIL AA	90054.22	5.33
PNB Housing Finance Ltd.*	CARE AA+	86973.34	5.15
Indostar Capital Finance Ltd*	CARE AA-	83093.96	4.92
Clix Capital Services Pvt Ltd*	CARE AA-	82869.67	4.91
Renew Power Ltd*	CARE A+	76071.56	4.51
Aasan Corporate Solutions Pvt Ltd*	ICRA A-(CE)	72967.26	4.32
Vodafone Idea Ltd*	CRISIL BBB-	71139.36	4.21
JM Financial Credit Solutions Ltd*	ICRA AA	54077.00	3.20
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	46549.23	2.76
Nuvoco Vistas Corp Ltd	CRISIL AA	37797.11	2.24
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	36416.34	2.16
Piramal Realty Pvt Ltd	ICRA A-(CE)	34991.71	2.07
Motilal Oswal Home Finance Ltd	CRISIL AA-	34785.05	2.06
Northern Arc Capital Ltd	ICRA A+	34430.52	2.04
Shriram Transport Finance Company Ltd	IND AA+	32978.80	1.95
Hero Wind Energy Pvt Ltd	ICRA A+	27746.94	1.64
Bharti Telecom Ltd	CRISIL AA+	27395.40	1.62
Tata Motors Ltd	CARE AA-	25073.08	1.49
Shriram Transport Finance Company Ltd	CRISIL AA+	24339.83	1.44
Hero Solar Energy Pvt Ltd	ICRA A+	22505.01	1.33
Tata Realty and Infrastructure Ltd	ICRA AA	21048.76	1.25
Tata Housing Development Company Ltd	ICRA AA	21043.70	1.25
Future Enterprises Ltd	CARE AA-	20606.54	1.22
Pune Solapur Expressways Pvt. Ltd	ICRA A(CE)	19443.43	1.15
DLF Ltd	ICRA A+	18817.76	1.11
Talwandi Sabo Power Ltd	CRISIL AA(CE)	17402.02	1.03
Incred Financial Services Pvt Ltd	CARE A	16727.52	0.99
Xander Finance Pvt Ltd	ICRA A+	15595.04	0.92
The Tata Power Company Ltd	CARE AA	14693.16	0.87
Tata Steel Ltd	CARE AA-	12746.03	0.76
Small Business Fincredit India Pvt Ltd	ICRA A	11773.99	0.70
HPCL-Mittal Energy Ltd	ICRA AA+	11349.20	0.67
TRPL Roadways Pvt Ltd	ICRA A+(CE)	11046.97	0.65
Hinduja Leyland Finance Ltd	IND AA-	10593.07	0.63
Clix Finance India Pvt Ltd	CARE AA-	10062.31	0.60
The Tata Power Company Ltd	IND AA	10040.86	0.59
Vastu Housing Finance Corporation Ltd	BWR A	10026.80	0.59
Vizag General Cargo Berth Pvt Ltd.	CRISIL AA(CE)	9947.46	0.59
Promont Hillside Pvt Ltd	CARE AA(CE)	8353.47	0.49
JSW Logistics Infrastructure Pvt Ltd	BWR AA-(CE)	8207.48	0.49
Hinduja Leyland Finance Ltd	CARE AA-	8064.74	0.48
AU Small Finance Bank Ltd	IND AA-	7589.66	0.45

@ Reverse Repo : 4.54%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.56%

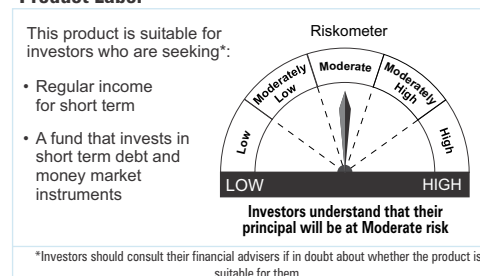
Composition by Assets



Composition by Rating



Product Label



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.

Franklin India Low Duration Fund

FILDF

As on November 29, 2019

TYPE OF SCHEME

An open ended low duration debt scheme investing in instruments such that the Macaulay duration¹ of the portfolio is between 6 months to 12 months

SCHEME CATEGORY

Low Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 6-12 months

INVESTMENT OBJECTIVE

The objective of the Scheme is to earn regular income for investors through investment primarily in debt securities

DATE OF ALLOTMENT

February 7, 2000 - Monthly & Quarterly Dividend Plan

July 26, 2010 - Growth Plan

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

CRISIL Short Term Bond Fund Index (Until November 14, 2019)

NIFTY Low Duration Debt Index (effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

Monthly Plan	₹ 10.4992
Quarterly Plan	₹ 10.3941
Growth Plan	₹ 22.6156
Direct - Monthly Plan	₹ 10.8163
Direct - Quarterly Plan	₹ 10.7116
Direct - Growth Plan	₹ 23.1204

FUND SIZE (AUM)

Month End	₹ 5169.77 crores
Monthly Average	₹ 5466.14 crores

MATURITY & YIELD

AVERAGE MATURITY	1.24 years
PORTFOLIO YIELD	11.56%
MODIFIED DURATION	0.97 years
MACAULAY DURATION	1.05 years

EXPENSE RATIO*	: 0.88%
EXPENSE RATIO*(DIRECT)	: 0.50%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹25000/1 - Monthly & Quarterly Dividend Plan
₹10000/1 - Growth Plan

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹5000/1 - Monthly & Quarterly Dividend Plan
₹1000/1 - Growth Plan

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units)*

In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.

*CDSC is treated similarly

Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Low Duration Fund will be Nifty Low Duration Debt Index.

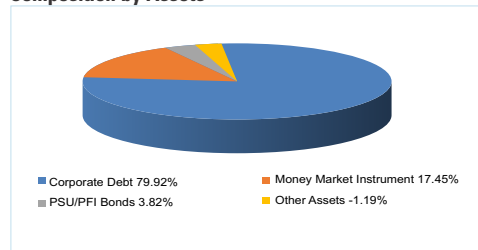
\$For more details, please refer 'Understanding the Factsheet' section (Page 2)

PORTFOLIO

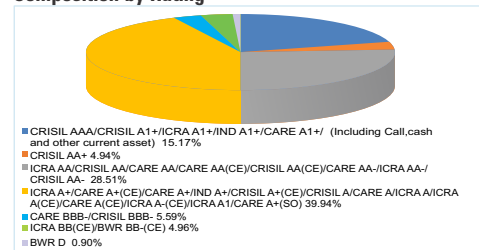
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Piramal Capital & Housing Finance Ltd*	CARE AA	31157.96	6.03
Greenko Clean Energy Projects Pvt Ltd*	CARE A+(CE)	30172.92	5.84
JM Financial Asset Reconstruction Company Ltd*	ICRA AA-	29552.80	5.72
Shriram Transport Finance Company Ltd*	CRISIL AA+	25519.52	4.94
Small Business Fincredit India Pvt Ltd*	ICRA A	24735.28	4.78
Essel Infraprojects Ltd*	BWR BB-(CE)	23640.48	4.57
Renew Power Ltd*	CARE A+	21700.00	4.20
Ess Kay Fincorp Ltd*	CRISIL A	19625.74	3.80
Vodafone Idea Ltd	CRISIL BBB-	17539.99	3.39
Renew Solar Power Pvt Ltd	CARE A+(SO)	15388.26	2.98
Sterlite Power Grid Ventures Ltd	IND A+	14571.54	2.82
Hero Wind Energy Pvt Ltd	ICRA A+	11854.10	2.29
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	11839.11	2.29
Vodafone Idea Ltd	CARE BBB-	11356.41	2.20
Talwandi Sabo Power Ltd	CRISIL AA(CE)	9958.05	1.93
Motilal Oswal Home Finance Ltd	CRISIL AA-	9103.84	1.76
Indostar Capital Finance Ltd	CARE AA-	8518.67	1.65
The Tata Power Company Ltd	CRISIL AA-	8097.33	1.57
Tata Motors Ltd	CARE AA-	7834.00	1.52
Incred Financial Services Pvt Ltd	CARE A	7264.09	1.41
Sadbhav Infrastructure Project Ltd	CARE A(CE)	7046.95	1.36
Clix Capital Services Pvt Ltd	CARE AA-	6520.31	1.26
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	6037.87	1.17
S. D. Corporation Pvt Ltd	CARE AA(CE)	6012.65	1.16
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	5570.52	1.08
JM Financial Credit Solutions Ltd	ICRA AA	5007.13	0.97
Pune Solapur Expressways Pvt. Ltd	ICRA A(CE)	4975.09	0.96
Vedanta Ltd	CRISIL AA	4529.59	0.88
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	3564.07	0.69
Piramal Enterprises Ltd	ICRA AA	3499.66	0.68
Nuvoco Vistas Corp Ltd	CRISIL AA	3258.06	0.63
Xander Finance Pvt Ltd	ICRA A+	2971.28	0.57
Five Star Business Finance Ltd	ICRA A	2500.18	0.48
Hinduja Leyland Finance Ltd	ICRA AA-	2493.40	0.48
Diligent Media Corporation Ltd	ICRA BB(CE)	1979.57	0.38
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(CE)	1616.11	0.31
Narmada Wind Energy Pvt Ltd	CARE A+(CE)	1475.13	0.29
Five Star Business Finance Ltd	CARE A	1403.32	0.27
Reliance Big Pvt Ltd	BWR D	1071.19	0.21

@ Reverse Repo : 0.01%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -1.20%

Composition by Assets



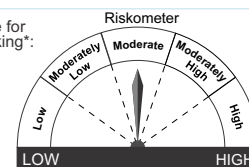
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- A fund that focuses on low duration securities.



Investors understand that their principal will be at Moderate risk

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

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.



FRANKLIN
TEMPLETON

Franklin India Savings Fund

(Erstwhile Franklin India Savings Plus Fund) This is a Simple and Performing scheme which is eligible for distribution by new cadre of distributors.

FISF

As on November 29, 2019

TYPE OF SCHEME

An open ended debt scheme investing in money market instruments

SCHEME CATEGORY

Money Market Fund

SCHEME CHARACTERISTICS

Money Market Instruments with Maturity upto 1 year

INVESTMENT OBJECTIVE

To provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market instruments.

DATE OF ALLOTMENT

Retail Option Feb 11, 2002
Institutional Option Sep 6, 2005
Sup. Institutional Option May 9, 2007

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

Crisil Liquid Fund Index
(Until November 14, 2019)

NIFTY Money Market Index
(effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

Retail Plan

Growth Plan ₹ 36.2725
Dividend Plan ₹ 11.0316
Monthly Dividend ₹ 10.2427
Daily Dividend ₹ 10.0757

Institutional Plan

Dividend Plan ₹ 10.3874
Retail Plan (Direct)
Growth Plan ₹ 37.1471
Dividend Plan ₹ 11.3786
Monthly Dividend ₹ 10.5450
Daily Dividend ₹ 10.0814

FUND SIZE (AUM)

Month End ₹ 5071.80 crores
Monthly Average ₹ 4509.46 crores

MATURITY & YIELD

AVERAGE MATURITY 0.38 years

PORTFOLIO YIELD 5.52%

MODIFIED DURATION 0.36 years

MACAULAY DURATION 0.38 years

EXPENSE RATIO[#]

0.32% (Retail) 0.84% (Institutional)*

EXPENSE RATIO[#] (Direct): 0.16% (Retail)

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Retail Plan: ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Retail Plan: ₹1000/1

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units)
Nil (w.e.f. Apr 25, 2016)

Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Savings Fund will be NIFTY Medium Duration Debt Index.

*Sales suspended in Institutional Plan Super Institutional Plan



**FRANKLIN
TEMPLETON**

PORTFOLIO

Company Name	Rating	Market Value ₹ Lakhs	% of assets
L&T Infrastructure Finance Company Ltd*	ICRA A1 +	38674.54	7.63
Axis Bank Ltd*	CRISIL A1 +	28958.15	5.71
Reliance Retail Ltd*	CRISIL A1 +	24809.33	4.89
ICICI Bank Ltd*	ICRA A1 +	24108.34	4.75
National Bank For Agriculture And Rural Development*	IND A1 +	23131.68	4.56
Small Industries Development Bank Of India*	CRISIL A1 +	21942.22	4.33
LIC Housing Finance Ltd*	CRISIL A1 +	20394.87	4.02
Reliance Jio Infocomm Ltd*	CARE A1 +	19824.90	3.91
Reliance Industries Ltd*	CARE A1 +	19721.20	3.89
Housing Development Finance Corporation Ltd*	CRISIL A1 +	19397.34	3.82
Larsen & Toubro Ltd.	CRISIL A1 +	17284.77	3.41
Bank Of Baroda	IND A1 +	17125.48	3.38
Hero Fincorp Ltd	CRISIL A1 +	16942.59	3.34
National Bank For Agriculture And Rural Development	CRISIL A1 +	16853.85	3.32
Housing Development Finance Corporation Ltd	ICRA A1 +	12540.70	2.47
Bharat Heavy Electricals Ltd	CARE A1 +	12428.25	2.45
Aditya Birla Finance Ltd	CRISIL A1 +	12309.73	2.43
REC Ltd	CARE A1 +	12278.95	2.42
Power Finance Corporation Ltd	CARE A1 +	10307.42	2.03
ICICI Bank Ltd	CRISIL A1 +	9868.03	1.95
Fullerton India Credit Company Ltd	ICRA A1 +	9583.93	1.89

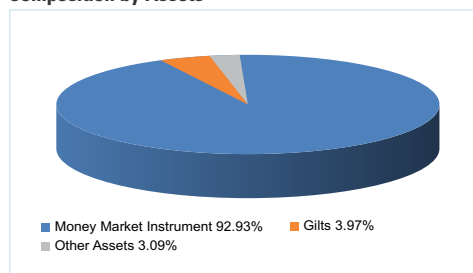
@ Reverse Repo : 3.91%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.82%

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Cooperative Rabobank	CRISIL A1 +	8378.82	1.65
HDFC Bank Ltd	CRISIL A1 +	7893.85	1.56
REC Ltd	CRISIL A1 +	7893.58	1.56
Sundaram Home Finance Ltd	ICRA A1 +	7405.06	1.46
Indusind Bank Ltd	CRISIL A1 +	7382.36	1.46
HSBC InvestDirect Financial Services India Ltd.	IND A1 +	7375.64	1.45
Can Fin Homes Ltd	ICRA A1 +	4981.39	0.98
L&T Finance Ltd	CRISIL A1 +	4970.08	0.98
L&T Infrastructure Finance Company Ltd	CARE A1 +	4940.90	0.97
L&T Finance Holdings Ltd	ICRA A1 +	4939.96	0.97
Cholamandalam Investment And Fin. Co. Ltd	CRISIL A1 +	4930.04	0.97
JM Financial Products Ltd	ICRA A1 +	4328.77	0.85
Reliance Retail Ltd	CARE A1 +	2995.69	0.59
Reliance Industries Ltd	CRISIL A1 +	2467.37	0.49
Kotak Mahindra Investments Ltd.	CRISIL A1 +	1976.18	0.39
Total Money Market Instrument		471345.92	92.93
8.08% Odisha SDL (11-Mar-2020)	SOVEREIGN	17131.80	3.38
8.53% Maharashtra SDL (10-Mar-2020)	SOVEREIGN	3027.11	0.60
Total Gilts		20158.92	3.97
Total Debt Holdings		491504.83	96.91

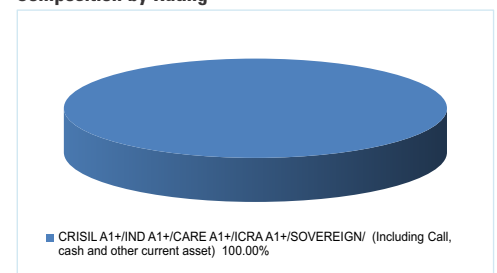
Total Holdings	491,504.83	96.91
Call, cash and other current asset	15,674.85	3.09
Total Asset	507,179.68	100.00

* Top 10 holdings

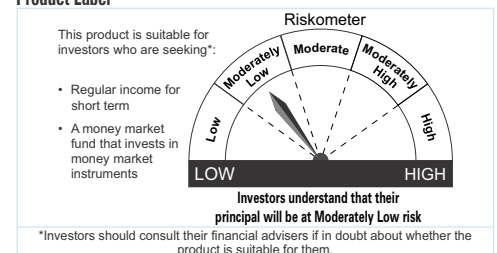
Composition by Assets



Composition by Rating



Product Label



"India Ratings and Research (Ind-Ra) has assigned a credit rating of "IND A1+mfs" to "Franklin India Savings Plus Fund". Ind-Ra's National Scale Money Market Fund Rating primarily focuses on the investment objective of preservation of capital. India Ratings reviews, among other factors, applicable fund regulation, track record of the fund industry, industry standards and practices. An India Ratings MMF rating is primarily based on an analysis of the fund's investment policy. India Ratings expects MMFs to be diversified and to adhere to conservative guidelines limiting credit, market and liquidity risks. India Ratings typically requests monthly portfolio holdings and relevant performance statistics to actively monitor national scale MMF Ratings. Ratings do not guarantee the return profile or risk attached to the investments made. Ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. India Ratings is not your advisor, nor is India Ratings providing to you or any other party any financial advice, or any legal, auditing, accounting, appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advice or services.

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.

Franklin India Floating Rate Fund

(Erstwhile Franklin India Cash Management Account)

FIFRF

As on November 29, 2019

TYPE OF SCHEME

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)

SCHEME CATEGORY

Floater Fund

SCHEME CHARACTERISTICS

Min 65% in Floating Rate Instruments

INVESTMENT OBJECTIVE

To provide income and liquidity consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments.

DATE OF ALLOTMENT

April 23, 2001

FUND MANAGER(S)

Pallab Roy, Umesh Sharma
Pyari Menon (effective September 26, 2019)
(dedicated for making investments for Foreign Securities)

BENCHMARK

Crisil Liquid Fund Index.

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 29.3126
Dividend Plan	₹ 10.0426
Direct - Growth Plan	₹ 30.7690
Direct - Dividend Plan	₹ 10.0580

FUND SIZE (AUM)

Month End	₹ 315.99 crores
Monthly Average	₹ 274.65 crores

MATURITY & YIELD

AVERAGE MATURITY	2.37 years
PORTFOLIO YIELD	7.76%
MODIFIED DURATION	0.94 years
MACAULAY DURATION	1.00 years

EXPENSE RATIO*	: 0.95%
EXPENSE RATIO*(DIRECT)	: 0.44%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹1000/1

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

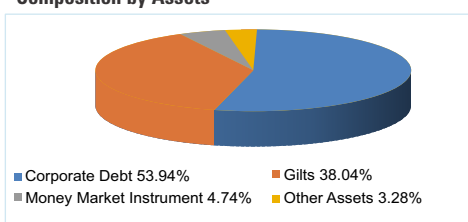
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	2025.64	6.41
HDB Financial Services Ltd*	CRISIL AAA	1973.91	6.25
Sikka Ports & Terminals Ltd*	CRISIL AAA	1559.78	4.94
The Tata Power Company Ltd*	IND AA	1506.13	4.77
Coastal Gujarat Power Ltd*	CARE AA(CE)	1231.31	3.90
Tata Motors Ltd*	CRISIL AA-	1041.89	3.30
Tata Steel Ltd*	BWR AA	1015.46	3.21
Vedanta Ltd	CRISIL AA	1003.31	3.18
JM Financial Credit Solutions Ltd	ICRA AA	1001.43	3.17
Indostar Capital Finance Ltd	CARE AA-	1000.19	3.17
PNB Housing Finance Ltd.	CARE AA+	980.08	3.10
Motilal Oswal Home Finance Ltd	CRISIL AA-	845.71	2.68
Shriram Transport Finance Company Ltd	CRISIL AA+	750.27	2.37
Northern Arc Capital Ltd	ICRA A+	600.74	1.90

Company Name	Rating	Market Value ₹ Lakhs	% of assets
India Grid Trust	CRISIL AAA	510.11	1.61
Total Corporate Debt		17045.94	53.94
Cooperative Rabobank*	CRISIL A1 +	1498.01	4.74
Total Money Market Instrument		1498.01	4.74
GOI FRB 2020 (21-Dec-2020)*	SOVEREIGN	9480.95	30.00
GOI FRB 2031 (07-Dec-2031)*	SOVEREIGN	2538.01	8.03
Total Gilts		12018.96	38.04
Total Debt Holdings		30562.92	96.72
Total Holdings		30,562.92	96.72
Call, cash and other current asset		1,035.87	3.28
Total Asset		31,598.79	100.00

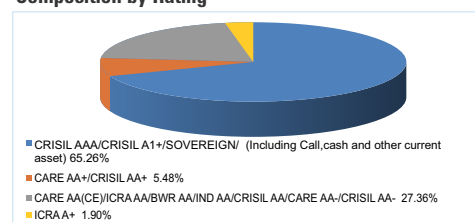
* Top 10 holdings

@ Reverse Repo : 5.87%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -2.59%

Composition by Assets



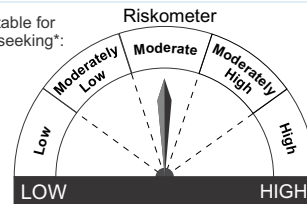
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- A fund that invests primarily in floating rate and short term fixed rate debt instruments.



Investors understand that their principal will be at Moderate risk

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

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.



FRANKLIN
TEMPLETON

Franklin India Short Term Income Plan

FISTIP

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 1 year to 3 years

SCHEME CATEGORY

Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 1-3 years

INVESTMENT OBJECTIVE

The objective of the Scheme is to provide investors stable returns by investing in fixed income securities.

DATE OF ALLOTMENT

FISTIP- Retail Plan January 31, 2002
FISTIP-Institutional Plan September 6, 2005

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF NOVEMBER 29, 2019

FISTIP - Retail Plan

Growth Plan ₹ 4101.3883
Weekly Plan ₹ 1064.6624
Monthly Plan ₹ 1182.6982
Quarterly Plan ₹ 1239.9983

FISTIP - Retail Plan (Direct)

Growth Plan ₹ 4327.3079
Weekly Plan ₹ 1067.9746
Monthly Plan ₹ 1265.2688
Quarterly Plan ₹ 1327.6642

FUND SIZE (AUM)

Month End ₹ 11589.77 crores
Monthly Average ₹ 12086.98 crores

MATURITY & YIELD

AVERAGE MATURITY 2.51 years

PORTFOLIO YIELD 12.57%

MODIFIED DURATION 1.91 years

MACAULAY DURATION 2.01 years

EXPENSE RATIO* (Retail) : 1.49%
EXPENSE RATIO* (Institutional)* : 1.18%
EXPENSE RATIO* (Retail Direct) : 0.73%

* The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Retail: ₹5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Retail: ₹5000/1

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units)

• Upto 10% of the Units may be redeemed / switched-out without any exit load within 1 year from the date of allotment.

• Any redemption in excess of the above limit shall be subject to the following exit load:

• 0.50% - if redeemed / switched-out on or before 1 year from the date of allotment

• Nil - if redeemed / switched-out after 1 year from the date of allotment

Different plans have a different expense structure

*Sales suspended in Retail Plan - Bonus Option & Institutional Plan

\$For more details, please refer 'Understanding the Factsheet' section (Page 2)

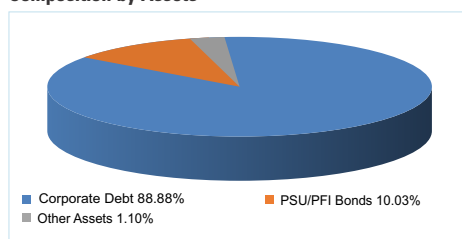


**FRANKLIN
TEMPLETON**

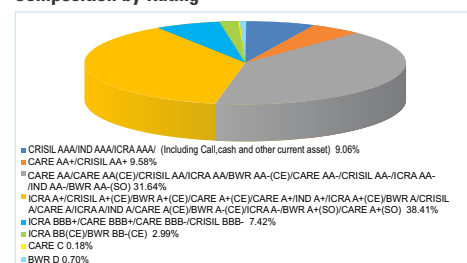
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	79357.40	6.85
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	77987.22	6.73
Adani Rail Infra Pvt Ltd*	BWR AA-(CE)	55313.42	4.77
Piramal Enterprises Ltd*	ICRA AA	51994.90	4.49
Edelweiss Rural & Corporate Services Ltd*	ICRA AA-	49360.96	4.26
Renew Power Ltd*	CARE A+	43725.64	3.77
Vodafone Idea Ltd*	CARE BBB-	39333.78	3.39
Piramal Capital & Housing Finance Ltd*	CARE AA	36624.04	3.16
Rishanth Wholesale Trading Pvt Ltd	IND A	35402.92	3.05
Rivaaz Trade Ventures Pvt Ltd	BWR AA-(SO)	33656.96	2.90
S. D. Corporation Pvt Ltd	CARE AA(CE)	31052.02	2.68
Aptus Value Housing Finance India Ltd	ICRA A+	30566.60	2.64
Yes Bank Ltd	CARE BBB+	28435.12	2.45
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	27935.82	2.41
PNB Housing Finance Ltd.	CARE AA+	25741.18	2.22
Five Star Business Finance Ltd	ICRA A	25502.87	2.20
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	21281.57	1.84
Sterlite Power Grid Ventures Ltd	IND A+	21103.61	1.82
Diligent Media Corporation Ltd	ICRA BB(CE)	18929.66	1.63
Tata Steel Ltd	CARE AA	18255.38	1.58
Vastu Housing Finance Corporation Ltd	BWR A	17487.81	1.51
Narmada Wind Energy Pvt Ltd	CARE A+(CE)	16273.81	1.40
Essel Infraprojects Ltd	BWR BB-(CE)	15774.32	1.36
Star Health And Allied Insurance Company Ltd	IND A+	14301.18	1.23
Tata Motors Ltd	CARE AA-	13968.57	1.21
Vivriti Capital Pvt Ltd	ICRA A-	13764.61	1.19
DLF Ltd	ICRA A+	12206.11	1.05
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(CE)	11492.36	0.99
Hero Solar Energy Pvt Ltd	ICRA A+	10796.82	0.93
Jindal Power Ltd	ICRA BBB+	10711.33	0.92
Coastal Gujarat Power Ltd	CARE AA(CE)	10414.87	0.90
Ess Kay Fincorp Ltd	CRISIL A	9812.87	0.85
Ess Kay Fincorp Ltd	BWR A	9805.38	0.85
Nufuture Digital (India) Ltd	BWR A+(SO)	9294.74	0.80
Vodafone Idea Ltd	CRISIL BBB-	7568.02	0.65
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	7547.33	0.65
Hinduja Leyland Finance Ltd	CARE AA-	6916.69	0.60
OPJ Trading Pvt Ltd	BWR A-(CE)	6848.67	0.59
Vistaar Financial Services Pvt Ltd	ICRA A-	6652.14	0.57
Future Ideas Company Ltd	BWR A+(SO)	6021.45	0.52
Hindalco Industries Ltd	CARE AA+	5903.56	0.51
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	5496.79	0.47
Sadbhav Infrastructure Project Ltd	CARE A(CE)	4644.54	0.40
Hinduja Leyland Finance Ltd	ICRA AA-	4202.42	0.36

@ Reverse Repo : 0.01%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.09%

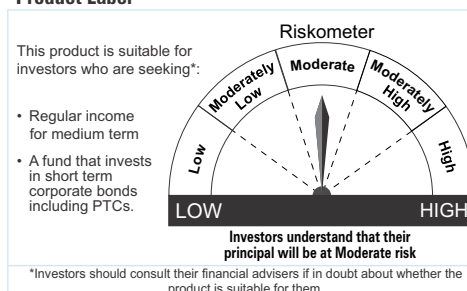
Composition by Assets



Composition by Rating



Product Label



Franklin India Credit Risk Fund

(Erstwhile Franklin India Corporate Bond Opportunities Fund)

FICRF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended debt scheme primarily investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)

SCHEME CATEGORY

Credit Risk Fund

SCHEME CHARACTERISTICS

Min 65% in Corporate Bonds (only in AA and below)

INVESTMENT OBJECTIVE

The Fund seeks to provide regular income and capital appreciation through a focus on corporate securities.

DATE OF ALLOTMENT

December 07, 2011

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index
(Until November 14, 2019)

NIFTY Credit Risk Bond Index
(effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 19.9437
Dividend Plan	₹ 10.9154
Direct - Growth Plan	₹ 21.0787
Direct - Dividend Plan	₹ 11.7716

FUND SIZE (AUM)

Month End	₹ 6295.72 crores
Monthly Average	₹ 6476.83 crores

MATURITY & YIELD

AVERAGE MATURITY 2.86 years

PORTFOLIO YIELD 12.19%

MODIFIED DURATION 2.04 years

MACAULAY DURATION 2.16 years

EXPENSE RATIO* : 1.61%

EXPENSE RATIO*(DIRECT) : 0.91%

* The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

- Upto 10% of the Units may be redeemed / switched-out without any exit load in each year from the date of allotment.*
- Any redemption in excess of the above limit shall be subject to the following exit load:
- 3% - if redeemed / switched-out on or before 12 months from the date of allotment
- 2% - if redeemed / switched-out after 12 months but within 24 months from the date of allotment
- 1% - if redeemed / switched-out after 24 months but within 36 months from the date of allotment
- Nil - if redeemed / switched-out after 36 months from the date of allotment

*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.

Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Credit Risk Fund will be NIFTY Credit Risk Bond Index.

CAP ON INVESTMENT

₹ 20 crores by an investor in each plan per application per day

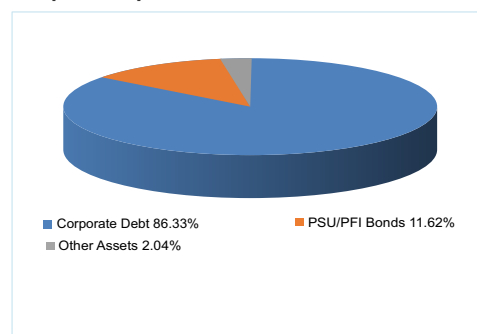


**FRANKLIN
TEMPLETON**

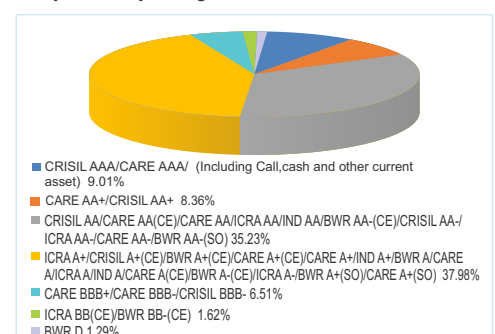
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	45952.03	7.30
Adani Rail Infra Pvt Ltd*	BWR AA-(CE)	34570.89	5.49
Piramal Enterprises Ltd*	ICRA AA	34496.62	5.48
Vodafone Idea Ltd*	CARE BBB-	25345.10	4.03
Rishanth Wholesale Trading Pvt Ltd*	IND A	23264.78	3.70
S. D. Corporation Pvt Ltd*	CARE AA(CE)	18024.30	2.86
Coastal Gujarat Power Ltd*	CARE AA(CE)	17007.57	2.70
Piramal Capital & Housing Finance Ltd*	CARE AA	16957.18	2.69
Hinduja Leyland Finance Ltd	CARE AA-	16658.91	2.65
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	15094.67	2.40
Five Star Business Finance Ltd	CARE A	14594.55	2.32
India Grid Trust	CRISIL AAA	14282.94	2.27
Vedanta Ltd	CRISIL AA	14055.23	2.23
Yes Bank Ltd	CARE BBB+	13680.82	2.17
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	13673.08	2.17
Vistaar Financial Services Pvt Ltd	ICRA A	12776.82	2.03
Aptus Value Housing Finance India Ltd	ICRA A+	12163.84	1.93
The Tata Power Company Ltd	IND AA	12052.41	1.91
Nufuture Digital (India) Ltd	BWR A+(SO)	11912.32	1.89
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	11211.03	1.78
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	11118.95	1.77
Sadbhav Infrastructure Project Ltd	CARE A(CE)	9983.17	1.59
Tata Motors Ltd	CRISIL AA-	9897.98	1.57
Five Star Business Finance Ltd	ICRA A	8900.78	1.41
Essel Infraprojects Ltd	BWR BB-(CE)	8363.45	1.33
Renew Wind Energy Delhi Pvt Ltd	CARE A+(SO)	7763.52	1.23
Sterlite Power Grid Ventures Ltd	IND A+	7537.01	1.20
Sikka Ports & Terminals Ltd	CRISIL AAA	6759.04	1.07
PNB Housing Finance Ltd.	CARE AA+	6683.88	1.06
India Shelter Finance Corporation Ltd	ICRA A	6619.94	1.05
The Tata Power Company Ltd	CRISIL AA-	5813.47	0.92
OPJ Trading Pvt Ltd	BWR A-(CE)	5674.62	0.90
Tata Motors Ltd	CARE AA-	5519.56	0.88
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	5487.39	0.87
Molagavalli Renewable Pvt Ltd	CARE A+(CE)	5405.00	0.86
Reliance Big Pvt Ltd	BWR D	4900.60	0.78
Rivaaz Trade Ventures Pvt Ltd	CARE A+(SO)	4778.11	0.76
Incred Financial Services Pvt Ltd	CARE A	4414.73	0.70
Rivaaz Trade Ventures Pvt Ltd	BWR A+(SO)	4307.61	0.68
Vivriti Capital Pvt Ltd	ICRA A-	3961.04	0.63
Hinduja Leyland Finance Ltd	ICRA AA-	3593.78	0.57
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	3207.01	0.51

@ Reverse Repo : 0.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.04%

Composition by Assets



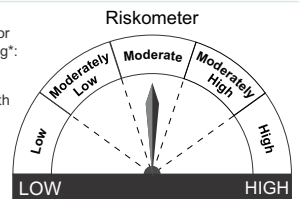
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Medium to long term capital appreciation with current income
- A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds).



Investors understand that their principal will be at Moderate risk

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

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.

Franklin India Corporate Debt Fund

(Erstwhile Franklin India Income Builder Account)

FICDF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds

SCHEME CATEGORY

Corporate Bond Fund

SCHEME CHARACTERISTICS

Min 80% in Corporate Bonds (only AA+ and above)

INVESTMENT OBJECTIVE

The investment objective of the Scheme is primarily to provide investors Regular income and Capital appreciation.

DATE OF ALLOTMENT

June 23, 1997

FUND MANAGER(S)

Santosh Kamath
Umesh Sharma & Sachin Padwal-Desai

BENCHMARK

Crisil Short Term Bond Fund Index
(Until November 14, 2019)

NIFTY Corporate Bond Index
(effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 70.3695
Annual Dividend Plan	₹ 18.3218
Monthly Dividend Plan	₹ 16.1452
Quarterly Dividend Plan	₹ 13.6271
Half-yearly Dividend Plan	₹ 14.1007
Direct - Growth Plan	₹ 73.8991
Direct - Annual Dividend Plan	₹ 19.5960
Direct - Monthly Dividend Plan	₹ 17.2588
Direct - Quarterly Dividend Plan	₹ 14.5886
Direct - Half-yearly Dividend Plan	₹ 15.3777

FUND SIZE (AUM)

Month End	₹ 1341.99 crores
Monthly Average	₹ 1223.01 crores

MATURITY & YIELD

AVERAGE MATURITY :	3.83 years
PORTFOLIO YIELD	8.25%
MODIFIED DURATION :	2.90 years
MACAULAY DURATION :	3.09 years

EXPENSE RATIO*	: 0.89%
EXPENSE RATIO*(DIRECT)	: 0.32%

* The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Plan A : ₹10,000 / 1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Plan A : ₹1000 / 1

LOAD STRUCTURE

Plan A : Entry Load: Nil
Exit Load (for each purchase of Units) : Nil

Sales suspended in Plan B - All Options

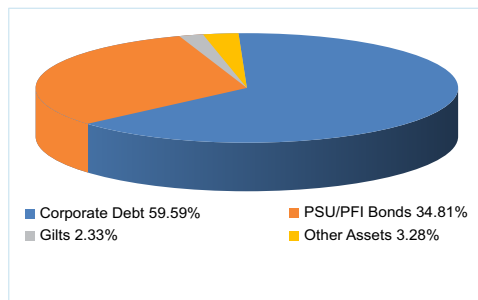
Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Corporate Debt Fund will be NIFTY Corporate Bond Index.

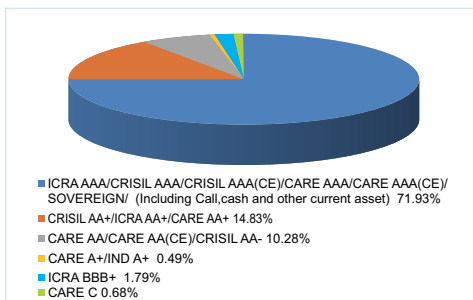
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	9317.95	6.94
ICICI Bank Ltd*	CARE AA+	7612.89	5.67
Sikka Ports & Terminals Ltd*	CRISIL AAA	6935.82	5.17
India Grid Trust*	CRISIL AAA	6019.24	4.49
Grasim Industries Ltd.*	CRISIL AAA	5142.40	3.83
LIC Housing Finance Ltd*	CRISIL AAA	4756.99	3.54
Shriram Transport Finance Company Ltd*	CRISIL AA+	4682.30	3.49
Andhra Bank	CRISIL AA-	4181.96	3.12
Coastal Gujarat Power Ltd	CARE AA(CE)	4153.04	3.09
Piramal Capital & Housing Finance Ltd	CARE AA	3356.00	2.50
Reliance Jio Infocomm Ltd	CRISIL AAA	3166.97	2.36
Apollo Tyres Ltd	CRISIL AA+	2944.90	2.19
LIC Housing Finance Ltd	CARE AAA	2517.65	1.88
Bank Of Baroda	CRISIL AA+	2502.89	1.87
Jindal Power Ltd	ICRA BBB+	2408.12	1.79
Bank Of Baroda	CARE AA	2101.70	1.57
State Bank Of India	CRISIL AA+	2009.45	1.50
Sikka Ports & Terminals Ltd	CARE AAA	1804.03	1.34
Jamnagar Utilities & Power Pvt Ltd	CRISIL AAA	1113.38	0.83
Reliance Broadcast Network Ltd	CARE C	909.07	0.68
Syndicate Bank	CARE A+	607.15	0.45
Fullerton India Credit Company Ltd	CARE AAA	498.51	0.37
Bennett Coleman And Co Ltd	CRISIL AAA	491.47	0.37
Kotak Mahindra Prime Ltd	CRISIL AAA	422.00	0.31
HDB Financial Services Ltd	CRISIL AAA	172.33	0.13
Syndicate Bank	IND A+	50.70	0.04
Bajaj Finance Ltd	CRISIL AAA	50.24	0.04
Aditya Birla Finance Ltd	ICRA AAA	33.73	0.03
Total Corporate Debt		79962.87	59.59

@ Reverse Repo : 1.90%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.38%

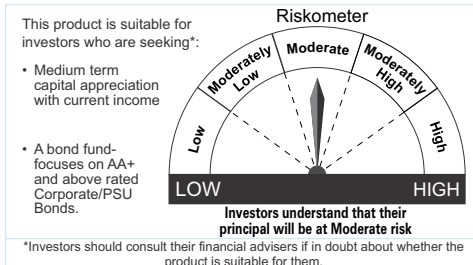
Composition by Assets



Composition by Rating



Product Label



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.



FRANKLIN
TEMPLETON

Franklin India Dynamic Accrual Fund

FIDA

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended dynamic debt scheme investing across duration

SCHEME CATEGORY

Dynamic Bond

SCHEME CHARACTERISTICS

Investment across Duration buckets

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate a steady stream of income through investment in fixed income securities

DATE OF ALLOTMENT

March 5, 1997

FUND MANAGER(S)

Santosh Kamath, Umesh Sharma & Sachin Padwal - Desai

BENCHMARK

Crisil Composite Bond Fund Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 69.2795
Dividend Plan	₹ 11.9096
Direct - Growth Plan	₹ 73.2820
Direct - Dividend Plan	₹ 12.8092

FUND SIZE (AUM)

Month End	₹ 3981.18 crores
Monthly Average	₹ 4016.00 crores

MATURITY & YIELD

AVERAGE MATURITY	2.54 years
PORTFOLIO YIELD	12.11%
MODIFIED DURATION	1.88 years
MACAULAY DURATION	1.99 years

EXPENSE RATIO* : 1.66%

EXPENSE RATIO* (DIRECT) : 0.73%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 10000/1

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):

- Upto 10% of the Units may be redeemed / switched-out without any exit load in each year from the date of allotment.*
- Any redemption in excess of the above limit shall be subject to the following exit load:
 - 3% - if redeemed / switched-out on or before 12 months from the date of allotment
 - 2% - if redeemed / switched-out after 12 months but within 24 months from the date of allotment
 - 1% - if redeemed / switched-out after 24 months but within 36 months from the date of allotment
 - 0.50% - if redeemed / switched-out after 36 months but within 48 months from the date of allotment
 - Nil - if redeemed after 48 months from the date of allotment

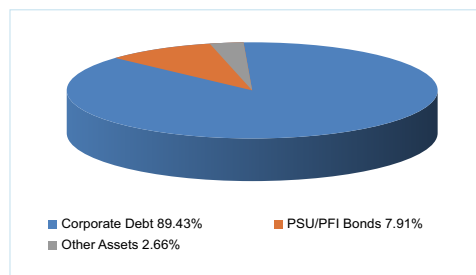
*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.

Different plans have a different expense structure

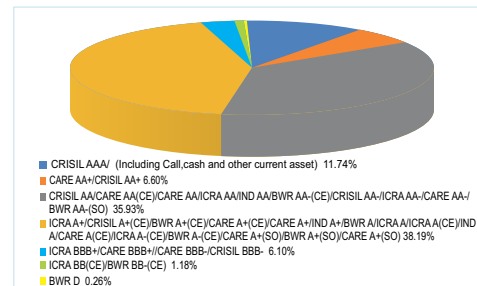
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	25752.62	6.47
Piramal Capital & Housing Finance Ltd*	CARE AA	15590.92	3.92
Bharti Airtel Ltd.*	CRISIL AA	15378.25	3.86
Adani Rail Infra Pvt Ltd*	BWR AA-(CE)	13828.36	3.47
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	12153.85	3.05
India Shelter Finance Corporation Ltd*	ICRA A	11509.70	2.89
Hero Solar Energy Pvt Ltd*	ICRA A+	10102.97	2.54
S. D. Corporation Pvt Ltd*	CARE AA(CE)	10009.79	2.51
Piramal Enterprises Ltd*	ICRA AA	9999.02	2.51
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	9977.08	2.51
Tata Motors Ltd	CRISIL AA-	9897.98	2.49
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	9881.50	2.48
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	9056.80	2.27
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	8916.24	2.24
Sikka Ports & Terminals Ltd	CRISIL AAA	8838.75	2.22
Sadbhav Infrastructure Project Ltd	CARE A(CE)	8741.90	2.20
India Grid Trust	CRISIL AAA	8671.79	2.18
Vodafone Idea Ltd	CRISIL BBB-	8458.37	2.12
Rivaaz Trade Ventures Pvt Ltd	BWR AA-(SO)	8385.86	2.11
Five Star Business Finance Ltd	ICRA A	8100.96	2.03
Ess Kay Fincorp Ltd	BWR A	7352.17	1.85
Hinduja Leyland Finance Ltd	CARE AA-	7077.87	1.78
Vodafone Idea Ltd	CARE BBB-	7069.55	1.78
Pune Solapur Expressways Pvt. Ltd	ICRA A(CE)	6644.40	1.67
Sterlite Power Grid Ventures Ltd	IND A+	6532.07	1.64
Tata Motors Ltd	CARE AA-	6497.75	1.63
Renew Power Ltd	CARE A+	5830.10	1.46
Yes Bank Ltd	CARE BBB+	5504.61	1.38
Vastu Housing Finance Corporation Ltd	BWR A	5282.80	1.33
Motilal Oswal Home Finance Ltd	ICRA A+	4908.71	1.23
Nufuture Digital (India) Ltd	BWR A+(SO)	4777.43	1.20
Star Health And Allied Insurance Company Ltd	IND A+	4725.31	1.19
OPJ Trading Pvt Ltd	BWR A-(CE)	4598.40	1.16
Coastal Gujarat Power Ltd	CARE AA(CE)	4290.64	1.08
Molagavalli Renewable Pvt Ltd	CARE A+(CE)	4100.35	1.03
DLF Ltd	ICRA A+	4068.70	1.02
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(CE)	4040.28	1.01

@ Reverse Repo : 0.56%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.10%

Composition by Assets



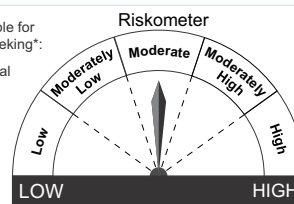
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that focuses on fixed income securities with high accrual and potential for capital gains.



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



FRANKLIN
TEMPLETON

Franklin India Banking & PSU Debt Fund

FIBPDF

As on November 29, 2019

TYPE OF SCHEME

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds

SCHEME CATEGORY

Banking & PSU Fund

SCHEME CHARACTERISTICS

Min 80% in Banks / PSUs / PFIs / Municipal Bonds

INVESTMENT OBJECTIVE

The fund seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Municipal bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved

DATE OF ALLOTMENT

April 25, 2014

FUND MANAGER(S)

Umesh Sharma, Sachin Padwal-Desai & Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

CRISIL Composite Bond Fund Index (Until November 14, 2019)

NIFTY Banking & PSU Debt Index (effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 15.9786
Dividend Plan	₹ 10.8314
Direct - Growth Plan	₹ 16.3872
Direct - Dividend Plan	₹ 11.1575

FUND SIZE (AUM)

Month End	₹ 897.75 crores
Monthly Average	₹ 725.22 crores

MATURITY & YIELD

AVERAGE MATURITY	4.60 years
PORTFOLIO YIELD	7.28%
MODIFIED DURATION	3.41 years
MACAULAY DURATION	3.62 years

EXPENSE RATIO[#]

EXPENSE RATIO[#](DIRECT) : 0.23%

[#] The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹5,000/1

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 (w.e.f. Apr 25, 2016)

Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Banking & PSU Debt Fund will be NIFTY Banking and PSU Debt Index.

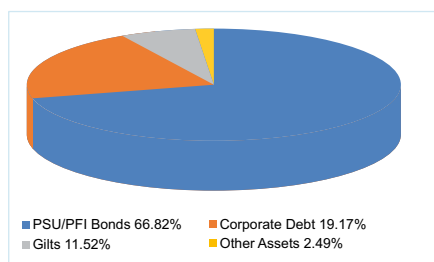

**FRANKLIN
TEMPLETON**

PORTFOLIO

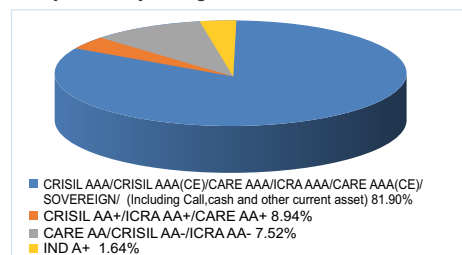
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Andhra Bank*	CRISIL AA-	3862.33	4.30
ICICI Bank Ltd	CARE AA+	2653.02	2.96
State Bank Of India	CRISIL AA+	2511.82	2.80
Bank Of Baroda	CRISIL AA+	2502.89	2.79
Bank Of Baroda	CARE AA	1872.84	2.09
Syndicate Bank	IND A+	1470.22	1.64
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	1316.67	1.47
RBL Bank Ltd	ICRA AA-	1017.89	1.13
Total Corporate Debt		17207.67	19.17
Power Finance Corporation Ltd*	CRISIL AAA	6553.12	7.30
National Bank For Agriculture And Rural Development*	CRISIL AAA	5987.86	6.67
National Highways Authority Of India*	CRISIL AAA	5476.60	6.10
REC Ltd*	CARE AAA	3777.16	4.21
REC Ltd*	CRISIL AAA	3648.29	4.06
Indian Railway Finance Corporation Ltd*	CARE AAA	3573.49	3.98
Bharat Petroleum Corporation Ltd*	CRISIL AAA	3391.55	3.78
Power Grid Corporation Of India Ltd*	CRISIL AAA	3199.55	3.56
Small Industries Development Bank Of India	CARE AAA	3079.66	3.43
ONGC Petro Additions Ltd	CARE AAA(CE)	3030.74	3.38
Power Grid Corporation Of India Ltd	ICRA AAA	2672.54	2.98
National Highways Authority Of India	CARE AAA	2558.26	2.85
Housing And Urban Development Corporation Ltd	ICRA AAA	2543.83	2.83
Hindustan Petroleum Corporation Ltd	CRISIL AAA	2519.37	2.81
Housing And Urban Development Corporation Ltd	CARE AAA	2142.13	2.39
Export Import Bank Of India	CRISIL AAA	1561.66	1.74
Power Finance Corporation Ltd	ICRA AAA	1543.61	1.72
NTPC Ltd	CRISIL AAA	1321.56	1.47
ONGC Petro Additions Ltd	ICRA AAA	507.38	0.57
Export Import Bank Of India	ICRA AA+	353.84	0.39
Food Corporation Of India	CRISIL AAA(CE)	290.00	0.32
Indian Railway Finance Corporation Ltd	CRISIL AAA	253.35	0.28
Total PSU/PFI Bonds		59985.55	66.82
7.57% GOI 2033 (17-Jun-2033)*	SOVEREIGN	5241.54	5.84
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	2604.21	2.90
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	2496.94	2.78
Total Gilts		10342.69	11.52
Total Debt Holdings		87535.91	97.51
Total Holdings		87,535.91	97.51
Call, cash and other current asset		2,238.65	2.49
Total Asset		89,774.56	100.00

© Reverse Repo : 2.42%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.07% * Top 10 holdings

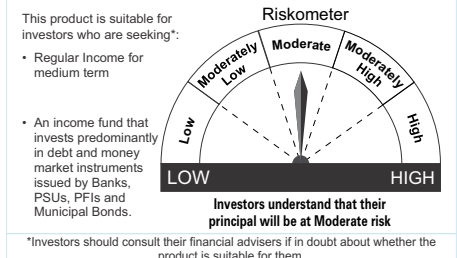
Composition by Assets



Composition by Rating



Product Label



"India Ratings and Research (Ind-Ra) has assigned a credit rating of "IND AAAMfs" to "Franklin India Banking and PSU Debt Fund". Ind-Ra's Bond Fund Ratings include two measures of risk, to reflect better the risks faced by fixed-income investors. The fund credit rating measures vulnerability to losses as a result of credit defaults, and is primarily expressed by a portfolio's weighted average (WA) rating. A complementary fund volatility rating measures a portfolio's potential sensitivity to market risk factors, such as duration, spread risk, currency fluctuations and others. Credit and volatility ratings are typically assigned together. The ratings include other fund-specific risk factors that may be relevant. These risk factors include concentration risk, derivatives used for hedging or speculative purposes, leverage, and counterparty exposures. Ind-Ra assesses the fund manager's capabilities to ensure it is suitably qualified, competent and capable of managing the fund. India Ratings will not rate funds from managers that fail to pass this assessment. Ind-Ra requests monthly portfolio holdings and relevant performance statistics in order to actively monitor the ratings. Ratings do not guarantee the return profile or risk attached to the investments made. Ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. India Ratings is not your advisor, nor is India Ratings providing to you or any other party any financial advice, or any legal, auditing, accounting, appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advice or services.

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.

Franklin India Income Opportunities Fund

FIIOF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended medium term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 years to 4 years

SCHEME CATEGORY

Medium Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 3-4 years

INVESTMENT OBJECTIVE

The Fund seeks to provide regular income and capital appreciation by investing in fixed income securities across the yield curve.

DATE OF ALLOTMENT

December 11, 2009

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index
(Until November 14, 2019)

NIFTY Medium Duration Debt Index
(effective November 15, 2019)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 22.9928
Dividend Plan	₹ 10.8804
Direct - Growth Plan	₹ 24.2795
Direct - Dividend Plan	₹ 11.6224

FUND SIZE (AUM)

Month End	₹ 3227.66 crores
Monthly Average	₹ 3310.94 crores

MATURITY & YIELD

AVERAGE MATURITY	4.13 years
PORTFOLIO YIELD	12.17%
MODIFIED DURATION	2.83 years
MACAULAY DURATION	3.05 years

EXPENSE RATIO* : 1.72%

EXPENSE RATIO* (DIRECT) : 0.89%

* The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)

- Upto 10% of the Units may be redeemed / switched-out without any exit load in each year from the date of allotment.*
- Any redemption in excess of the above limit shall be subject to the following exit load:
 - 3% - if redeemed / switched-out on or before 12 months from the date of allotment
 - 2% - if redeemed / switched-out after 12 months but within 18 months from the date of allotment
 - 1% - if redeemed / switched-out after 18 months but within 24 months from the date of allotment
 - Nil - if redeemed after 24 months from the date of allotment

*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.

Different plans have a different expense structure

Effective Nov 15, 2019, the new benchmark for Franklin India Income Opportunities Fund will be Nifty Ultra Short Duration Debt Index.

CAP ON INVESTMENT

₹ 20 crores by an investor in each plan per application per day

\$For more details, please refer 'Understanding the Factsheet' section (Page 2)

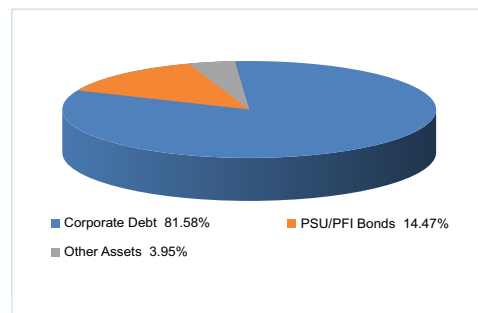


**FRANKLIN
TEMPLETON**

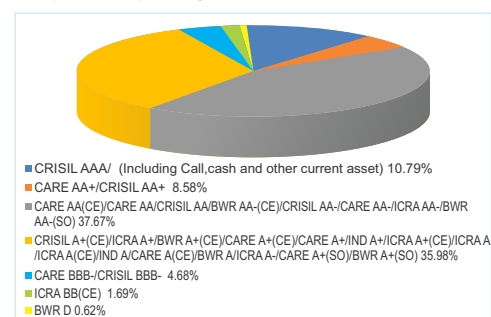
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Piramal Capital & Housing Finance Ltd*	CARE AA	25079.47	7.77
Shriram Transport Finance Company Ltd*	CRISIL AA +	19987.29	6.19
Coastal Gujarat Power Ltd*	CARE AA(CE)	19385.49	6.01
Rivaaz Trade Ventures Pvt Ltd*	BWR AA-(SO)	13727.99	4.25
Hinduja Leyland Finance Ltd*	CARE AA-	12624.07	3.91
DCB Bank Ltd*	CRISIL AA-	11745.94	3.64
Sadbhav Infrastructure Project Ltd*	CARE A(CE)	11611.35	3.60
Adani Rail Infra Pvt Ltd*	BWR AA-(CE)	11523.63	3.57
Vodafone Idea Ltd	CARE BBB-	10905.16	3.38
Renew Power Ltd	CARE A +	10537.25	3.26
S. D. Corporation Pvt Ltd	CARE AA(CE)	10000.54	3.10
Hindalco Industries Ltd	CARE AA +	7461.57	2.31
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	6975.39	2.16
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A + (CE)	6913.38	2.14
Nufuture Digital (India) Ltd	BWR A + (SO)	6812.43	2.11
Pune Solapur Expressways Pvt. Ltd	ICRA A(CE)	6793.17	2.10
Aptus Value Housing Finance India Ltd	ICRA A +	5820.90	1.80
The Tata Power Company Ltd	CRISIL AA-	5751.18	1.78
Vastu Housing Finance Corporation Ltd	BWR A	5565.81	1.72
Sterlite Power Grid Ventures Ltd	IND A +	5527.14	1.71
Diligent Media Corporation Ltd	ICRA BB(CE)	5443.83	1.69
Five Star Business Finance Ltd	ICRA A	5000.36	1.55
India Shelter Finance Corporation Ltd	ICRA A	4413.30	1.37
Vodafone Idea Ltd	CRISIL BBB-	4184.67	1.30
Future Ideas Company Ltd	BWR A + (SO)	4012.52	1.24
Tata Power Renewable Energy Ltd	CARE AA(CE)	3964.23	1.23
Star Health And Allied Insurance Company Ltd	IND A +	3575.30	1.11

@ Reverse Repo : 0.45%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 3.50%

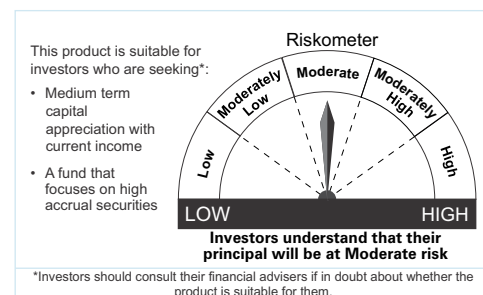
Composition by Assets



Composition by Rating



Product Label



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.

Franklin India Government Securities Fund

(Erstwhile Franklin India Government Securities Fund - Long Term Plan)

FIGSF

As on November 29, 2019

TYPE OF SCHEME

An open ended debt scheme investing in government securities across maturity

SCHEME CATEGORY

Gilt Fund

SCHEME CHARACTERISTICS

Min 80% in G-secs (across maturity)

INVESTMENT OBJECTIVE

The Primary objective of the Scheme is to generate return through investments in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the central Government and / or State Government for repayment of Principal and Interest

DATE OF ALLOTMENT

December 7, 2001

FUND MANAGER(S)

Sachin Padwal - Desai & Umesh Sharma

BENCHMARK

I-SEC Li-Bex

FUND SIZE (AUM)

Month End ₹ 239.06 crores
Monthly Average ₹ 237.51 crores

MATURITY & YIELD

AVERAGE MATURITY 9.91 years

PORTFOLIO YIELD 6.65%

MODIFIED DURATION 6.71 years

MACAULAY DURATION 6.93 years

NAV AS OF NOVEMBER 29, 2019

FIGSF - LT

Growth Plan ₹ 43.9515
Dividend Plan ₹ 10.9563

FIGSF - LT (Direct)

Growth Plan ₹ 46.8708
Dividend Plan ₹ 11.9113

EXPENSE RATIO[#] : 1.09%

EXPENSE RATIO[#] (DIRECT) : 0.59%

[#] The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT FOR NEW / EXISTING INVESTORS

FIGSF : ₹ 10,000/1 (G);
₹ 25,000/1 (D);

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

FIGSF : ₹ 1000/1

LOAD STRUCTURE

FIGSF :

Entry Load: Nil

Exit Load (for each purchase of Units)*: Nil

*CDSC is treated similarly

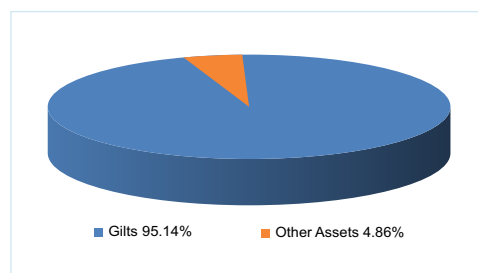
Different plans have a different expense structure

PORTFOLIO

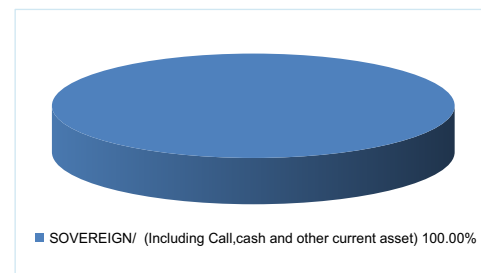
Company Name	Rating	Market Value ₹ Lakhs	% of assets
7.57% GOI 2033 (17-Jun-2033)	SOVEREIGN	7705.06	32.23
7.26% GOI 2029 (14-Jan-2029)	SOVEREIGN	6980.16	29.20
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	5193.64	21.72
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	2864.63	11.98
Total Gilts		22743.49	95.14
Total Debt Holdings		22743.49	95.14
Total Holdings		22,743.49	95.14
Call,cash and other current asset		1,162.94	4.86
Total Asset		23,906.43	100.00

@ Reverse Repo : 2.63%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.23%

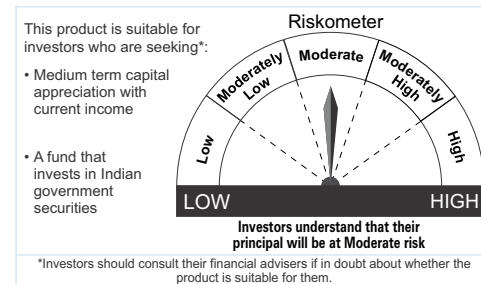
Composition by Assets



Composition by Rating



Product Label - FIGSF



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.



**FRANKLIN
TEMPLETON**

Franklin India Government Securities Fund (FIGSF) - Composite and PF Plan (Merging Plans) to be merged into FIGSF – Long Term Plan (Surviving Plan) effective June 4, 2018.

Franklin India Debt Hybrid Fund

(Erstwhile Franklin India Monthly Income Plan)

FIDHF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended hybrid scheme investing predominantly in debt instruments

SCHEME CATEGORY

Conservative Hybrid Fund

SCHEME CHARACTERISTICS

10-25% Equity, 75-90% Debt

INVESTMENT OBJECTIVE

To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.

DATE OF ALLOTMENT

September 28, 2000

FUND MANAGER(S)

Sachin Padwal-Desai & Umesh Sharma (Debt)
Lakshminanth Reddy & Krishna Prasad Natarajan (Equity)
Pyari Menon (effective September 26, 2019)
(dedicated for making investments for Foreign Securities)

BENCHMARK

CRISIL Hybrid 85 + 15 - Conservative Index®
@ CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 58.5863
Monthly Plan	₹ 13.3400
Quarterly Plan	₹ 12.9297
Direct - Growth Plan	₹ 61.6511
Direct - Monthly Plan	₹ 14.2264
Direct - Quarterly Plan	₹ 13.7846

FUND SIZE (AUM)

Month End	₹ 310.08 crores
Monthly Average	₹ 309.87 crores

MATURITY & YIELD*

AVERAGE MATURITY	5.11 years
PORTFOLIO YIELD	7.84%
MODIFIED DURATION	3.74 years
MACAULAY DURATION	3.96 years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO* : 2.26%

EXPENSE RATIO* (DIRECT) : 1.42%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Plan A ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1000/1

LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units):

- Upto 10% of the Units may be redeemed / switched-out without any exit load within 1 year from the date of allotment.
- Any redemption in excess of the above limit shall be subject to the following exit load:
- 1% - if redeemed / switched-out on or before 1 year from the date of allotment
- Nil - if redeemed / switched-out after 1 year from the date of allotment

Different plans have a different expense structure

Sales suspended in Plan B - All Options

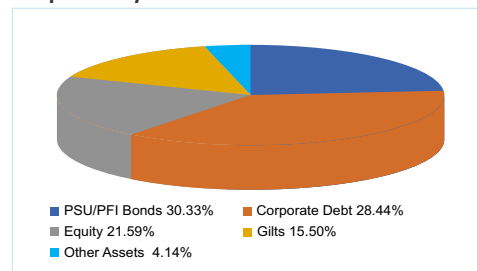


FRANKLIN
TEMPLETON

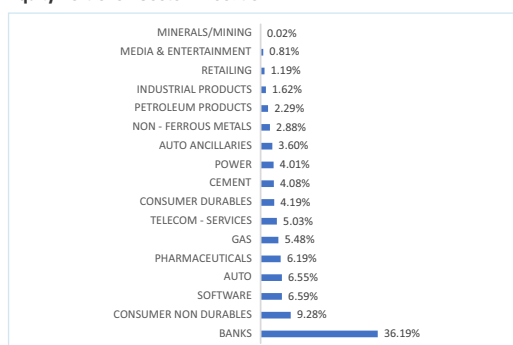
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	47341	251.17	0.81
TVS Motor Company Ltd.	25761	122.94	0.40
Tata Motors Ltd.	40000	64.60	0.21
Auto Ancillaries			
Balkrishna Industries Ltd.	26000	240.83	0.78
Banks			
HDFC Bank Ltd.	59486	758.42	2.45
Axis Bank Ltd.	95488	705.70	2.28
Kotak Mahindra Bank Ltd.	30909	499.24	1.61
ICICI Bank Ltd.	60374	309.48	1.00
State Bank of India	29755	101.72	0.33
Karur Vysya Bank Ltd.	77000	48.63	0.16
Cement			
Grasim Industries Ltd.	34754	273.53	0.88
Consumer Durables			
Voltas Ltd.	40000	280.24	0.90
Consumer Non Durables			
Kansai Nerolac Paints Ltd.	67697	355.38	1.15
Colgate Palmolive (India) Ltd.	9526	140.43	0.45
United Breweries Ltd.	10000	125.76	0.41
Gas			
Gujarat State Petronet Ltd.	170586	367.19	1.18
Industrial Products			
Cummins India Ltd.	20015	108.53	0.35
Media & Entertainment			
Jagran Prakashan Ltd.	97694	53.93	0.17
Minerals/Mining			
Coal India Ltd.	581	1.19	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd.	96457	193.06	0.62
Petroleum Products			
Bharat Petroleum Corporation Ltd.	30000	153.47	0.49
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	10300	300.13	0.97
Cadila Healthcare Ltd.	45000	114.37	0.37
Power			
Power Grid Corporation of India Ltd.	138926	268.54	0.87
Retailing			
Aditya Birla Fashion and Retail Ltd.	35367	79.66	0.26
Software			
Infosys Ltd.	63338	441.05	1.42
Telecom - Services			
Bharti Airtel Ltd.	76153	336.94	1.09
Total Equity Holdings		6696.12	21.59

@ Reverse Repo : 1.64%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.50%

Composition by Assets



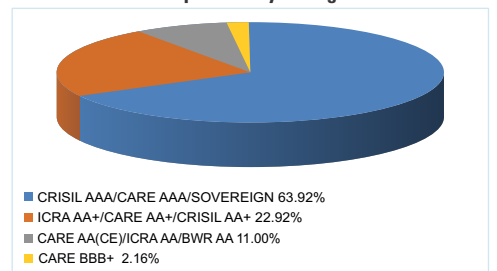
Equity Portfolio : Sector Allocation



Company Name	Rating	Market Value ₹ Lakhs	% of assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	3038.46	9.80
State Bank Of India*	CRISIL AA +	2027.50	6.54
Coastal Gujarat Power Ltd*	CARE AA(CE)	1026.09	3.31
Tata Steel Ltd*	BWR AA	1015.46	3.27
Hindalco Industries Ltd	CARE AA +	723.30	2.33
Yes Bank Ltd	CARE BBB +	497.80	1.61
JM Financial Products Ltd	ICRA AA	490.81	1.58
Total Corporate Debt		8819.42	28.44
Power Finance Corporation Ltd*	CRISIL AAA	2906.20	9.37
Export Import Bank Of India*	ICRA AA +	2527.42	8.15
REC Ltd*	CRISIL AAA	1689.25	5.45
REC Ltd*	CARE AAA	1383.14	4.46
Indian Railway Finance Corporation Ltd	CRISIL AAA	897.20	2.89
Total PSU/PFI Bonds		9403.21	30.33
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	1979.20	6.38
7.26% GOI 2029 (14-Jan-2029)*	SOVEREIGN	1041.82	3.36
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	998.78	3.22
7.57% GOI 2033 (17-Jun-2033)	SOVEREIGN	786.23	2.54
Total Gilts		4806.02	15.50
Total Debt Holdings		23028.66	74.27
Total Holdings		29,724.77	95.86
Call,cash and other current asset		1,283.22	4.14
Total Asset		31,007.99	100.00

* Top 10 holdings

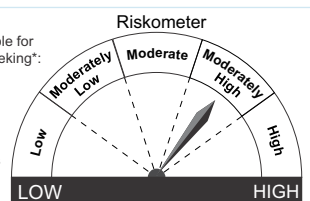
Debt Portfolio : Composition by Rating



Product Label

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 understand that their principal will be at Moderately High risk

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

Franklin India Equity Savings Fund

FIESF

As on November 29, 2019

TYPE OF SCHEME

An open-ended scheme investing in equity, arbitrage and fixed income

SCHEME CATEGORY

Equity Savings Fund

SCHEME CHARACTERISTICS

65-90% Equity, 10-35% Debt

INVESTMENT OBJECTIVE

The Scheme intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The Scheme also intends to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. There can be no assurance that the investment objective of the scheme will be realized.

DATE OF ALLOTMENT

August 27, 2018

FUND MANAGER(S)

Lakshmikanth Reddy (Equity)
Sachin Padwal-Desai and Umesh Sharma (Fixed Income)
Pyari Menon (effective September 26, 2019) (dedicated for making investments for Foreign Securities)

BENCHMARK

Nifty Equity Savings Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 10.3737
Dividend Plan	₹ 10.3737
Monthly Plan	₹ 10.3109
Quarterly Plan	₹ 10.3737
Direct - Growth Plan	₹ 10.6109
Direct - Dividend Plan	₹ 10.6109
Direct - Monthly Plan	₹ 10.5489
Direct - Quarterly Plan	₹ 10.6109

FUND SIZE (AUM)

Month End	₹ 255.63 crores
Monthly Average	₹ 259.91 crores
Outstanding exposure in derivative instruments	₹ 78.03 crores
Outstanding derivative exposure	30.52%

TURNOVER

Total Portfolio Turnover [§]	553.18%
Portfolio Turnover (Equity) ^{**}	528.26%

[§] Includes fixed income securities and equity derivatives
^{**} Computed for equity portion of the portfolio including equity derivatives

MATURITY & YIELD[†]

AVERAGE MATURITY	6.83 years
PORTFOLIO YIELD	7.62%
MODIFIED DURATION	4.71 years
MACAULAY DURATION	4.93 years

[†] Calculated based on debt holdings in the portfolio

EXPENSE RATIO[†]

: 2.16%

EXPENSE RATIO* (DIRECT)

: 0.16%

[†] The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond 1-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Plan A ₹5,000/1
MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1,000/1

LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units) :

- In respect of each purchase of Units:
- Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.*
 - Any redemption in excess of the above limit shall be subject to the following exit load:
 - 1% - if redeemed on or before 1 year from the date of allotment
 - Nil - if redeemed after 1 year from the date of allotment

* This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.

Different plans have a different expense structure



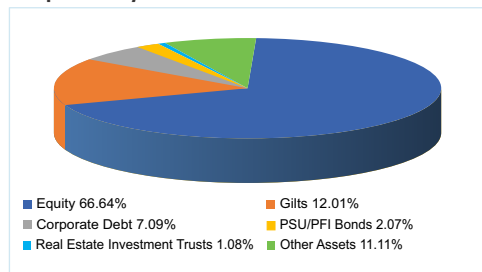
FRANKLIN
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PORTFOLIO

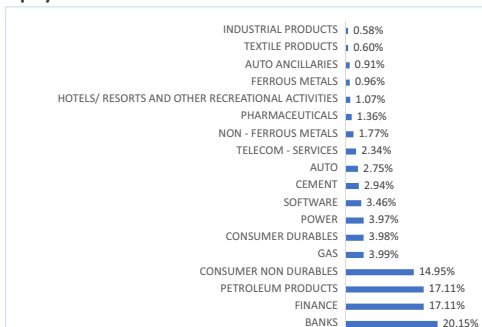
Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets (Hedged & Unhedged)	% of Assets Derivatives
Auto				
Mahindra & Mahindra Ltd.	40438	214.54	0.84	
Tata Motors Ltd.	96169	155.31	0.61	
Bajaj Auto Ltd.	3091	98.17	0.38	
Auto Ancillaries				
Apollo Tyres Ltd.	92685	155.76	0.61	
Banks				
Axis Bank Ltd.*	195000	1441.15	5.64	(2.09)
HDFC Bank Ltd.	44878	572.17	2.24	
ICICI Bank Ltd.	95061	487.28	1.91	
Kotak Mahindra Bank Ltd.	29128	470.48	1.84	
State Bank of India	97218	332.34	1.30	
Indian Bank	100633	129.72	0.51	
Cement				
Grasim Industries Ltd.	63712	501.45	1.96	
Consumer Durables				
Titan Company Ltd.*	58500	678.42	2.65	(2.67)
Consumer Non Durables				
Hindustan Unilever Ltd.*	56100	1141.80	4.47	(4.49)
Asian Paints Ltd.	24000	409.48	1.60	(1.61)
Colgate Palmolive (India) Ltd.	20287	299.07	1.17	
Nestle India Ltd.	1902	274.91	1.08	
United Breweries Ltd.	18456	232.10	0.91	
Dabur India Ltd.	41250	189.38	0.74	(0.74)
Ferrous Metals				
Tata Steel Ltd.	38144	163.07	0.64	
Finance				
Housing Development Finance Corporation Ltd.*	58500	1343.89	5.26	(5.28)
Bajaj Finance Ltd.*	25000	1018.55	3.98	(4.00)
Cholamandalam Financial Holdings Ltd.	86040	426.89	1.67	
PNB Housing Finance Ltd.	21957	116.99	0.46	
Mahindra & Mahindra Financial Services Ltd.	2500	8.80	0.03	(0.03)
Gas				
Petronet LNG Ltd.	123156	334.37	1.31	
Gujarat State Petronet Ltd.	132933	286.14	1.12	
GAIL (India) Ltd.	47372	59.71	0.23	
Hotels/ Resorts And Other Recreational Activities				
Indian Hotels Co. Ltd.	122059	182.36	0.71	
Industrial Products				
Mahindra CIE Automotive Ltd.	64953	98.79	0.39	
Non - Ferrous Metals				
Hindalco Industries Ltd.	150335	300.90	1.18	
Petroleum Products				
Reliance Industries Ltd.*	157500	2443.06	9.56	(9.61)
Hindustan Petroleum Corporation Ltd.	110000	310.86	1.22	

© Reverse Repo : 1.83%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.51%

Composition by Assets



Equity Portfolio : Sector Allocation

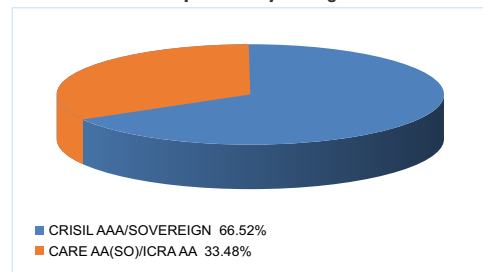


Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets (Hedged & Unhedged)	% of Assets Derivatives
Indian Oil Corporation Ltd.	121901	160.18	0.63	
Pharmaceuticals				
Dr. Reddy's Laboratories Ltd.	7942	231.42	0.91	
Power				
Power Grid Corporation of India Ltd.	145523	281.30	1.10	
NTPC Ltd.	183537	213.55	0.84	
Tata Power Co. Ltd.	317938	182.34	0.71	
Software				
Infosys Ltd.	52195	363.46	1.42	
Tech Mahindra Ltd.	29733	226.40	0.89	
Telecom - Services				
Bharti Airtel Ltd.	89951	397.99	1.56	
Textile Products				
Himatsingka Seide Ltd.	76471	101.94	0.40	
Total Equity Holdings		17036.46	66.64	(30.52)
Debt Holdings				
		Rating	Market Value ₹ Lakhs	% of assets
Coastal Gujarat Power Ltd*	CARE AA(SO)	1026.09	4.01	
JM Financial Products Ltd*	ICRA AA	785.29	3.07	
Total Corporate Debt		1811.38	7.09	
REC Ltd	CRISIL AAA	528.81	2.07	
Total PSU/PFI Bonds		528.81	2.07	
7.26% GOI 2029 (14-Jan-2029)*	SOVEREIGN	1354.36	5.30	
7.57% GOI 2033 (17-Jun-2033)*	SOVEREIGN	943.48	3.69	
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	572.93	2.24	
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	199.76	0.78	
Total Gilts		3070.52	12.01	
Total Debt Holdings		5410.71	21.17	
Real Estate Investment Trusts				
Embassy Office Parks REIT	62,000	275.39	1.08	
Total Real Estate Investment Trusts		275.39	1.08	
Total Holdings		22,722.56	88.89	
Margin on Derivatives		1,986.04	7.77	
Call, cash and other current asset		854.89	3.34	
Total Asset		25,563.49	100.00	

* Top 10 holding

* Top 10 holdings

Debt Portfolio : Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Income generation and capital appreciation over medium to long term.
- Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments

Riskometer

Investors understand that their principal will be at Moderately High risk

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

Franklin India Pension Plan

FIPEP

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

SCHEME CATEGORY

Retirement Fund

SCHEME CHARACTERISTICS

Lock-in of 5 years or till retirement age, whichever is earlier

INVESTMENT OBJECTIVE

The Fund seeks to provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.

DATE OF ALLOTMENT

March 31, 1997

FUND MANAGER(S)

Sachin Padwal-Desai & Umesh Sharma (Debt)
Lakshminanth Reddy & Krishna Prasad Natarajan (Equity)

BENCHMARK

40% Nifty 500 + 60% Crisil Composite Bond Fund Index

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 133.6302
Dividend Plan	₹ 17.9786
Direct - Growth Plan	₹ 140.2498
Direct - Dividend Plan	₹ 19.0293

FUND SIZE (AUM)

Month End	₹ 455.47 crores
Monthly Average	₹ 452.15 crores

MATURITY & YIELD*

AVERAGE MATURITY	5.04 years
PORTFOLIO YIELD	7.95%

MODIFIED DURATION 3.74 years

MACAULAY DURATION 3.94 years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO*: 2.26%

EXPENSE RATIO* (DIRECT): 1.43%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 500/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 500/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

3%, if redeemed before the age of 58 years (subject to lock-in period) and target amount
Nil, if redeemed after the age of 58 years

Different plans have a different expense structure

Retirement age : 60 years

TAX BENEFITS

Investments will qualify for tax benefit under the Section 80C as per the income tax act.

LOCK-IN PERIOD & MINIMUM TARGET INVESTMENT

For investment (including registered SIPs and incoming STPs) made on or before June 1, 2018: Three (3) full financial years For investments (including SIPs & STPs registered) made on or after June 4, 2018: 5 years or till retirement age (whichever is earlier)
Minimum target investment ₹ 10,000 before the age of 60 years.



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	66526	352.95	0.77
Bajaj Auto Ltd.	4923	156.35	0.34
Tata Motors Ltd.	74940	121.03	0.27
TVS Motor Company Ltd.	23121	110.34	0.24
Auto Ancillaries			
Balkrishna Industries Ltd.	40000	370.50	0.81
Banks			
HDFC Bank Ltd.*	158000	2014.42	4.42
Axis Bank Ltd.*	206475	1525.95	3.35
ICICI Bank Ltd.	206474	1058.39	2.32
Kotak Mahindra Bank Ltd.	53853	869.83	1.91
State Bank of India	88509	302.57	0.66
Karur Vysya Bank Ltd.	301582	190.45	0.42
Cement			
Grasim Industries Ltd.	79950	629.25	1.38
Consumer Durables			
Volta Ltd.	60000	420.36	0.92
Consumer Non Durables			
Colgate Palmolive (India) Ltd.	26468	390.19	0.86
Kansai Nerolac Paints Ltd.	57182	300.18	0.66
United Breweries Ltd.	15000	188.64	0.41
Ferrous Metals			
Tata Steel Ltd.	74355	317.87	0.70
Gas			
Petronet LNG Ltd.	190244	516.51	1.13
Gujarat State Petronet Ltd.	168573	362.85	0.80
Industrial Products			
Cummins India Ltd.	32100	174.06	0.38
Media & Entertainment			
Jagran Prakashan Ltd.	153047	84.48	0.19
Minerals/Mining			
Coal India Ltd.	984	2.02	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd.	254936	510.25	1.12
Petroleum Products			
Hindustan Petroleum Corporation Ltd.	156244	441.55	0.97
Bharat Petroleum Corporation Ltd.	43000	219.97	0.48
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	25367	739.16	1.62
Cadila Healthcare Ltd.	72000	182.99	0.40
Torrent Pharmaceuticals Ltd.	7072	134.27	0.29

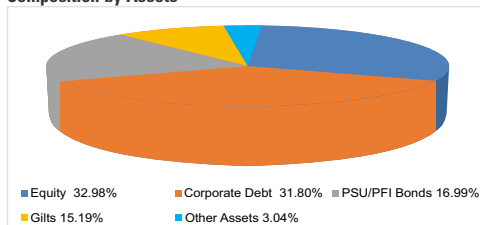
@ Reverse Repo : 1.35%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.69%

SIP - If you had invested ₹ 10000 every month in FIPEP (Regular Plan)

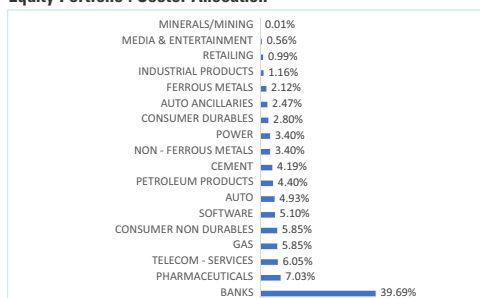
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,720,000
Total value as on 29-Nov-2019 (Rs)	126,746	399,169	717,958	1,160,551	1,984,520	11,666,280
Returns	10.67%	6.84%	7.13%	9.09%	9.72%	11.33%
Total value of B: 40% Nifty 500 + 60% Crisil Composite Bond Fund Index	127,664	410,491	757,701	1,207,161	2,019,184	NA
B: 40% Nifty 500 + 60% Crisil Composite Bond Fund Index Returns	12.15%	8.74%	9.28%	10.20%	10.05%	NA
Total value of AB: CRISIL 10 Year Gilt Index	127,841	408,074	731,123	1,114,342	1,773,787	NA
AB: CRISIL 10 Year Gilt Index Returns	12.44%	8.34%	7.85%	7.95%	7.59%	NA

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.
Benchmark returns calculated based on Total Return Index Values

Composition by Assets



Equity Portfolio : Sector Allocation



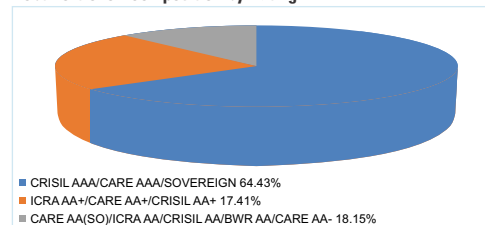
Note : Sector Allocation is provided as a percentage of Equity holding totaling to 100%
Composition by Rating is provided as a percentage of Debt Holding totaling to 100%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Power			
NTPC Ltd.	221251	257.43	0.57
Power Grid Corporation of India Ltd.	130625	252.50	0.55
Retailing			
Aditya Birla Fashion and Retail Ltd.	65910	148.46	0.33
Software			
Infosys Ltd.	109904	765.32	1.68
Telecom - Services			
Bharti Airtel Ltd.	205373	908.67	2.00
Total Equity Holdings		15019.76	32.98

Debt Holdings	Rating	Market Value (Rs. in Lakhs)	% of Assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	4051.28	8.89
State Bank Of India*	CRISIL AA+	2534.38	5.56
KKR India Financial Services Pvt Ltd*	CRISIL AA	1750.52	3.84
Reliance Jio Infocomm Ltd*	CRISIL AAA	1583.48	3.48
Tata Steel Ltd	BWR AA	1523.19	3.34
Coastal Gujarat Power Ltd	CARE AA(SO)	1026.09	2.25
ICICI Bank Ltd	CARE AA+	1024.08	2.25
Indostar Capital Finance Ltd	CARE AA-	500.09	1.10
JM Financial Products Ltd	ICRA AA	490.81	1.08
Total Corporate Debt		14483.92	31.80
REC Ltd*	CRISIL AAA	2216.59	4.87
REC Ltd*	CRISIL AAA	1900.22	4.17
Export Import Bank Of India	ICRA AA+	1516.45	3.33
Power Finance Corporation Ltd	CRISIL AAA	1108.30	2.43
Indian Railway Finance Corporation Ltd	CRISIL AAA	996.89	2.19
Total PSU/PFI Bonds		7738.44	16.99
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	2864.63	6.29
6.45% GOI 2029 (07-Oct-2029)*	SOVEREIGN	2696.70	5.92
7.26% GOI 2029 (14-Jan-2029)	SOVEREIGN	729.27	1.60
7.57% GOI 2033 (17-Jun-2033)	SOVEREIGN	628.98	1.38
Total Gilts		6919.58	15.19
Total Debt Holdings		29141.95	63.98
Total Holdings		44,161.71	96.96
Call, cash and other current asset		1,385.29	3.04
Total Asset		45,546.99	100.00

* Top 10 holdings

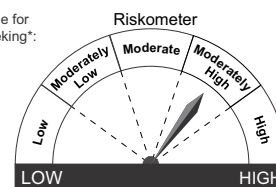
Debt Portfolio : Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A retirement fund investing upto 40% in equities and balance in fixed income instruments.



Investors understand that their principal will be at Moderately High risk

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

Franklin India Multi – Asset Solution Fund

FIMAS

As on November 29, 2019

TYPE OF SCHEME

An open ended fund of fund scheme investing in funds which in turn invest in equity, debt, gold and cash

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

The Fund seeks to achieve capital appreciation and diversification through a mix of strategic and tactical allocation to various asset classes such as equity, debt, gold and cash by investing in funds investing in these asset classes. However, there is no assurance or guarantee that the objective of the scheme will be achieved.

DATE OF ALLOTMENT

November 28, 2014

FUND MANAGER

Paul S Parampreet (effective May 01, 2019)

FUND SIZE (AUM)

Month End ₹ 29.33 crores

Monthly Average ₹ 29.30 crores

EXPENSE RATIO* : 1.33%

EXPENSE RATIO* (DIRECT) : 0.75%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

In respect of each purchase

of Units -1% if redeemed

within 3 year of allotment

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
ETF			
Nippon India ETF Gold Bees	21,036	702.89	23.96
Total ETF		702.89	23.96
Mutual Fund Units			
Franklin India Bluechip Fund	216,499	1,085.19	36.99
Franklin India Short Term Income Plan	25,076	1,085.14	36.99
Total Mutual Fund Units		2,170.32	73.99
Total Holdings		2,873.21	97.95
Call, cash and other current asset		60.18	2.05
Total Asset		2,933.39	100.00

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 13.1491
Dividend Plan	₹ 13.1491
Direct - Growth Plan	₹ 14.1030
Direct - Dividend Plan	₹ 14.1030

Sector allocation- Total Assets

Mutual Fund Units	73.99%
ETF	23.96%
Call, Cash And Other Current Asset	2.05%

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index*

@ CRISIL Balanced Fund - Aggressive Index has been renamed as

CRISIL Hybrid 35 + 65 - Aggressive Index w.e.f. February 01, 2018

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000

**Franklin India Treasury Management Account renamed as Franklin India Liquid Fund effective 4th June, 2018.

*Investors may note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment

PORTFOLIO COMPOSITION AND PERFORMANCE

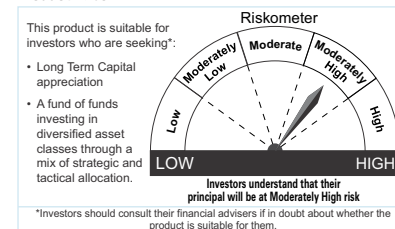
How Does The Scheme Work?

Franklin India Multi-Asset Solution Fund (FIMAS) is an open-end fund of fund scheme which seeks to provide an asset allocation solution to the investors. The asset allocation is dynamically managed across Equity, Debt, Gold and Money Market based on proprietary model. The fund proposes to primarily invest in Franklin Templeton's existing local equity, fixed income, liquid products and in domestic Gold ETFs. The proprietary model uses a mix of strategic and tactical allocation. The strategic allocation stems from a combination of quantitative and qualitative analysis and it determines long term allocation to different asset classes. In order to determine the tactical allocation, the model uses a combination of economic, valuation and momentum / sentiment indicators to determine the allocation towards a particular asset class/security. The portfolio for the month of December 2019 arrived as per proprietary model is as follows:

Asset	Instrument	Total Portfolio Allocation
Equity	Franklin India Bluechip Fund	26.625%
Fixed Income	Franklin India Short Term Income Plan	48.375%
Gold	R*Shares Gold BeES	25.000%
Cash	Franklin India Treasury Management Account**	0.000%

The Fund Manager will ensure to maintain the asset allocation in line with the Scheme Information Document.

Product Label



Franklin India Dynamic Asset Allocation Fund of Funds

(Erstwhile Franklin India Dynamic PE Ratio Fund of Funds)

FIDAAF

As on November 29, 2019

TYPE OF SCHEME

An open ended fund of fund scheme investing in dynamically balanced portfolio of equity and income funds

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

To provide long-term capital appreciation with relatively lower volatility through a dynamically balanced portfolio of equity and income funds. The equity allocation (i.e. the allocation to the diversified equity fund) will be determined based on the month-end weighted average P/E and P/B ratios of the Nifty 500 Index.

DATE OF ALLOTMENT

October 31, 2003

FUND MANAGER(S)

Paul S Parampreet (effective May 01, 2019)

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index

(effective June 04, 2018)

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 86.6088
Dividend Plan	₹ 36.4927
Direct - Growth Plan	₹ 92.7440
Direct - Dividend Plan	₹ 39.9512

FUND SIZE (AUM)

Month End ₹ 1046.93 crores

Monthly Average ₹ 1027.47 crores

EXPENSE RATIO* : 1.25%

EXPENSE RATIO* (DIRECT) : 0.10%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

*Investors may note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Equity Fund	8524574	53809.61	51.40
Franklin India Short Term Income Plan	1179257	51030.09	48.74
Total Mutual Fund Units		104839.71	100.14
Total Holdings		104,839.71	100.14
Call, cash and other current asset		-146.42	-0.14
Total Asset		104,693.29	100.00

@ Reverse Repo : 0.06%, Others (Cash/Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.20%

FIDAAF's Investment strategy

If weighted average PE ratio of Nifty 500 Index falls in this band...	...the equity component will be... (%)	...and the debt component will be ... (%)
Upto 12	80 - 85	15 - 20
12 - 16	67.5 - 80	20 - 32.5
16 - 20	55 - 67.5	32.5 - 45
20 - 24	42.5 - 55	45 - 57.5
24 - 28	30 - 42.5	57.5 - 70
Above 28	20 - 30	70 - 80

If weighted average PB ratio of the Nifty 500 Index falls in this band...	...the equity component will be... (%)	...and the debt component will be ... (%)
Upto 2	80 - 85	15 - 20
2 - 3	63 - 80	20 - 37
3 - 4	47 - 63	37 - 53
4 - 5	30 - 47	53 - 70
Above 5	20 - 30	70 - 80

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

In respect of each purchase of Units : 1% if redeemed within 1 year of allotment

SIP - If you had invested ₹ 10000 every month in FIDAAF (Regular Plan)

	1 year	3 years	5 years	7 years	10 years	Since Inception
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Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,930,000
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Total value as on 29-Nov-2019 (Rs)	125,048	401,153	731,089	1,162,784	1,949,104	5,262,543
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Returns	7.96%	7.18%	7.85%	9.15%	9.38%	11.49%
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Total value of B: CRISIL Hybrid 35 + 65 - Aggressive Index	128,071	414,932	772,780	1,250,089	2,118,730	5,229,198
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B: CRISIL Hybrid 35 + 65 - Aggressive Index Returns	12.81%	9.47%	10.08%	11.18%	10.96%	11.42%
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Total value of AB: S&P BSE SENSEX TRI	130,188	440,562	821,805	1,320,823	2,253,627	6,139,878
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AB: S&P BSE SENSEX TRI Returns	16.25%	13.61%	12.56%	12.72%	12.12%	13.14%
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Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.

Benchmark returns calculated based on Total Return Index Values.

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35 + 65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

The scheme has undergone a fundamental attribute change with effect from October 21, 2019. Please read the addendum for further details.

Franklin India Life Stage Fund of Funds

FILSF

As on November 29, 2019

TYPE OF SCHEME

An open ended fund of fund scheme investing in funds which in turn invest in equity and debt

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Under normal market circumstances, the investment range would be as follows:

Plans	Equity	Debt
20s Plan	80%	20%
30s Plan	55%	45%
40s Plan	35%	65%
50s Plus Plan	20%	80%
50s Plus Floating Rate Plan	20%	80%

INVESTMENT OBJECTIVE

The primary objective is to generate superior risk adjusted returns to investors in line with their chosen asset allocation.

DATE OF ALLOTMENT

December 1, 2003

July 9, 2004 (The 50s Plus Floating Rate Plan)

FUND MANAGER(S)

Paul S Parampreet
(effective March 01, 2018)

BENCHMARK

20s Plan - 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index;

30s Plan - 45% S&P BSE Sensex + 10% Nifty 500 + 45% Crisil Composite Bond Fund Index;

40s Plan - 25% S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index;

50s Plus Plan - 20% S&P BSE Sensex + 80% Crisil Composite Bond Fund Index;

50s Plus Floating Rate Plan - 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index.

FUND SIZE (AUM)

	Month End
20s Plan:	₹ 11.95 crores
30s Plan:	₹ 5.88 crores
40s Plan:	₹ 13.44 crores
50s Plus Plan:	₹ 6.06 crores
50s Plus Floating Rate Plan	₹ 29.55 crores

	Monthly Average
20s Plan:	₹ 11.82 crores
30s Plan:	₹ 5.83 crores
40s Plan:	₹ 13.33 crores
50s Plus Plan:	₹ 6.05 crores
50s Plus Floating Rate Plan	₹ 29.38 crores

EXPENSE RATIO*

20s Plan: 1.40%	(Direct) : 0.88%
30s Plan: 1.29%	(Direct) : 0.82%
40s Plan: 1.43%	(Direct) : 0.79%
50s Plus Plan: 1.46%	(Direct) : 0.86%
50s Plus Floating Rate Plan: 0.79%	(Direct) : 0.28%

* The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond 1-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

'Investors may note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment'

PORTFOLIO

Franklin India Life Stage Fund Of Funds - 20'S Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Bluechip Fund	120302	603.00	50.46
Franklin India Prima Fund	17171	178.22	14.91
Templeton India Value Fund	68989	176.15	14.74
Franklin India Corporate Debt Fund	160492	118.60	9.92
Franklin India Dynamic Accrual Fund	161549	118.39	9.91
Total Mutual Fund Units		1194.36	99.94
Total Holdings		1,194.36	99.94
Call, cash and other current asset		0.67	0.06
Total Asset		1,195.03	100.00

@ Reverse Repo : 0.06%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.00%

Franklin India Life Stage Fund Of Funds - 40'S Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Dynamic Accrual Fund	637782	467.38	34.78
Franklin India Corporate Debt Fund	543138	401.37	29.87
Franklin India Bluechip Fund	54293	272.14	20.25
Franklin India Prima Fund	12916	134.05	9.98
Templeton India Value Fund	25948	66.25	4.93
Total Mutual Fund Units		1341.20	99.80
Total Holdings		1,341.20	99.80
Call, cash and other current asset		2.62	0.20
Total Asset		1,343.82	100.00

@ Reverse Repo : 0.37%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.17%

Franklin India Life Stage Fund Of Funds - 50'S Plus Floating Rate Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Savings Fund	6331154	2351.84	79.59
Franklin India Bluechip Fund	89870	450.47	15.24
Templeton India Value Fund	57297	146.30	4.95
Total Mutual Fund Units		2948.61	99.78
Total Holdings		2,948.61	99.78
Call, cash and other current asset		6.51	0.22
Total Asset		2,955.12	100.00

@ Reverse Repo : 0.22%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.00%

How Does The Scheme Work?

The scheme invests in a combination of Franklin Templeton India's equity and income schemes, with a steady state allocation as shown below. The debt and equity allocation is automatically rebalanced every 6 months to revert to the steady state levels.

FILSF's Investment strategy

Steady State Asset Allocation

	Equity	Debt	Underlying schemes					
			FIBCF	FIPF	TIVF**	FIDA	FICDF®	FISF
20s Plan	80%	20%	50%	15%	15%	10%	10%	-
30s Plan	55%	45%	35%	10%	10%	25%	20%	-
40s Plan	35%	65%	20%	10%	5%	35%	30%	-
50s Plus Plan	20%	80%	10%	0%	10%	50%	30%	-
50s Floating Rate Plan	20%	80%	15%	0%	5%	0%	0%	80%

NAV AS OF NOVEMBER 29, 2019

	Growth	Dividend
20s Plan	₹ 83.7174	₹ 27.3715
30s Plan	₹ 61.2715	₹ 21.6193
40s Plan	₹ 49.6235	₹ 14.1740
50s Plus Plan	₹ 37.0792	₹ 13.2678
50s Plus Floating Rate Plan	₹ 39.2419	₹ 14.2653

Franklin India Life Stage Fund Of Funds - 30'S Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Bluechip Fund	41554	208.29	35.43
Franklin India Dynamic Accrual Fund	199264	146.02	24.84
Franklin India Corporate Debt Fund	158257	116.95	19.89
Franklin India Prima Fund	5649	58.63	9.97
Templeton India Value Fund	22701	57.96	9.86
Total Mutual Fund Units		587.86	100.00
Total Holdings		587.86	100.00
Call, cash and other current asset		0.00	0.00
Total Asset		587.86	100.00

@ Reverse Repo : 0.14%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.14%

Franklin India Life Stage Fund Of Funds - 50'S Plus Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Dynamic Accrual Fund	412907	302.59	49.94
Franklin India Corporate Debt Fund	245734	181.59	29.97
Franklin India Bluechip Fund	12283	61.57	10.16
Templeton India Value Fund	23483	59.96	9.90
Total Mutual Fund Units		605.71	99.96
Total Holdings		605.71	99.96
Call, cash and other current asset		0.23	0.04
Total Asset		605.94	100.00

@ Reverse Repo : 0.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.04%

Load structure

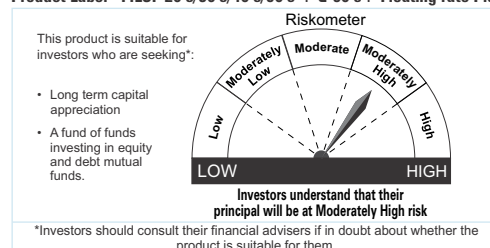
Entry Load	Nil for all the plans
Exit Load (for each purchase of Units):	In respect of each purchase of Units - 1% if redeemed within 1 year of allotment
20's Plan	
30's Plan	In respect of each purchase of Units – 0.75% if redeemed within 1 year of allotment
40's Plan	In respect of each purchase of Units – 0.75% if redeemed within 1 year of allotment
50's Plus Plan And 50's Plus Floating Rate Plan	In respect of each purchase of Units – 1% if redeemed within 1 year of allotment

Different plans have a different expense structure

NAV AS OF NOVEMBER 29, 2019 (Direct)

	Growth	Dividend
The 20s Plan	₹ 86.2156	₹ 28.4390
The 30s Plan	₹ 63.6974	₹ 22.7387
The 40s Plan	₹ 51.9636	₹ 14.7904
The 50s Plus Plan	₹ 38.8636	₹ 13.9098
The 50s Plus Floating Rate Plan	₹ 40.3574	₹ 14.6996

Product Label - FILSF 20's/30's/40's/50's + & 50's+ Floating rate Plan



**Templeton India Growth Fund renamed as Templeton India Value Fund effective 4th June, 2018.

@ Franklin India Income Builder Account renamed as Franklin India Corporate Debt Fund effective 4th June, 2018.



FRANKLIN
TEMPLETON

Franklin India Equity Hybrid Fund

(Erstwhile Franklin India Balanced Fund)

FIEHF

As on November 29, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended hybrid scheme investing predominantly in equity and equity related instruments

SCHEME CATEGORY

Aggressive Hybrid Fund

SCHEME CHARACTERISTICS

65-80% Equity, 20-35% Debt

INVESTMENT OBJECTIVE

The investment objective of Franklin India Balanced Fund is to provide long-term growth of capital and current income by investing in equity and equity related securities and fixed income instruments.

DATE OF ALLOTMENT

December 10, 1999

FUND MANAGER(S)

Lakshminanth Reddy &
Krishna Prasad Natarajan (Equity)

Sachin Padwal-Desai & Umesh Sharma (Debt)

Pyari Menon (effective September 26, 2019)
(dedicated for making investments for
Foreign Securities)

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index*

@ CRISIL Balanced Fund - Aggressive Index has
been renamed as CRISIL Hybrid 35 + 65 -
Aggressive Index w.e.f. February 01, 2018

NAV AS OF NOVEMBER 29, 2019

Growth Plan	₹ 123.7766
Dividend Plan	₹ 21.1550
Direct - Growth Plan	₹ 133.4631
Direct - Dividend Plan	₹ 23.3086

FUND SIZE (AUM)

Month End	₹ 1829.53 crores
Monthly Average	₹ 1835.21 crores

TURNOVER

Portfolio Turnover	87.23%
Portfolio Turnover (Equity)*	6.53%

* Computed for equity portion of the portfolio.

MATURITY & YIELD*

AVERAGE MATURITY	4.75 Years
PORTFOLIO YIELD	8.41%

MODIFIED DURATION

MACAULAY DURATION	3.56 Years
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Calculated based on debt holdings in the portfolio

EXPENSE RATIO*	2.15%
EXPENSE RATIO* (DIRECT)	1.08%

The above ratio includes the GST on Investment
Management Fees. The rates specified are the actual
expenses charged as at the end of the month. The
above ratio also includes, proportionate charge in
respect sales beyond T-30 cities subject to maximum
of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

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)
(Effective September 10, 2018)

Upto 10% of the Units may be redeemed without any
exit load within 1 year from the date of allotment.

Any redemption in excess of the above limit shall be
subject to the following exit load:

1.00% - if redeemed on or before 1 year from the date of
allotment

Nil - if redeemed after 1 year from the date of allotment

Different plans have a different expense structure

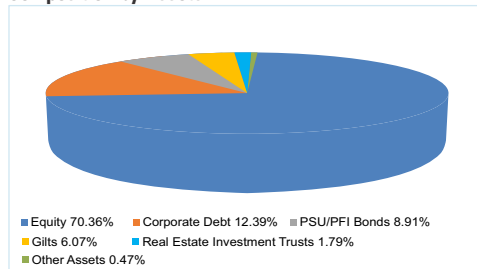


FRANKLIN
TEMPLETON

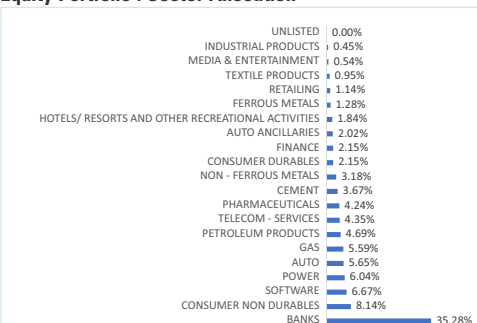
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	821320	4357.51	2.38
Tata Motors Ltd.	1081483	1746.60	0.95
Bajaj Auto Ltd.	36783	1168.23	0.64
Auto Ancillaries			
Balkrishna Industries Ltd.	205000	1898.81	1.04
Apollo Tyres Ltd.	414842	697.14	0.38
Banks			
Axis Bank Ltd.*	2000862	14787.37	8.08
HDFC Bank Ltd.*	988868	12607.57	6.89
ICICI Bank Ltd.*	1656302	8490.20	4.64
Kotak Mahindra Bank Ltd.*	459760	7426.04	4.06
State Bank of India	615662	2104.64	1.15
Cement			
Grasim Industries Ltd.	600350	4725.05	2.58
Consumer Durables			
Volta Ltd.	274626	1924.03	1.05
Titan Company Ltd.	72561	841.49	0.46
Consumer Non Durables			
Nestle India Ltd.	28764	4157.53	2.27
Colgate Palmolive (India) Ltd.	276850	4081.32	2.23
United Breweries Ltd.	178251	2241.68	1.23
Ferrous Metals			
Tata Steel Ltd.	385077	1646.20	0.90
Finance			
PNB Housing Finance Ltd.	336933	1795.18	0.98
Cholamandalam Financial Holdings Ltd.	195421	969.58	0.53
Gas			
Petronet LNG Ltd.	1446976	3928.54	2.15
Gujarat State Petronet Ltd.	1516102	3263.41	1.78
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.	1583382	2365.57	1.29
Industrial Products			
Mahindra CIE Automotive Ltd.	377910	574.80	0.31
Media & Entertainment			
Jagran Prakashan Ltd.	1265151	698.36	0.38
Non - Ferrous Metals			
Hindalco Industries Ltd.	2044188	4091.44	2.24
Petroleum Products			
Indian Oil Corporation Ltd.	2568360	3374.83	1.84
Hindustan Petroleum Corporation Ltd.	762218	2154.03	1.18
Bharat Petroleum Corporation Ltd.	98568	504.22	0.28
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	154688	4507.38	2.46
Cadila Healthcare Ltd.	374001	950.52	0.52
Power			
Power Grid Corporation of India Ltd.	2508769	4849.45	2.65
NTPC Ltd.	2512015	2922.73	1.60
Retailing			
Aditya Birla Fashion and Retail Ltd.	649104	1462.11	0.80
Software			
Infosys Ltd.*	763784	5318.61	2.91
Tech Mahindra Ltd.	429717	3272.08	1.79
Telecom - Services			
Bharti Airtel Ltd.*	1264520	5594.87	3.06

@ Reverse Repo : 0.17%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.30%

Composition by Assets



Equity Portfolio : Sector Allocation



Note : Sector Allocation is provided as a percentage of Equity holding totaling to 100%
Composition by Rating is provided as a percentage of Debt Holding totaling to 100%

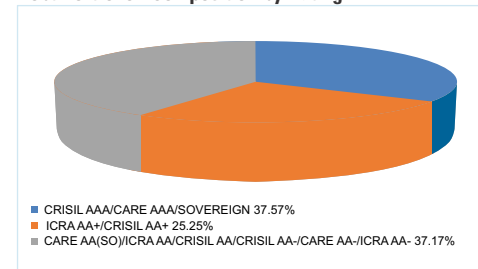
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Textile Products			
Himatsingka Seide Ltd.	921918	1228.92	0.67
Unlisted			
Globsyn Technologies Ltd.	270000	0.03	0.00
Numero Uno International Ltd.	27500	0.00	0.00
Total Equity Holdings		128728.10	70.36

Debt Holdings	Rating	Market Value (Rs. in Lakhs)	% of Assets
Coastal Gujarat Power Ltd*	CARE AA(SO)	7182.64	3.93
Indostar Capital Finance Ltd*	CARE AA-	7006.34	3.83
State Bank Of India	CRISIL AA+	3548.13	1.94
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	2398.09	1.31
KKR India Financial Services Pvt Ltd	CRISIL AA	1750.52	0.96
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	506.41	0.28
JM Financial Products Ltd	ICRA AA	196.32	0.11
Andhra Bank	CRISIL AA-	81.80	0.04
Total Corporate Debt		22670.26	12.39
Export Import Bank Of India*	ICRA AA+	9098.69	4.97
REC Ltd	CARE AAA	3529.80	1.93
Indian Railway Finance Corporation Ltd	CRISIL AAA	2093.47	1.14
REC Ltd	CRISIL AAA	950.98	0.52
Power Finance Corporation Ltd	CRISIL AAA	637.18	0.35
Total PSU/PFI Bonds		16310.12	8.91
7.57% GOI 2033 (17-Jun-2033)*	SOVEREIGN	6709.17	3.67
7.26% GOI 2029 (14-Jan-2029)	SOVEREIGN	2917.08	1.59
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	898.90	0.49
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	572.93	0.31
Total Gilts		11098.08	6.07
Total Debt Holdings		50078.46	27.37
Real Estate Investment Trusts			
Embassy Office Parks REIT	739,200	3283.38	1.79
Total Real Estate Investment Trusts		3283.38	1.79

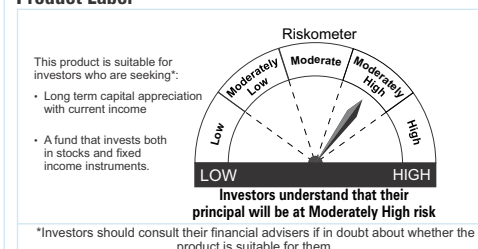
Total Holdings	182,089.94	99.53
Call,cash and other current asset	862.61	0.47
Total Asset	182,952.55	100.00

* Top 10 holdings

Debt Portfolio : Composition by Rating



Product Label



SCHEME PERFORMANCE - REGULAR PLANS

Franklin India Bluechip Fund (FIBCF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 473.1698

Inception date : Dec 01, 1993

Fund Manager(s):

Anand Radhakrishnan (Managing since Mar 31, 2007)

Roshi Jain (Managing since May 02, 2016)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIBCF	B: Nifty 100 TRI *	AB: Nifty 50* TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.88%	11.32%	12.38%
Last 3 years (Nov 30, 2016 to Nov 29, 2019)	8.28%	14.98%	15.12%
Last 5 years (Nov 28, 2014 to Nov 29, 2019)	6.46%	7.76%	8.39%
Last 10 years (Nov 30, 2009 to Nov 29, 2019)	10.20%	10.28%	10.48%
Last 15 years (Nov 30, 2004 to Nov 29, 2019)	14.83%	14.61%	14.33%
Since inception till Nov 29, 2019	19.95%	11.59%	11.21%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10686	11129	11234
Last 3 years	12694	15197	15252
Last 5 years	13683	14535	14967
Last 10 years	26411	26606	27088
Last 15 years	79672	77375	74561
Since inception (01-Dec-1993)	1135240	173106	15866

Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE SENSEX
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (^ ^ S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996, S&P 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)

Templeton India Value Fund (TIVF) - Dividend Option ^

NAV as at 29-Nov-19 : (Rs.) 58.2764

Inception date : Sep 10, 1996

Fund Manager(s):

Anand Radhakrishnan (Managing since Jan 01, 2019)

Lakshmikanth Reddy (Managing since Jan 01, 2019)

	TIVF	S&P BSE 500 TRI*	AB: S&P BSE SENSEX TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	0.73%	13.11%	14.05%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	5.79%	14.83%	16.67%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	5.02%	7.28%	8.70%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.13%	7.41%	10.76%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	14.23%	14.24%	14.94%
Since inception till 29-Nov-2019	15.26%	NA	13.06%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10073	11307	11401
Last 3 Years	11836	15134	15874
Last 5 Years	12781	14217	15183
Last 10 Years	23956	20443	27791
Last 15 Years	73628	73711	80821
Since inception (10-Sep-1996)	271077	NA	173342

The Index is adjusted for the period Dec 29, 2000 to Feb 11, 2019 with the performance of MSCI India Value
S&P BSE 500 is the benchmark for TIVF effective 11 Feb, 2019.

Franklin India Equity Fund (FIEF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 591.7156

Inception date : Sep 29, 1994

Fund Manager(s):

Anand Radhakrishnan (Managing since Mar 31, 2007)

R. Janakiraman (Managing since Feb 01, 2011)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIEF	B: Nifty 500 TRI*	AB: Nifty 50TRI*
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	4.74%	9.11%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.24%	12.92%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.38%	8.52%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	12.31%	10.26%	10.48%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	16.74%	14.04%	14.33%
Since inception till 29-Nov-2019	17.59%	10.56%	10.44%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10472	10908	11234
Last 3 Years	12677	14392	15252
Last 5 Years	14279	15055	14967
Last 10 Years	31933	26565	27088
Last 15 Years	101950	71853	74561
Since inception (29-Sep-1994)	591716	125203	121950

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$ Nifty 500 PRI values from 29.09.1994 to 26.11.1998 and TRI values since 26.11.1998, * Nifty 50 PRI values from 29.09.1994 to 30.06.1999 and TRI values since 30.06.1999)

Franklin India Prima Fund (FIPF) - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 966.9219

Inception date : Dec 01, 1993

Fund Manager(s):

R. Janakiraman (Managing since Feb 11, 2008)

Hari Shyamsunder (Managing since May 02, 2016)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIPF	B: Nifty Midcap 150 TRI ^ ^ ^	AB: Nifty 50* TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.60%	2.95%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.95%	7.34%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	9.81%	8.73%	8.39%

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Different plans have a different expense structure

Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	15.25%	11.08%	10.48%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	16.54%	14.61%	14.33%
Since inception till 29-Nov-2019	19.21%	11.61%	11.21%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10658	10294	11234
Last 3 Years	12930	12364	15252
Last 5 Years	15974	15202	14967
Last 10 Years	41366	28619	27088
Last 15 Years	99447	77410	74561
Since inception (01-Dec-1993)	966922	173904	15866

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (^ ^ 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, * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Franklin India Equity Advantage Fund (FIEAF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 79.2797

Inception date : Mar 02, 2005

Fund Manager(s):

Lakshmikanth Reddy (Managing since May 02, 2016)

R. Janakiraman (Managing since Feb 21, 2014)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIEAF	Nifty LargeMidcap 250 Index TRI *	Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	3.18%	8.48%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.43%	12.70%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	6.16%	8.39%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	11.24%	10.20%	10.48%
Since inception till 29-Nov-2019	15.07%	13.45%	14.04%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10317	10846	11234
Last 3 Years	12396	14309	15252
Last 5 Years	13486	14968	14967
Last 10 Years	29015	26412	27088
Since inception (02-Mar-2005)	79280	64389	69441

The Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500
Nifty LargeMidcap 250 is the benchmark for FIEAF effective 11 Feb, 2019.

Franklin India Opportunities Fund (FIOF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 73.2981

Inception date : Feb 21, 2000

Fund Manager(s):

R. Janakiraman (Managing since Apr 01, 2013) Hari Shyamsunder (Managing since May 02, 2016)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIOF	B: Nifty 500 TRI ^ ^	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	5.58%	9.11%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.88%	12.81%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	6.30%	8.36%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.89%	10.37%	10.48%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	13.75%	14.07%	14.33%
Since inception till 29-Nov-2019	10.59%	2.84%	11.81%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10556	10908	11234
Last 3 Years	12554	14353	15252
Last 5 Years	13577	14945	14967
Last 10 Years	25686	26833	27088
Last 15 Years	69084	72124	74561
Since inception (21-Feb-2000)	73298	17419	90949

Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (^ ^ Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200; \$ ET Mindex PRI values from 21.02.2000 to 10.03.2004; S&P BSE 200 PRI values from 10.03.2004 to 01.08.2006 and S&P BSE 200 TRI values since 01.08.2006)

Templeton India Equity Income Fund (TIEIF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 45.9884

Inception date : May 18, 2006

Fund Manager(s):

Lakshmikanth Reddy (Managing since Jan 01, 2019)

Anand Radhakrishnan (Managing since Jan 01, 2019)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	TIEIF	Nifty Dividend Opportunities 50 TRI*	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	4.67%	0.95%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.02%	10.45%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	6.22%	6.99%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	10.44%	9.67%	10.48%
Since inception till 29-Nov-2019	11.93%	10.62%	11.21%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10466	10095	11234
Last 3 Years	12600	13470	15252
Last 5 Years	13525	14025	14967
Last 10 Years	26997	25181	27088
Since inception (18-May-2006)	45988	39247	42137

The Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019 and Nifty Dividend Opportunities 50 TRI values since 11.02.2019)
Nifty Dividend Opportunities50 is the benchmark for TIEIF effective 11 Feb, 2019.

SCHEME PERFORMANCE - REGULAR PLANS

Franklin Asian Equity Fund (FAEF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 23.4443

Inception date : Jan 16, 2008

Fund Manager(s):

Roshi Jain (Managing since Feb 01, 2011)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FAEF	B: MSCI Asia (ex-Japan) TRI	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	18.90%	11.49%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	11.21%	11.70%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.78%	8.13%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.99%	10.78%	10.48%
Since inception till 29-Nov-2019	7.44%	9.21%	7.44%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11884	11146	11234
Last 3 Years	13751	13933	15252
Last 5 Years	14548	14790	14967
Last 10 Years	23651	27853	27088
Since inception (16-Jan-2008)	23444	28466	23448

Franklin India Focused Equity Fund (FIFE) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 42.6573

Inception date : Jul 26, 2007

Fund Manager(s):

Roshi Jain (Managing since Jul 09, 2012)

Anand Radhakrishnan (Managing since May 02, 2016)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIFE	B: Nifty 500 TRI	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	14.91%	9.11%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	10.94%	12.92%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	9.01%	8.52%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	14.31%	10.26%	10.48%
Since inception till 29-Nov-2019	12.46%	9.15%	9.37%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11486	10908	11234
Last 3 Years	13651	14392	15252
Last 5 Years	15399	15055	14967
Last 10 Years	38121	26565	27088
Since inception (26-Jul-2007)	42657	29488	30249

Franklin India Smaller Companies Fund (FISCF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 49.5787

Inception date : Jan 13, 2006

Fund Manager(s):

R. Janakiraman (Managing since Feb 11, 2008)

Hari Shyamsunder (Managing since May 02, 2016)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FISCF	B: Nifty Smallcap 250 TRI ^ ^	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	-3.07%	-4.73%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	3.03%	0.81%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.05%	4.72%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	15.08%	8.85%	10.48%
Since inception till 29-Nov-2019	12.22%	10.91%	12.32%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	9694	9528	11234
Last 3 Years	10937	10246	15252
Last 5 Years	14063	12599	14967
Last 10 Years	40747	23365	27088
Since inception (13-Jan-2006)	49579	42092	50203

^ ^ Index adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

Franklin Build India Fund (FBIF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 42.3267

Inception date : Sep 04, 2009

Fund Manager(s):

Roshi Jain (Managing since Feb 01, 2011)

Anand Radhakrishnan (Managing since Sep 04, 2009)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FBIF	B: S&P BSE India Infrastructure Index TRI ^ ^	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.36%	-2.50%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	9.91%	4.00%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	9.36%	3.30%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	14.48%	7.58%	10.48%
Since inception till 29-Nov-2019	15.13%	8.22%	11.02%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11033	9751	11234
Last 3 Years	13273	11248	15252
Last 5 Years	15648	11766	14967
Last 10 Years	38666	20761	27088
Since inception (04-Sep-2009)	42327	22462	29177

^ ^ Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

Franklin India Taxshield (FIT) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 573.1187

Inception date : Apr 10, 1999

Fund Manager(s):

Lakshmikanth Reddy (Managing since May 02, 2016)

R. Janakiraman (Managing since May 02, 2016)

	FIT	B: Nifty 500 TRI	AB: Nifty 50 TRI*
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.17%	9.11%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.69%	12.92%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.46%	8.52%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	12.82%	10.26%	10.48%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	16.03%	14.04%	14.33%
Since inception till 29-Nov-2019	21.66%	15.49%	14.40%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10615	10908	11234
Last 3 Years	12838	14392	15252
Last 5 Years	14336	15055	14967
Last 10 Years	33409	26565	27088
Last 15 Years	93099	71853	74561
Since inception (10-Apr-1999)	573119	195888	160993

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (* Nifty 50 PRI values from 10.04.1999 to 30.06.1999 and TRI values since 30.06.1999)

Franklin India Index Fund Nifty Plan (FIIF-Nifty Plan) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 95.4095

Inception date : Aug 04, 2000

Fund Manager(s):

Varun Sharma (Managing since Nov 30, 2015)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIIF - Nifty Plan	B: Nifty 50
Compounded Annualised Growth Rate Performance		
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.94%	12.38%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	13.50%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.11%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.20%	10.48%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	12.99%	14.33%
Since inception till 29-Nov-2019	12.38%	13.71%
Current Value of Standard Investment of Rs 10000		
Last 1 Year	11091	11234
Last 3 Years	14616	15252
Last 5 Years	14105	14967
Last 10 Years	24119	27088
Last 15 Years	62511	74561
Since inception (04-Aug-2000)	95410	119903

Benchmark returns calculated based on Total Return Index Values

Franklin India Technology Fund (FITF) - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 162.0203

Inception date : Aug 22, 1998

Fund Manager(s):

Anand Radhakrishnan (Managing since Mar 01, 2007)

Varun Sharma (Managing since Nov 30, 2015)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FITF	B:S&P BSE TECH TRI * ^	AB: Nifty 50 TRI*
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.92%	5.85%	12.38%
Last 3 years (Nov 30, 2016 to Nov 29, 2019)	13.75%	12.74%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.05%	5.56%	8.39%
Last 10 years (Nov 30, 2009 to Nov 29, 2019)	12.39%	12.94%	10.48%
Last 15 years (Nov 30, 2004 to Nov 29, 2019)	12.60%	13.08%	14.33%
Since inception till Nov 29, 2019	17.75%	NA	14.75%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10690	10583	11234
Last 3 years	14713	14324	15252
Last 5 years	14064	13109	14967
Last 10 years	32181	33789	27088
Last 15 years	59305	63233	74561
Since inception (22-Aug-1998)	324085	NA	186955

Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$ S&P BSE Information Technology PRI values from 01/02/1999 to 23/08/2004; S&P BSE Information Technology TRI values from 23/08/2004 to 29/05/2017 and S&P BSE TECH TRI values since 29/05/2017, * Nifty 50 PRI values from 22.08.1998 to 30.06.1999 to and TRI values since 30.06.1999)

Franklin India Equity Hybrid Fund (FIEHF) - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 123.7766

Inception date : Dec 10, 1999

Fund Manager(s):

Equity: Lakshmikanth Reddy (Managing since May 02, 2016) &

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

Debt: Sachin Padwal Desai (Managing since Nov 30, 2006)

Umesh Sharma (Managing since Jul 05, 2010)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIEHF	B:CRISIL Hybrid 35+35 - Aggressive Index	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	8.75%	11.26%	12.38%

Different plans have a different expense structure

SCHEME PERFORMANCE - REGULAR PLANS

Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.67%	11.41%	15.12%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.83%	9.09%	8.39%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	11.17%	10.05%	10.48%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	13.69%	12.38%	14.33%
Since inception till 29-Nov-2019	13.42%	NA	12.79%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10873	11123	11234
Last 3 Years	12479	13825	15252
Last 5 Years	14583	15459	14967
Last 10 Years	28834	26053	27088
Last 15 Years	68574	57654	74561
Since inception (10-Dec-1999)	123777	NA	110830

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Franklin India Pension Plan (FIPEP) - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 133.6302

Inception date : Mar 31, 1997

Fund Manager(s)

Equity: Lakshmikanth Reddy (Managing since May 02, 2016) &

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

Debt: Sachin Padwal Desai (Managing since Nov 30, 2006)

Umesh Sharma (Managing since Jul 05, 2010)

	FIPEP	Benchmark*	AB:Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.68%	11.26%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	6.47%	9.32%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.62%	8.92%	8.13%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.66%	9.29%	6.69%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	10.33%	10.69%	6.78%
Since inception till 29-Nov-2019	12.11%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10966	11123	11294
Last 3 Years	12067	13061	11563
Last 5 Years	14445	15334	14786
Last 10 Years	25155	24322	19106
Last 15 Years	43727	45887	26758
Since inception (31-Mar-1997)	133630	NA	NA

*40% Nifty 500 + 60% CRISIL Composite Bond Fund Index

Benchmark returns calculated based on Total Return Index Values

Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 86.6088

Inception date : Oct 31, 2003

Fund Manager(s): Paul S Parampreet (effective May 01, 2019)

	FIDAAF	B: CRISIL Hybrid 35+65 - Aggressive Index	AB: S&P BSE SENSEX
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.82%	11.26%	14.05%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.57%	11.41%	16.67%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.64%	9.09%	8.70%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.22%	10.05%	10.76%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	13.31%	12.38%	14.94%
Since inception till 29-Nov-2019	14.36%	12.83%	15.73%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10780	11123	11401
Last 3 Years	12794	13825	15874
Last 5 Years	14459	15459	15183
Last 10 Years	24171	26053	27791
Last 15 Years	65225	57654	80821
Since inception (31-Oct-2003)	86609	69759	104899

Benchmark returns calculated based on Total Return Index Values

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Franklin India Corporate Debt Fund (FICDF) - Plan A - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 70.3695

Inception date : Jun 23, 1997

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Umesh Sharma (Managing since Oct 25, 2018)

Sachin Padwal-Desai (Managing since Oct 25, 2018)

	FICDF	B: NIFTY Corporate Bond Index*	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.94%	10.55%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.11%	5.87%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.53%	8.32%	8.13%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.86%	7.93%	6.69%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	7.75%	7.25%	6.78%
Since inception till 29-Nov-2019	9.08%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11091	11052	11294
Last 3 Years	12633	11864	11563
Last 5 Years	15064	14919	14786
Last 10 Years	23386	21454	19106
Last 15 Years	30649	28573	26758
Since inception (23-Jun-1997)	70370	NA	NA

#The Index is adjusted for the period April 1, 2002 to June 4, 2018 with the performance of CRISIL Composite Bond Fund Index and for the period June 4, 2018 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Corporate Bond Index is the benchmark for FICDF effective 15 Nov, 2019.

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Different plans have a different expense structure

Franklin India Life Stage Fund of Funds (FILSF) - Growth Option

NAV as at 29-Nov-19 : The 20s Plan: (Rs.) 83.7174

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

	20s Plan	B : 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	5.91%	13.07%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.46%	14.18%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	6.72%	8.85%	Not Applicable
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	10.24%	10.36%	Not Applicable
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	13.63%	13.69%	Not Applicable
Since inception till 29-Nov-2019	14.20%	14.06%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10589	11304	Not Applicable
Last 3 Years	12408	14882	Not Applicable
Last 5 Years	13845	15290	Not Applicable
Last 10 Years	26515	26803	Not Applicable
Last 15 Years	68005	68533	Not Applicable
Since inception (01-Dec-2003)	83717	82074	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds (FILSF) - Growth Option

NAV as at 29-Nov-19 : The 30s Plan: (Rs.) 61.2715

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

	30s Plan	B : 45% S&P BSE Sensex + 10% Nifty 500 + 45% Crisil Composite Bond Fund Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.93%	12.97%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.43%	11.89%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.13%	8.96%	Not Applicable
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.58%	9.83%	Not Applicable
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	11.76%	12.03%	Not Applicable
Since inception till 29-Nov-2019	11.99%	12.13%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10691	11293	Not Applicable
Last 3 Years	12396	14005	Not Applicable
Last 5 Years	14115	15365	Not Applicable
Last 10 Years	24966	25539	Not Applicable
Last 15 Years	53062	54969	Not Applicable
Since inception (01-Dec-2003)	61272	62473	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds (FILSF) - Growth Option

NAV as at 29-Nov-19 : The 40s Plan: (Rs.) 49.6235

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

	40s Plan	B : 25% S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.54%	12.63%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.25%	9.87%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.44%	8.95%	Not Applicable
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.14%	9.28%	Not Applicable
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	10.51%	10.47%	Not Applicable
Since inception till 29-Nov-2019	10.53%	10.37%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10752	11259	Not Applicable
Last 3 Years	12336	13260	Not Applicable
Last 5 Years	14325	15359	Not Applicable
Last 10 Years	23982	24297	Not Applicable
Last 15 Years	44827	44560	Not Applicable
Since inception (01-Dec-2003)	49624	48514	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds (FILSF) - Growth Option

NAV as at 29-Nov-19 : The 50s Plus Plan: (Rs.) 37.0792

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

	50s Plus Plan	B : 20% S&P BSE Sensex + 80% Crisil Composite Bond Fund Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.39%	12.82%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	6.90%	8.68%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.31%	8.91%	Not Applicable
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.05%	8.85%	Not Applicable
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	8.78%	9.24%	Not Applicable
Since inception till 29-Nov-2019	8.53%	8.95%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10737	11279	Not Applicable
Last 3 Years	12212	12833	Not Applicable
Last 5 Years	14233	15328	Not Applicable
Last 10 Years	21699	23363	Not Applicable
Last 15 Years	35337	37691	Not Applicable
Since inception (01-Dec-2003)	37079	39449	Not Applicable

Benchmark returns calculated based on Total Return Index Values

SCHEME PERFORMANCE - REGULAR PLANS

Franklin India Life Stage Fund of Funds (FILSF) - Growth Option

NAV as at 29-Nov-19 : The 50s Plus Floating Rate Plan: (Rs.) 39.2419

Inception date : Jul 09, 2004

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

	50s Plus Floating Plan	B : 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.81%	8.50%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.35%	9.03%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.35%	7.82%	Not Applicable
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.22%	8.46%	Not Applicable
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	9.15%	9.10%	Not Applicable
Since inception till 29-Nov-2019	9.28%	9.30%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10779	10848	Not Applicable
Last 3 Years	12367	12959	Not Applicable
Last 5 Years	14263	14574	Not Applicable
Last 10 Years	22028	22525	Not Applicable
Last 15 Years	37183	36964	Not Applicable
Since inception (09-Jul-2004)	39242	39314	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Dynamic Accrual Fund (FIDA) - Growth option ^

NAV as at 29-Nov-19 : (Rs.) 69.2795

Inception date : Mar 05, 1997

Fund Manager(s)

Santosh Kamath (Managing since Feb 23, 2015)

Umesh Sharma (Managing since Jul 05, 2010)

Sachin Padwal-Desai (Managing since Aug 07, 2006)

	FIDA	B: Crisil Composite Bond Fund Index	AB: Crisil 10 year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	8.19%	12.39%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.79%	6.59%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.88%	8.76%	8.13%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.16%	8.15%	6.69%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	7.51%	7.39%	6.78%
Since inception till 29-Nov-2019	8.88%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10817	11236	11294
Last 3 Years	12523	12108	11563
Last 5 Years	15310	15226	14786
Last 10 Years	21907	21895	19106
Last 15 Years	29630	29161	26758
Since inception (05-Mar-1997)	69280	NA	NA

Franklin India Income Opportunities Fund (FIIOF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 22.9928

Inception date : Dec 11, 2009

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

	FIIOF	B: NIFTY Medium Duration Debt Index*	AB: Crisil 10 year gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.70%	10.63%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.36%	7.37%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.06%	8.30%	8.13%
Since inception till 29-Nov-2019	8.71%	8.15%	6.72%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10668	11060	11294
Last 3 Years	12372	12377	11563
Last 5 Years	14741	14908	14786
Since inception (11-Dec-2009)	22993	21843	19136

The Index is adjusted for the period December 11, 2009 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Medium Duration Debt Index is the benchmark for FIIOF effective 15 Nov, 2019.

Franklin India Low Duration Fund (FILDF) - Growth

NAV as at 29-Nov-19 : (Rs.) 22.6156

Inception date : Jul 26, 2010

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	Growth	B: Nifty Low Duration Debt Index [†]	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.71%	10.29%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.93%	7.26%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.73%	8.24%	7.24%
Since inception till 29-Nov-2019	9.12%	8.41%	7.02%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10769	11026	10806
Last 3 Years	12569	12339	12154
Last 5 Years	15203	14862	14189
Since inception (26-Jul-2010)	22616	21273	18856

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

Franklin India Low Duration Fund (FILDF) - Monthly Dividend (MD) ^

NAV as at 29-Nov-19 : (Rs.) 10.4992

Inception dae : Feb 07, 2000

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	MD	B: Nifty Low Duration Debt Index [†]	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.71%	10.29%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.93%	7.26%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.73%	8.24%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.81%	8.29%	6.72%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	7.92%	8.45%	6.31%
Since inception till 29-Nov-2019	7.95%	NA	6.49%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10769	11026	10806
Last 3 Years	12569	12339	12154
Last 5 Years	15200	14862	14189
Last 10 Years	23267	22173	19158
Last 15 Years	31379	33769	25035
Since inception (07-Feb-2000)	45551	NA	34750

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

Franklin India Low Duration Fund (FILDF) - Quarterly Dividend (QD) ^

NAV as at 29-Nov-19 : (Rs.) 10.3941

Inception date : Feb 07, 2000

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	QD	B: Nifty Low Duration Debt Index [†]	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.72%	10.29%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.93%	7.26%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.73%	8.24%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.81%	8.29%	6.72%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	7.92%	8.45%	6.31%
Since inception till 29-Nov-2019	7.96%	NA	6.49%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10769	11026	10806
Last 3 Years	12569	12339	12154
Last 5 Years	15200	14862	14189
Last 10 Years	23267	22173	19158
Last 15 Years	31382	33769	25035
Since inception (07-Feb-2000)	45638	NA	34750

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

Franklin India Debt Hybrid Fund (FIDHF) - Growth option ^

NAV as at 29-Nov-19 : (Rs.) 58.5863

Inception date : Sep 28, 2000

Fund Manager(s)

Equity: Lakshmikanth Reddy (Managing since May 02, 2016) &

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

Debt: Sachin Padwal Desai (Managing since Jul 05, 2010)

Umesh Sharma (Managing since Jul 05, 2010)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIDHF	B: CRISIL Hybrid 85+15 - Conservative Index	AB: Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.28%	12.19%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	5.43%	7.75%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.18%	8.91%	8.13%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.47%	8.67%	6.69%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	8.74%	8.71%	6.78%
Since inception till 29-Nov-2019	9.66%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10925	11215	11294
Last 3 Years	11716	12506	11563
Last 5 Years	14148	15333	14786
Last 10 Years	22546	22977	19106
Last 15 Years	35147	34994	26758
Since inception (28-Sep-2000)	58586	NA	NA

Benchmark returns calculated based on Total Return Index Values

CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Franklin India Equity Savings Fund (FIESF) - Growth

NAV as at 29-Nov-19 : (Rs.) 10.3737

Inception date : Aug 27, 2018

Fund Manager(s)

Equity: Lakshmikanth Reddy (Managing since Aug 03, 2018) &

Debt: Sachin Padwal-Desai (Managing since Aug 03, 2018)

Umesh Sharma (Managing since Aug 03, 2018)

Pyari Menon (Managing since Sep 26, 2019) (Dedicated for making investments for Foreign Securities)

	FIESF	B: Nifty Equity Savings Index TRI	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

Different plans have a different expense structure

SCHEME PERFORMANCE - REGULAR PLANS

Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	4.88%	9.75%	12.38%
Since inception till 29-Nov-2019	2.96%	6.61%	3.73%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10487	10972	11234
Since inception (27-Aug-2018)	10374	10839	10472

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Government Securities Fund (FIGSF) - Growth ^

NAV as at 29-Nov-19 : (Rs.) 43.9515

Inception date : Dec 07, 2001

Fund Manager(s):

Sachin Padwal - Desai (Managing since Aug 07, 2006)

Umesh Sharma (Managing since Jul 05, 2010)

	FIGSF	B: I-Sec Li-BEX	AB: Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.71%	14.33%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	2.62%	6.65%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.22%	9.85%	8.13%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	6.81%	9.17%	6.69%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	7.66%	9.06%	6.78%
Since inception till 29-Nov-2019	8.58%	NA	7.05%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11068	11429	11294
Last 3 Years	10806	12129	11563
Last 5 Years	14174	16005	14786
Last 10 Years	19320	24048	19106
Last 15 Years	30288	36721	26758
Since inception (07-Dec-2001)	43952	NA	34038

Franklin India Savings Fund (FISF) - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 36.2725

Inception date : Feb 11, 2002

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Umesh Sharma (Managing since Oct 25, 2018)

	Retail	B: Nifty Money Market Index*	AB: Crisil year T-Bill Index
Discrete 12 months performance			
Nov 22, 2019 to Nov 29, 2019 (7 Days)	6.78%	6.26%	8.02%
Nov 14, 2019 to Nov 29, 2019 (15 Days)	7.13%	6.26%	7.05%
Oct 31, 2019 to Nov 29, 2019 (1 Month)	6.33%	5.81%	7.38%
Aug 30, 2019 to Nov 29, 2019 (3 Months)	7.33%	5.96%	7.49%
May 31, 2019 to Nov 29, 2019 (6 Months)	8.39%	6.37%	7.60%
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	8.92%	7.07%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.71%	7.05%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.94%	7.41%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.13%	7.65%	6.72%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	7.78%	7.20%	6.31%
Since inception till 29-Nov-2019	7.50%	NA	6.12%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10890	10705	10806
Last 3 Years	12494	12264	12154
Last 5 Years	14658	14304	14189
Last 10 Years	21861	20912	19158
Last 15 Years	30765	28403	25035
Since inception (11-Feb-2002)	36273	NA	28783

#The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Money Market Index is the benchmark for FISF effective 15 Nov, 2019.

Franklin India Short Term Income Plan (FISTIP) - Growth - Retail ^

NAV as at 29-Nov-19 : (Rs.) 4101.3883

Inception date : Jan 31, 2002

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	Retail	B: Crisil short- Term bond Fund Index	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	6.82%	10.39%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.52%	7.30%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.08%	8.26%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.52%	8.10%	6.72%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	8.57%	7.69%	6.31%
Since inception till 29-Nov-2019	8.23%	NA	6.13%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10680	11036	10806
Last 3 Years	12426	12350	12154
Last 5 Years	14753	14876	14189
Last 10 Years	22662	21789	19158
Last 15 Years	34330	30394	25035
Since inception (31-Jan-2002)	41014	NA	28913

Franklin India Short Term Income Plan (FISTIP) - Growth - Institutional Plan (IP)

NAV as at 29-Nov-19 : (Rs.) 3393.164

Inception date : Sep 06, 2005

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	IP#	B: Crisil Short-Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.18%	10.39%	8.09%

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Different plans have a different expense structure

Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.91%	7.30%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.48%	8.26%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.87%	8.10%	6.72%
Since inception till 29-Nov-2019	8.96%	7.80%	6.34%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10716	11036	10806
Last 3 Years	12564	12350	12154
Last 5 Years	15030	14876	14189
Last 10 Years	23390	21789	19158
Since inception (06-Sep-2005)	33932	29154	24005

The plan is suspended for further subscription

Franklin India Ultra Short Bond Fund (FIUBF) - Growth Option - Retail

NAV as at 29-Nov-19 : (Rs.) 26.361

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Santosh Kamath (Managing since Oct 25, 2018)

	FIUBF	B: Nifty Ultra Short Duration Debt Index*	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.35%	7.08%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.24%	7.05%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.64%	7.42%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.58%	7.66%	6.72%
Since inception till 29-Nov-2019	8.44%	7.52%	6.60%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10932	10706	10806
Last 3 Years	12679	12266	12154
Last 5 Years	15138	14306	14189
Last 10 Years	22779	20915	19158
Since inception (18-Dec-2007)	26361	23799	21473

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

Franklin India Ultra Short Bond Fund - Super Institutional - Growth

NAV as at 29-Nov-19 : (Rs.) 27.8763

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Santosh Kamath (Managing since Oct 25, 2018)

	FIUBF- SIP	B: Nifty Ultra Short Duration Debt Index*	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.76%	7.08%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.73%	7.05%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	9.18%	7.42%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	9.10%	7.66%	6.72%
Since inception till 29-Nov-2019	8.95%	7.52%	6.60%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10973	10706	10806
Last 3 Years	12851	12266	12154
Last 5 Years	15518	14306	14189
Last 10 Years	23900	20915	19158
Since inception (18-Dec-2007)	27876	23799	21473

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

Franklin India Ultra Short Bond Fund - Institutional - Growth

NAV as at 29-Nov-19 : (Rs.) 26.9978

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008) Santosh Kamath (Managing since Oct 25, 2018)

	FIUBF- IP	B: Nifty Ultra Short Duration Debt Index*	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.57%	7.08%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	8.46%	7.05%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.85%	7.42%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	8.79%	7.66%	6.72%
Since inception till 29-Nov-2019	8.66%	7.52%	6.60%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10954	10706	10806
Last 3 Years	12755	12266	12154
Last 5 Years	15290	14306	14189
Last 10 Years	23238	20915	19158
Since inception (18-Dec-2007)	26998	23799	21473

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

Franklin India Liquid Fund (FILF) - Growth Option - Retail ^

NAV as at 30-Nov-19 : (Rs.) 4546.164

Inception date : Apr 29, 1998

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008) Umesh Sharma (Managing since Oct 25, 2018)

	Retail#	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Discrete 12 months performance			
Nov 23, 2019 to Nov 30, 2019 (7 Days)	5.13%	5.84%	8.01%
Nov 15, 2019 to Nov 30, 2019 (15 Days)	5.11%	5.78%	7.04%
Oct 31, 2019 to Nov 30, 2019 (1 Month)	5.01%	5.57%	7.30%
Aug 31, 2019 to Nov 30, 2019 (3 Months)	5.26%	5.88%	7.49%
May 31, 2019 to Nov 30, 2019 (6 Months)	5.66%	6.33%	7.59%
Compounded Annualised Growth Rate Performance			

SCHEME PERFORMANCE - REGULAR PLANS

Last 1 Year (Nov 30, 2018 to Nov 30, 2019)	6.36%	7.04%	8.08%
Last 3 Years (Nov 30, 2016 to Nov 30, 2019)	6.33%	7.04%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 30, 2019)	6.79%	7.41%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 30, 2019)	7.32%	7.65%	6.71%
Last 15 Years (Nov 30, 2004 to Nov 30, 2019)	7.07%	7.20%	6.31%
Since inception till 30-Nov-2019	7.26%	NA	6.65%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10636	10704	10808
Last 3 Years	12021	12264	12155
Last 5 Years	13895	14303	14191
Last 10 Years	20277	20911	19160
Last 15 Years	27885	28402	25038
Since inception (29-Apr-1998)	45462	NA	40170

The plan is suspended for further subscription. Less than 1 Year returns are simple annualized

Franklin India Liquid Fund (FILF) - Growth Option - Institutional Plan (IP)

NAV as at 30-Nov-19 : (Rs.) 2952.5611

Inception date : Jun 22, 2004

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008) Umesh Sharma (Managing since Oct 25, 2018)

	IP#	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Discrete 12 months performance			
Nov 23, 2019 to Nov 30, 2019 (7 Days)	5.38%	5.84%	8.01%
Nov 15, 2019 to Nov 30, 2019 (15 Days)	5.36%	5.78%	7.04%
Oct 31, 2019 to Nov 30, 2019 (1 Month)	5.26%	5.57%	7.30%
Aug 31, 2019 to Nov 30, 2019 (3 Months)	5.52%	5.88%	7.49%
May 31, 2019 to Nov 30, 2019 (6 Months)	5.92%	6.33%	7.59%
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 30, 2019)	6.62%	7.04%	8.08%
Last 3 Years (Nov 30, 2016 to Nov 30, 2019)	6.59%	7.04%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 30, 2019)	7.06%	7.41%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 30, 2019)	7.59%	7.65%	6.71%
Last 15 Years (Nov 30, 2004 to Nov 30, 2019)	7.34%	7.20%	6.31%
Since inception till 30-Nov-2019	7.26%	7.11%	6.19%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10662	10704	10808
Last 3 Years	12112	12264	12155
Last 5 Years	14070	14303	14191
Last 10 Years	20791	20911	19160
Last 15 Years	28933	28402	25038
Since inception (22-Jun-2004)	29526	28885	25309

The plan is suspended for further subscription. Less than 1 Year returns are simple annualized

Franklin India Liquid Fund (FILF) - Growth Option - Super Institutional Plan (SIP)

NAV as at 30-Nov-19 : (Rs.) 2912.377

Inception date : Sep 02, 2005

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008) Umesh Sharma (Managing since Oct 25, 2018)

	SIP	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Discrete 12 months performance			
Nov 23, 2019 to Nov 30, 2019 (7 Days)	5.81%	5.84%	8.01%
Nov 15, 2019 to Nov 30, 2019 (15 Days)	5.78%	5.78%	7.04%
Oct 31, 2019 to Nov 30, 2019 (1 Month)	5.69%	5.57%	7.30%
Aug 31, 2019 to Nov 30, 2019 (3 Months)	5.94%	5.88%	7.49%
May 31, 2019 to Nov 30, 2019 (6 Months)	6.36%	6.33%	7.59%
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 30, 2019)	7.08%	7.04%	8.08%
Last 3 Years (Nov 30, 2016 to Nov 30, 2019)	7.05%	7.04%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 30, 2019)	7.51%	7.41%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 30, 2019)	7.99%	7.65%	6.71%
Since inception till 30-Nov-2019	7.79%	7.34%	6.35%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10708	10704	10808
Last 3 Years	12267	12264	12155
Last 5 Years	14370	14303	14191
Last 10 Years	21577	20911	19160
Since inception (02-Sep-2005)	29124	27432	24036

The plan is suspended for further subscription. Less than 1 Year returns are simple annualized

Franklin India Floating Rate Fund (FIFRF) - Growth Option ^

NAV as at 29-Nov-19 : (Rs.) 29.3126

Inception date : Apr 23, 2001

Fund Manager(s):

Pallab Roy (Managing since Aug 07, 2006) Umesh Sharma (Managing since Jul 05, 2010)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIFRF	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	7.75%	7.05%	8.09%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	6.72%	7.04%	6.72%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	6.52%	7.41%	7.24%
Last 10 Years (Nov 30, 2009 to Nov 29, 2019)	6.38%	7.65%	6.72%
Last 15 Years (Nov 30, 2004 to Nov 29, 2019)	6.07%	7.20%	6.31%
Since inception till 29-Nov-2019	5.95%	NA	6.31%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10772	10703	10806
Last 3 Years	12153	12262	12154
Last 5 Years	13722	14301	14189
Last 10 Years	18566	20908	19158
Last 15 Years	24225	28398	25035
Since inception (23-Apr-2001)	29313	NA	31228

As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

Different plans have a different expense structure

Franklin India Credit Risk Fund (FICRF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 19.9437

Inception date : Dec 07, 2011

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

	FICRF	B: NIFTY Credit Risk Bond Index ^ ^ ^	AB: Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	5.78%	10.54%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	6.96%	7.35%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	7.87%	8.29%	8.13%
Since inception till 29-Nov-2019	9.03%	8.65%	7.86%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10576	11051	11294
Last 3 Years	12235	12367	11563
Last 5 Years	14612	14896	14786
Since inception (07-Dec-2011)	19944	19394	18290

^ ^ 20% Nifty 500 + 80% Crisil Short-Term Bond Fund Index

The Index is adjusted for the period December 07, 2011 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Credit Risk Bond Index is the benchmark for FICRF effective 15 Nov, 2019.

Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 34.4185

Inception date : Feb 06, 2012

Fund Manager(s):

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIF-FUSOF	B: Russell 3000 Growth	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	21.94%	24.08%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	18.66%	21.15%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	12.62%	16.72%	Not Applicable
Since inception till 29-Nov-2019	17.13%	20.90%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	12187	12401	Not Applicable
Last 3 Years	16701	17773	Not Applicable
Last 5 Years	18131	21679	Not Applicable
Since inception (06-Feb-2012)	34419	44084	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Banking & PSU Debt Fund - Growth

NAV as at 29-Nov-19 : (Rs.) 15.9786

Inception date : Apr 25, 2014

Fund Manager(s):

Sachin Padwal-Desai (Managing since Apr 25, 2014) Umesh Sharma (Managing since Apr 25, 2014)

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIBPDF	B: NIFTY Banking and PSU Debt Index ^	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	12.59%	12.32%	12.98%
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	7.84%	6.57%	4.96%
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	8.35%	8.75%	8.13%
Since inception till 29-Nov-2019	8.73%	9.52%	8.91%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11255	11228	11294
Last 3 Years	12540	12100	11563
Last 5 Years	14939	15216	14786
Since inception (25-Apr-2014)	15979	16638	16128

The Index is adjusted for the period April 25, 2014 to November 15, 2019 with the performance of CRISIL Composite Bond Fund Index. NIFTY Banking and PSU Debt Index is the benchmark for FIBPDF effective 15 Nov, 2019.

Franklin India Feeder - Franklin European Growth Fund

NAV as at 29-Nov-19 : (Rs.) 9.762

Inception date : May 16, 2014

Fund Manager(s):

Pyari Menon (Managing since Sep 26, 2019) (dedicated for making investments for Foreign Securities)

	FIF-FEGF	B: MSCI Europe Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	5.24%	17.97%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	4.22%	12.72%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	1.93%	7.03%	Not Applicable
Since inception till 29-Nov-2019	-0.43%	6.15%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10522	11792	Not Applicable
Last 3 Years	11318	14317	Not Applicable
Last 5 Years	11004	14050	Not Applicable
Since inception (16-May-2014)	9762	13923	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Multi-Asset Solution Fund - Growth*

NAV as at 29-Nov-19 : (Rs.) 13.1491

Inception date : Nov 28, 2014

Fund Manager(s): Paul S Parampreet (effective May 01, 2019)

	FIMAS	B: CRISIL Hybrid 35+65 - Aggressive Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.47%	11.26%	Not Applicable
Last 3 Years (Nov 30, 2016 to Nov 29, 2019)	6.09%	11.41%	Not Applicable
Last 5 Years (Nov 28, 2014 to Nov 29, 2019)	5.62%	9.09%	Not Applicable
Since inception till 29-Nov-2019	5.62%	9.09%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11044	11123	Not Applicable
Last 3 Years	11940	13825	Not Applicable
Last 5 Years	13149	15459	Not Applicable
Since inception (28-Nov-2014)	13149	15459	Not Applicable

*This scheme has been in existence for more than 3 Years but less than 5 years

Benchmark returns calculated based on Total Return Index Values

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

SCHEME PERFORMANCE - REGULAR PLANS

Franklin India Fixed Maturity Plans - Series 1 - Plan A (1108 Days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 12.0955

Inception date : Mar 27, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since Mar 27, 2017), Umesh Sharma (Managing since Mar 27, 2017)

	FIFMP-1A	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.35%	12.39%	12.98%
Since inception till 29-Nov-2019	7.37%	7.66%	5.99%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10933	11236	11294
Since inception (27-Mar-2017)	12096	12184	11685

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans – Series 1 - Plan B (1104 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 12.0012

Inception date : May 12, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since May 12, 2017), Umesh Sharma (Managing since May 12, 2017)

	FIFMP-1B	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	9.34%	12.39%	12.98%
Since inception till 29-Nov-2019	7.41%	7.82%	6.50%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10931	11236	11294
Since inception (12-May-2017)	12001	12118	11743

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 2 - Plan A (1224 Days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.542

Inception date : November 29, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since November 29, 2017), Umesh Sharma (Managing since November 29, 2017)

	FIFMP-2A	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.48%	12.39%	12.98%
Since inception till 29-Nov-2019	7.43%	7.95%	7.49%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11045	11236	11294
Since inception (29-Nov-2017)	11542	11652	11554

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 2 - Plan B (1224 Days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.581

Inception date : December 20, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since December 20, 2017), Umesh Sharma (Managing since December 20, 2017)

	FIFMP-2B	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.69%	12.39%	12.98%
Since inception till 29-Nov-2019	7.85%	8.34%	8.23%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11066	11236	11294
Since inception (20-Dec-2017)	11581	11683	11660

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans – Series 2 – Plan C (1205 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.5771

Inception date : Jan 10, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since January 10, 2018), Umesh Sharma (Managing since January 10, 2018)

	FIFMP-2C	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.86%	12.39%	12.98%
Since inception till 29-Nov-2019	8.08%	8.79%	9.12%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11083	11236	11294
Since inception (10-Jan-2018)	11577	11721	11788

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans – Series 3 – Plan A (1157 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.5335

Inception date : Feb 27, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Feb 27, 2018), Umesh Sharma (Managing since Feb 27, 2018)

	FIFMP-3A	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.88%	12.39%	12.98%
Since inception till 29-Nov-2019	8.48%	9.95%	11.00%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11085	11236	11294
Since inception (27-Feb-2018)	11534	11810	12008

This scheme has been in existence for more than 1 Year but less than 3/5 years

Different plans have a different expense structure

Franklin India Fixed Maturity Plans – Series 3 – Plan B (1139 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.5072

Inception date : Mar 07, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Mar 07, 2018), Umesh Sharma (Managing since Mar 07, 2018)

	FIFMP-3B	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.78%	12.39%	12.98%
Since inception till 29-Nov-2019	8.45%	10.00%	11.07%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11075	11236	11294
Since inception (07-Mar-2018)	11507	11794	11994

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans – Series 3 – Plan C (1132 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.4369

Inception date : Mar 14, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Mar 14, 2018), Umesh Sharma (Managing since Mar 14, 2018)

	FIFMP-3C	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.79%	12.39%	12.98%
Since inception till 29-Nov-2019	8.16%	9.92%	11.13%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11075	11236	11294
Since inception (14-Mar-2018)	11437	11759	11981

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans – Series 3 – Plan D (1132 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.414

Inception date : Mar 22, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Mar 22, 2018), Umesh Sharma (Managing since Mar 22, 2018)

	FIFMP-3D	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.80%	12.39%	12.98%
Since inception till 29-Nov-2019	8.14%	9.71%	10.61%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11077	11236	11294
Since inception (22-Mar-2018)	11414	11696	11859

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans – Series 3 – Plan E (1104 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.4799

Inception date : May 23, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since May 23, 2018), Umesh Sharma (Managing since May 23, 2018)

	FIFMP-3E	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.67%	12.39%	12.98%
Since inception till 29-Nov-2019	9.50%	11.16%	12.35%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11064	11236	11294
Since inception (23-May-2018)	11480	11745	11938

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 3 - Plan F (1098 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.418

Inception date : June 13, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since June 13, 2018), Umesh Sharma (Managing since June 13, 2018)

	FIFMP-3F	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.55%	12.39%	12.98%
Since inception till 29-Nov-2019	9.49%	11.66%	12.95%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11052	11236	11294
Since inception (13-Jun-2018)	11418	11752	11950

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 4 - Plan A (1098 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.3441

Inception date : June 27, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since June 27, 2018), Umesh Sharma (Managing since June 27, 2018)

	FIFMP-4A	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.77%	12.39%	12.98%
Since inception till 29-Nov-2019	9.26%	11.47%	12.78%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11073	11236	11294
Since inception (27-Jun-2018)	11344	11673	11868

This scheme has been in existence for more than 1 Year but less than 3/5 years

SCHEME PERFORMANCE - REGULAR PLANS

Franklin India Fixed Maturity Plans - Series 4 - Plan B (1098 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.2409

Inception date : July 25, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since July 25, 2018), Umesh Sharma (Managing since July 25, 2018)

	FIFMP-4B	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.44%	12.39%	12.98%
Since inception till 29-Nov-2019	9.07%	11.46%	12.57%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11041	11236	11294
Since inception (25-Jul-2018)	11241	11574	11730

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 4 - Plan C (1098 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.2641

Inception date : Aug 29, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since August 29, 2018), Umesh Sharma (Managing since August 29, 2018)

	FIFMP-4C	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.98%	12.39%	12.98%
Since inception till 29-Nov-2019	9.97%	12.10%	13.73%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11095	11236	11294
Since inception (29-Aug-2018)	11264	11537	11747

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 4 - Plan D (1098 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 10.7172

Inception date : Sep 11, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since September 11, 2018), Umesh Sharma (Managing since September 11, 2018)

	FIFMP-4D	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	5.40%	12.39%	12.98%
Since inception till 29-Nov-2019	5.86%	13.36%	15.54%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10539	11236	11294
Since inception (11-Sep-2018)	10717	11648	11921

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 4 - Plan E (1098 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.296

Inception date : Sep 26, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since September 26, 2018), Umesh Sharma (Managing since September 26, 2018)

	FIFMP-4E	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.53%	12.39%	12.98%
Since inception till 29-Nov-2019	10.92%	13.70%	15.09%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11050	11236	11294
Since inception (26-Sep-2018)	11296	11629	11797

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans (FIFMP) - Series 4 - Plan F (1286 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.2529

Inception date : Oct 10, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since October 10, 2018), Umesh Sharma (Managing since October 10, 2018)

	FIFMP-4F	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	10.85%	12.39%	12.98%
Since inception till 29-Nov-2019	10.94%	13.65%	15.06%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11082	11236	11294
Since inception (10-Oct-2018)	11253	11565	11729

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans (FIFMP) - Series 5 - Plan A (1273 days) - Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.2933

Inception date : Oct 30, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since October 30, 2018), Umesh Sharma (Managing since October 30, 2018)

	FIFMP-5A	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 30, 2018 to Nov 29, 2019)	11.57%	12.39%	12.98%
Since inception till 29-Nov-2019	11.89%	13.24%	14.10%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11154	11236	11294
Since inception (30-Oct-2018)	11293	11440	11534

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Fixed Maturity Plans - Series 5 - Plan B (1244 days) Growth Option

NAV as at 29-Nov-19 : (Rs.) 11.153

Inception date : Nov 28, 2018

Sachin Padwal-Desai (Managing since November 28, 2018), Umesh Sharma (Managing since November 28, 2018)

	FIFMP-5B	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Nov 28, 2018 to Nov 29, 2019)	11.50%	12.68%	13.21%
Since inception till 29-Nov-2019	11.50%	12.68%	13.21%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11153	11272	11325
Since inception (28-Nov-2018)	11153	11272	11325

This scheme has been in existence for more than 1 Year but less than 3/5 years

NAV is as at beginning of the period.

Past performance may or may not be sustained in future. Returns greater than 1 Year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark

For FILF and FISF, less than 1 Year returns are simple annualized.

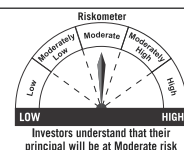
NA : Not Available

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

PRODUCT LABELING FOR FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 1 - PLAN A (1108 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 1 - PLAN B (1104 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN A (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN B (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN C (1205 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN A (1157 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN B (1139 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN C (1132 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN D (1132 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN E (1104 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN F (1286 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN A (1273 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN B (1244 DAYS)

This product is suitable for investors who are seeking*:

- Income over the term of the plan
- A fund that invests in Debt/Money Market Instruments

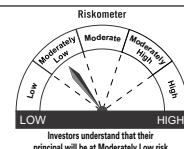


PRODUCT LABELING FOR FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN F (1098 DAYS)

FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN A (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN B (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN C (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN D (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN E (1098 DAYS)

This product is suitable for investors who are seeking*:

- Income over the term of the plan
- A fund that invests in Debt/Money Market Instruments



*Investors should consult their financial distributors if in doubt about whether these products are suitable for them.

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of fixed income securities/ debt instruments maturing on or before the maturity of the Scheme. However, there can be no assurance that the investment objective of the Scheme will be realized.

LOAD STRUCTURE

Entry - In accordance with the SEBI guidelines, no entry load will be charged by the Mutual Fund.

Exit - Not Applicable

SIP RETURNS - REGULAR PLANS

Franklin India Bluechip Fund (FIBC) - Growth Option SIP - If you had invested ₹ 10000 every month in FIBC

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,750,000
Total value as on 29-Nov-2019 (Rs)	126,141	388,603	707,284	1,161,362	1,990,677	35,787,005
Returns	9.70%	5.04%	6.53%	9.11%	9.78%	18.82%
Total value of B: Nifty 100 TRI [^] [^]	128,544	426,323	791,490	1,269,608	2,163,504	17,908,669
B:Nifty 100 TRI [^] [^] Returns	13.57%	11.33%	11.04%	11.61%	11.35%	14.11%
Total value of AB: Nifty 50* TRI	128,936	428,128	798,760	1,288,625	2,192,585	17,531,711
AB: Nifty 50* TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	13.96%

[^] [^] Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of ([^] [^] S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996, S&P 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)

Templeton India Value Fund (TIVF) - Dividend Option [^] SIP - If you had invested ₹ 10000 every month in TIVF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,790,000
Total value as on 29-Nov-2019 (Rs)	120,822	356,191	665,819	1,119,773	1,902,423	25,786,107
Returns	1.28%	-0.69%	4.12%	8.09%	8.92%	16.25%
Total value of B: S&P BSE 500 TRI	128,097	428,065	793,599	1,242,838	1,962,249	NA
B:S&P BSE 500 TRI Returns	12.85%	11.61%	11.15%	11.01%	9.51%	NA
Total value of S&P BSE SENSEX TRI	130,238	440,670	822,102	1,321,515	2,255,225	19,464,778
S&P BSE SENSEX TRI Returns	16.33%	13.62%	12.57%	12.74%	12.13%	14.36%

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of [#] The Index is adjusted for the period Dec 29, 2000 to Feb 11, 2019 with the performance of MSCI India Value
S&P BSE 500 is the benchmark for TIVF effective 11 Feb, 2019.

Franklin India Equity Fund (FIEF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIEF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	3,010,000
Total value as on 29-Nov-2019 (Rs)	123,963	381,891	700,807	1,223,235	2,224,866	61,108,832
Returns	6.23%	3.88%	6.16%	10.57%	11.88%	19.75%
Total value of B: Nifty 500 ¹ TRI	127,216	406,564	766,582	1,272,189	2,175,806	24,736,064
B:Nifty 500 ¹ TRI Returns	11.43%	8.09%	9.75%	11.67%	11.46%	14.26%
Total value of AB: Nifty 50* TRI	128,936	428,128	798,760	1,288,625	2,192,585	21,690,841
AB: Nifty 50* TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	13.44%

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^{\$} Nifty 500 PRI values from 29.09.1994 to 26.11.1998 and TRI values since 26.11.1998, * Nifty 50 PRI values from 29.09.1994 to 30.06.1999 and TRI values since 30.06.1999)

Franklin India Prima Fund (FIPF) - Growth Option [^] SIP - If you had invested ₹ 10000 every month in FIPF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	3,120,000
Total value as on 29-Nov-2019 (Rs)	124,963	380,741	721,981	1,363,528	2,676,036	80,977,775
Returns	7.82%	3.68%	7.35%	13.61%	15.33%	20.42%
Total value of B: Nifty Midcap 150 TRI [^] [^]	124,416	366,535	700,681	1,251,468	2,224,966	28,113,323
B:Nifty Midcap 150 TRI [^] [^] Returns	6.95%	1.18%	6.15%	11.21%	11.88%	14.27%
Total value of Nifty 50* TRI	128,936	428,128	798,760	1,288,625	2,192,585	23,138,411
Nifty 50 TRI*	14.21%	11.62%	11.41%	12.03%	11.60%	13.11%

[^] [^] The 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 of ([^] [^] 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, * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Franklin India Equity Advantage Fund (FIEAF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIEAF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,770,000
Total value as on 29-Nov-2019 (Rs)	122,672	376,123	682,413	1,177,948	2,104,681	4,691,923
Returns	4.19%	2.87%	5.10%	9.51%	10.83%	12.25%
Total value of B: Nifty LargeMidcap 250 Index TRI	126,860	404,598	762,539	1,265,232	2,163,638	4,429,024
B:Nifty LargeMidcap 250 Index TRI Returns	10.86%	7.76%	9.54%	11.52%	11.35%	11.56%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	4,529,697
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.83%

[#] The Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500
Nifty LargeMidcap 250 is the benchmark for FIEAF effective 11 Feb, 2019.

Franklin India Focused Equity Fund (FIEFF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIEFF

	1 Year	3 Years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,490,000
Total value as on 29-Nov-2019 (Rs)	128,998	407,111	756,526	1,387,937	2,645,068	4,106,250
Returns	14.31%	8.18%	9.22%	14.11%	15.11%	15.26%
Total value of B: Nifty 500 TRI	127,216	406,564	766,582	1,272,189	2,175,806	3,154,881
B:Nifty 500 TRI Returns	11.43%	8.09%	9.75%	11.67%	11.46%	11.43%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	3,159,685
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.45%

Franklin Asian Equity Fund (FAEF) - Growth Option SIP - If you had invested ₹ 10000 every month in FAEF

	1 Year	3 Years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,430,000
Total value as on 29-Nov-2019 (Rs)	130,465	406,194	757,172	1,151,938	1,926,850	2,575,522
Returns	16.70%	8.02%	9.26%	8.88%	9.16%	9.44%
Total value of B: MSCI Asia (ex-Japan) TRI	126,647	402,235	758,158	1,160,315	2,021,136	2,806,698
B:MSCI Asia (ex-Japan) TRI Returns	10.50%	7.36%	9.31%	9.09%	10.07%	10.77%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	2,991,879
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.75%

Different plans have a different expense structure

Templeton India Equity Income Fund (TIEIF) - Growth Option SIP - If you had invested ₹ 10000 every month in TIEIF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,630,000
Total value as on 29-Nov-2019 (Rs)	121,545	372,984	699,347	1,151,943	2,006,879	3,634,726
Returns	2.41%	2.32%	6.08%	8.89%	9.93%	11.09%
Total value of B: Nifty Dividend Opportunities 50 TRI	118,917	381,857	717,956	1,185,476	2,033,908	3,482,786
B:Nifty Dividend Opportunities 50 TRI Returns	-1.68%	3.88%	7.12%	9.69%	10.19%	10.52%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	3,707,373
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.35%

[#] The Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019 and Nifty Dividend Opportunities 50 TRI values since 11.02.2019)
Nifty Dividend Opportunities50 is the benchmark for TIEIF effective 11 Feb, 2019.

Franklin India Taxshield (FIT) - Growth Option SIP - If you had invested ₹ 10000 every month in FIT

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,480,000
Total value as on 29-Nov-2019 (Rs)	124,224	387,457	709,737	1,235,583	2,257,140	22,040,725
Returns	6.64%	4.85%	6.66%	10.85%	12.15%	18.15%
Total value of B: Nifty 500 TRI	127,216	406,564	766,582	1,272,189	2,175,806	14,394,967
B:Nifty 500 TRI Returns	11.43%	8.09%	9.75%	11.67%	11.46%	14.86%
Total value of AB: Nifty 50* TRI	128,936	428,128	798,760	1,288,625	2,192,585	13,238,053
AB: Nifty 50* TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.21%

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^{*} Nifty 50 PRI values from 10.04.1999 to 30.06.1999 and TRI values since 30.06.1999)

Franklin India Opportunities Fund (FIOF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIOF

	1 Year	3 Years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,370,000
Total value as on 29-Nov-2019 (Rs)	122,912	376,046	687,174	1,191,634	2,074,604	11,443,587
Returns	4.57%	2.86%	5.38%	9.84%	10.56%	14.08%
Total value of B: Nifty 500 TRI [^] [^]	127,256	407,916	766,058	1,264,243	2,168,322	9,457,145
B:Nifty 500 TRI [^] [^] Returns	11.49%	8.31%	9.73%	11.49%	11.39%	12.50%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	11,838,139
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.36%

[^] [^] Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of ([^] [^] ET Mindex PRI values from 21.02.2000 to 10.03.2004; S&P BSE 200 PRI values from 10.03.2004 to 01.08.2006; S&P BSE 200 TRI values from 01.08.2006 to 04.06.2018)

Franklin Build India Fund (FBIF) - Growth Option SIP - If you had invested ₹ 10000 every month in FBIF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,230,000
Total value as on 29-Nov-2019 (Rs)	125,543	391,202	740,388	1,419,523	2,738,752	2,864,071
Returns	8.75%	5.49%	8.36%	14.74%	15.76%	15.72%
Total value of B: S&P BSE India Infrastructure Index TRI [^] [^]	113,798	336,334	617,692	1,012,830	1,719,018	1,785,482
B:S&P BSE India Infrastructure Index TRI [^] [^] Returns	-9.51%	-4.38%	1.15%	5.27%	6.99%	7.06%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	2,278,485
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	11.56%

[^] [^] Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

Franklin India Smaller Companies Fund (FISCF) - Growth Option SIP - If you had invested ₹ 10000 every month in FISCF

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,070,000
Total value as on 29-Nov-2019 (Rs)	116,296	333,254	631,082	1,242,777	2,080,302
Returns	-5.72%	-4.96%	2.00%	11.01%	14.42%
Total value of B: Nifty Smallcap 250 TRI [^] [^]	116,835	320,234	597,150	1,050,881	1,553,425
B:Nifty Smallcap 250 TRI [^] [^] Returns	-4.89%	-7.48%	-0.19%	6.31%	8.16%
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	1,865,721
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	12.09%

[^] [^] Index adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

Franklin India Equity Hybrid Fund (FIEHF) - Growth Option [^] SIP - If you had invested ₹ 10000 every month in FIEHF

	1 Year	3 Years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,390,000
Total value as on 29-Nov-2019 (Rs)	125,847	394,632	717,867	1,215,817	2,151,310	12,039,695
Returns	9.23%	6.08%	7.12%	10.40%	11.24%	14.30%
Total value of B: CRISIL Hybrid 35+65 - Aggressive Index	128,098	415,014	773,030	1,250,612	2,119,984	NA
B:CRISIL Hybrid 35+65 - Aggressive Index Returns	12.85%	9.49%	10.09%	11.19%	10.97%	NA
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	12,047,996
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.31%

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIF-FUSOF

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	940,000
Total value as on 29-Nov-2019 (Rs)	135,656	471,358	884,123	1,432,072	1,748,923
Returns	25.27%	18.37%	15.53%	14.99%	15.47%
Total value of B: Russell 3000 Growth Index	139,110	492,148	970,562	1,645,466	2,043,404
B:Russell 3000 Growth Index Returns	31.08%	21.47%	19.35%	18.89%	19.31%</

SIP RETURNS - REGULAR PLANS

Franklin India Pension Plan (FIPEP) - Growth Option ^

SIP - If you had invested ₹ 10000 every month in FIPEP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,720,000
Total value as on 29-Nov-2019 (Rs)	126,746	399,169	717,958	1,160,551	1,984,520	11,666,280
Returns	10.67%	6.84%	7.13%	9.09%	9.72%	11.33%
Total value of Benchmark**	127,664	410,491	757,701	1,207,161	2,019,184	NA
Benchmark Returns**	12.15%	8.74%	9.28%	10.20%	10.05%	NA
Total value of AB: CRISIL 10 Year Gilt Index	127,841	408,074	731,123	1,114,342	1,773,787	NA
AB: CRISIL 10 Year Gilt Index Returns	12.44%	8.34%	7.85%	7.95%	7.59%	NA

Benchmark: 40% Nifty 500 + 60% CRISIL Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Credit Risk Fund (FICRF) - Growth Option

SIP - If you had invested ₹ 10000 every month in FICRF - RP

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	960,000
Total value as on 29-Nov-2019 (Rs)	122,694	396,262	719,788	1,112,206	1,338,158
Returns	4.22%	6.35%	7.23%	7.90%	8.14%
Total value of B: NIFTY Credit Risk Bond Index#	126,776	409,015	738,200	1,133,111	1,357,000
B:NIFTY Credit Risk Bond Index# Returns	10.73%	8.50%	8.24%	8.42%	8.48%
Total value of AB: CRISIL 10 Year Gilt Index	127,784	407,975	730,931	1,114,257	1,323,575
AB: CRISIL 10 Year Gilt Index Returns	12.35%	8.32%	7.84%	7.95%	7.87%

The Index is adjusted for the period December 07, 2011 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Credit Risk Bond Index is the benchmark for FICRF effective 15 Nov, 2019.

Franklin India Index Fund Nifty Plan (FIIF-Nifty Plan) - Growth Option

SIP - If you had invested ₹ 10000 every month in FIIF-NSE

	1 Year	3 Years	5 Years	7 Years	10 year	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,320,000
Total value as on 29-Nov-2019 (Rs)	127,957	418,660	770,331	1,225,703	2,042,757	9,577,788
Returns	12.62%	10.08%	9.95%	10.63%	10.27%	13.07%
Total value of B: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	11,302,963
B:Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.48%

Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 20s Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 20s Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,920,000
Total value as on 29-Nov-2019 (Rs)	124,710	383,172	700,924	1,156,586	1,997,998	5,394,791
The 20s Plan Returns	7.42%	4.11%	6.17%	9.00%	9.85%	11.88%
Total value of Benchmark***	129,302	430,006	800,136	1,284,057	2,179,915	5,556,451
Benchmark*** Returns	14.81%	11.93%	11.48%	11.93%	11.49%	12.20%

***Benchmark: 20s Plan - 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 30s Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 30s Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,920,000
Total value as on 29-Nov-2019 (Rs)	124,934	389,677	710,140	1,143,655	1,943,422	4,792,840
The 30s Plan Returns	7.78%	5.23%	6.69%	8.68%	9.33%	10.59%
Total value of Benchmark***	128,876	424,682	784,742	1,246,151	2,095,826	4,995,261
Benchmark*** Returns	14.12%	11.07%	10.70%	11.09%	10.75%	11.04%

***Benchmark: 30s Plan - 45%S&P BSE Sensex + 10%Nifty 500 + 45%Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 40s Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 40s Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,920,000
Total value as on 29-Nov-2019 (Rs)	124,941	393,697	715,208	1,134,851	1,906,734	4,474,950
The 40s Plan Returns	7.79%	5.23%	6.97%	8.47%	8.97%	9.83%
Total value of Benchmark***	128,388	418,760	769,143	1,211,669	2,019,369	4,532,288
Benchmark*** Returns	13.33%	10.10%	9.89%	10.30%	10.05%	9.97%

***Benchmark: 40s Plan - 25%S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 50s Plus Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 50s Plus Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,920,000
Total value as on 29-Nov-2019 (Rs)	124,511	394,581	714,788	1,110,013	1,821,097	3,961,658
The 50s Plus Returns	7.10%	6.07%	6.95%	7.85%	8.09%	8.48%
Total value of Benchmark***	128,299	417,435	761,987	1,189,102	1,965,409	4,206,108
Benchmark*** Returns	13.18%	9.89%	9.51%	9.78%	9.54%	9.15%

***Benchmark: 50s Plus Plan - 20% S&P BSE Sensex+ 80% Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - 50s Plus Floating Rate Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 50s Plus Floating Rate Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,850,000
Total value as on 29-Nov-2019 (Rs)	125,097	398,977	719,628	1,114,626	1,837,311	3,765,495
The 50s Plus Floating Rate Returns	8.04%	6.81%	7.22%	7.96%	8.26%	8.66%
Total value of Benchmark***	125,467	409,112	740,649	1,142,234	1,885,624	3,802,647
Benchmark*** Returns	8.63%	8.51%	8.37%	8.65%	8.75%	8.77%

***Benchmark: 50s Plus Floating Rate Plan - 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Dynamic Accrual Fund (FIDA) - Growth Option ^

(Fund name change W.E.F. 01 December 2014, Erstwhile Franklin India Income Fund)

SIP - If you had invested ₹ 10000 every month in FIDA

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,720,000
Total value as on 29-Nov-2019 (Rs)	124,412	404,028	739,020	1,144,902	1,877,543	7,481,722
Returns	6.95%	7.66%	8.28%	8.71%	8.67%	8.09%
Total value of B: Crisil Composite Bond Fund Index	127,768	411,055	744,782	1,151,717	1,881,354	NA
B:Crisil Composite Bond Fund Index Returns	12.32%	8.83%	8.60%	8.88%	8.71%	NA
Total value of AB: CRISIL 10 Year Gilt Index	127,784	407,975	730,931	1,114,257	1,773,577	NA
AB: CRISIL 10 Year Gilt Index Returns	12.35%	8.32%	7.84%	7.95%	7.59%	NA

Franklin India Corporate Debt Fund (FICDF) - Growth Option ^

SIP - If you had invested ₹ 10000 every month in FICDF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,690,000
Total value as on 29-Nov-2019 (Rs)	126,712	410,969	745,183	1,149,851	1,917,885	7,592,705
Returns	10.62%	8.82%	8.62%	8.84%	9.08%	8.38%
Total value of B: NIFTY Corporate Bond Index#	126,788	404,216	731,217	1,129,950	1,844,882	NA
B:NIFTY Corporate Bond Index# Returns	10.74%	7.70%	7.86%	8.35%	8.34%	NA
Total value of AB: CRISIL 10 Year Gilt Index	127,784	407,975	730,931	1,114,257	1,773,577	NA
AB: CRISIL 10 Year Gilt Index Returns	12.35%	8.32%	7.84%	7.95%	7.59%	NA

The Index is adjusted for the period April 1, 2002 to June 4, 2018 with the performance of CRISIL Composite Bond Fund Index and for the period June 4, 2018 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Corporate Bond Index is the benchmark for FICDF effective 15 Nov, 2019.

Franklin India Income Opportunities Fund (FIIOF) - Growth Option

SIP - If you had invested ₹ 10000 every month in FIIOF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,200,000
Total value as on 29-Nov-2019 (Rs)	123,765	399,764	726,504	1,121,612	1,861,699	1,861,699
Returns	5.92%	6.95%	7.60%	8.14%	8.51%	8.51%
Total value of B: NIFTY Medium Duration Debt Index#	126,877	409,339	738,784	1,134,007	1,858,289	1,858,289
B:NIFTY Medium Duration Debt Index# Returns	10.89%	8.55%	8.27%	8.45%	8.48%	8.48%
Total value of AB: CRISIL 10 Year Gilt Index	127,784	407,975	730,931	1,114,257	1,773,610	1,773,610
AB: CRISIL 10 Year Gilt Index Returns	12.35%	8.32%	7.84%	7.95%	7.59%	7.59%

The Index is adjusted for the period December 11, 2009 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Medium Duration Debt Index is the benchmark for FIIOF effective 15 Nov, 2019.

Franklin India Low Duration Fund (FILDF) - Growth

SIP - If you had invested ₹ 10000 every month in FILDF

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,130,000
Total value as on 29-Nov-2019 (Rs)	124,370	404,519	738,639	1,142,095	1,741,270
Returns	6.88%	7.75%	8.26%	8.65%	8.92%
Total value of B: Nifty Low Duration Debt Index#	126,487	408,083	736,517	1,130,527	1,701,810
B:Nifty Low Duration Debt Index # Returns	10.26%	8.34%	8.15%	8.36%	8.46%
Total value of AB: CRISIL 1 Year T-Bill Index	124,979	401,909	717,803	1,085,557	1,602,218
AB: CRISIL 1 Year T-Bill Index Returns	7.85%	7.31%	7.12%	7.22%	7.23%

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

Franklin India Debt Hybrid Fund (FIDHF) - Growth Option ^

SIP - If you had invested ₹ 10000 every month in FIDHF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,300,000
Total value as on 29-Nov-2019 (Rs)	126,437	397,628	711,424	1,116,680	1,866,066	5,862,498
Returns	10.18%	6.58%	6.76%	8.01%	8.56%	8.95%
Total value of B: CRISIL Hybrid 85 + 15 - Conservative Index	127,902	412,337	752,416	1,176,270	1,940,891	NA
B:CRISIL Hybrid 85 + 15 - Conservative Index Returns	12.53%	9.04%	9.00%	9.47%	9.30%	NA
Total value of AB: CRISIL 10 Year Gilt Index	127,841	408,074	731,123	1,114,342	1,773,618	NA
AB: CRISIL 10 Year Gilt Index Returns	12.44%	8.34%	7.85%	7.95%	7.59%	NA

Benchmark returns calculated based on Total Return Index Values

CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Franklin India Equity Savings Fund - Growth

SIP - If you had invested ₹ 10000 every month in FIGSF

	1 Year	Since Inception
Total amount Invested (Rs)	120,000	160,000
Total value as on 29-Nov-2019 (Rs)	123,171	165,051
Returns	4.98%	4.54%
Total value of B: Nifty Equity Savings Index TRI	126,579	170,541
B:Nifty Equity Savings Index TRI Returns	10.40%	9.49%
Total value of AB: Nifty 50 TRI	128,936	172,863
AB: Nifty 50 TRI Returns	14.21%	11.59%

This scheme has been in existence for more than 1 Year but less than 3/5 years

Franklin India Government Securities Fund (FIGSF) - Growth ^

SIP - If you had invested ₹ 10000 every month in FIGSF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,160,000
Total value as on 29-Nov-2019 (Rs)	125,671	396,159	705,282	1,088,147	1,752,834	4,525,917
Returns	8.95%	6.34%	6.42%	7.29%	7.36%	7.66%
Total value of B: I-SEC Li-Bex	128,252	419,326	765,930	1,199,750	1,997,537	NA
B:I-SEC Li-Bex Returns	13.10%	10.19%	9.72%	10.03%	9.85%	NA
Total value of AB: CRISIL 10 Year Gilt Index	127,784	407,975	730,931	1,114,257	1,773,577	4,146,921
AB: CRISIL 10 Year Gilt Index Returns	12.35%	8.32%	7.84%	7.95%	7.59%	6.80%

*B: Benchmark, AB: Additional Benchmark

Different plans have a different expense structure

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

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

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SIP RETURNS - REGULAR PLANS

Franklin India Savings Fund (FISF) - Growth Option - Retail [^]

SIP - If you had invested ₹ 10000 every month in FISF-RP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,140,000
Total value as on 29-Nov-2019 (Rs)	125,486	406,499	732,633	1,118,595	1,835,194	4,553,501
Returns	8.66%	8.08%	7.94%	8.06%	8.24%	7.89%
Total value of B: Nifty Money Market Index#	124,281	400,878	719,133	1,095,909	1,786,999	NA
B:Nifty Money Market Index# Returns	6.74%	7.13%	7.19%	7.49%	7.73%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	124,979	401,909	717,803	1,085,557	1,735,548	3,965,543
AB: CRISIL 1 Year T-Bill Index Returns	7.85%	7.31%	7.12%	7.22%	7.18%	6.51%

#The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Money Market Index is the benchmark for FISF effective 15 Nov, 2019.

Franklin India Feeder - Franklin European Growth Fund - Growth (FIF-FEGF)

SIP - If you had invested ₹ 10000 every month in FIF-FEGF

	1 Year	3 Years	5 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	670,000
Total value as on 29-Nov-2019 (Rs)	127,230	366,103	632,477	703,921
Returns	11.46%	1.10%	2.08%	1.75%
Total value of B: MSCI Europe Index	132,672	418,754	756,204	854,078
B:MSCI Europe Index Returns	20.30%	10.10%	9.21%	8.63%

Benchmark returns calculated based on Total Return Index Values

Franklin India Short Term Income Plan (FISTIP) - Growth - Retail [^]

SIP - If you had invested ₹ 10000 every month in FISTIP - RP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,140,000
Total value as on 29-Nov-2019 (Rs)	123,234	400,145	727,607	1,123,525	1,863,998	4,872,192
Returns	5.08%	7.01%	7.66%	8.19%	8.54%	8.55%
Total value of B: Crisil Short Term Bond Fund Index	126,602	408,453	737,186	1,131,553	1,854,276	NA
B:Crisil Short Term Bond Fund Index Returns	10.45%	8.40%	8.19%	8.39%	8.44%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	124,979	401,909	717,803	1,085,557	1,735,548	3,965,846
AB: CRISIL 1 Year T-Bill Index Returns	7.85%	7.31%	7.12%	7.22%	7.18%	6.51%

Franklin India Ultra Short Bond Fund (FIUBF) - Growth Option - Retail

SIP - If you had invested ₹ 10000 every month in FIUBF-RP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,440,000
Total value as on 29-Nov-2019 (Rs)	125,763	409,765	744,200	1,143,888	1,889,948	2,475,650
Returns	9.10%	8.62%	8.56%	8.69%	8.80%	8.65%
Total value of B: Nifty Ultra Short Duration Debt Index#	124,300	400,937	719,240	1,096,072	1,787,264	2,320,578
B:Nifty Ultra Short Duration Debt Index# Returns	6.77%	7.14%	7.20%	7.49%	7.74%	7.65%
Total value of AB: CRISIL 1 Year T-Bill Index	124,979	401,909	717,803	1,085,557	1,735,548	2,220,983
AB: CRISIL 1 Year T-Bill Index Returns	7.85%	7.31%	7.12%	7.22%	7.18%	6.96%

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

Franklin India Technology Fund (FITF) [^]

SIP - If you had invested ₹ 10000 every month in FITF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,560,000
Total value as on 29-Nov-2019 (Rs)	122,432	422,102	762,972	1,239,782	2,203,486	14,132,805
Returns	3.81%	10.65%	9.56%	10.95%	11.70%	13.99%
Total value of B: S&P BSE TECK TRI	119,589	418,563	733,991	1,197,359	2,192,920	NA
B:S&P BSE TECK TRI Returns	-0.64%	10.07%	8.01%	9.97%	11.61%	NA
Total value of AB: Nifty 50 TRI	128,936	428,128	798,760	1,288,625	2,192,585	14,690,650
AB: Nifty 50 TRI Returns	14.21%	11.62%	11.41%	12.03%	11.60%	14.28%

Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (\$ S&P BSE Information Technology PRI values from 01/02/1999 to 23/08/2004; S&P BSE Information Technology TRI values from 23/08/2004 to 29/05/2017 and S&P BSE TECK TRI values since 29/05/2017. * Nifty 50 PRI values from 22.08.1998 to 30.06.1999 to and TRI values since 30.06.1999)

Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF)

SIP - If you had invested ₹ 10000 every month in FIDAAF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,930,000
Total value as on 29-Nov-2019 (Rs)	125,048	401,153	731,089	1,162,784	1,949,104	5,262,543
Returns	7.96%	7.18%	7.85%	9.15%	9.38%	11.49%
Total value of B: CRISIL Hybrid 35+65 - Aggressive Index	128,071	414,932	772,780	1,250,089	2,118,730	5,229,198
B:CRISIL Hybrid 35+65 - Aggressive Index Returns	12.81%	9.47%	10.08%	11.18%	10.96%	11.42%
Total value of AB: S&P BSE SENSEX TRI	130,188	440,562	821,805	1,320,823	2,253,627	6,139,878
AB: S&P BSE SENSEX TRI Returns	16.25%	13.61%	12.56%	12.72%	12.12%	13.14%

Benchmark returns calculated based on Total Return Index Values

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Franklin India Multi-Asset Solution Fund - Growth*

SIP - If you had invested ₹ 10000 every month in FIMAS

	1 Year	3 Years	5 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	610,000
Total value as on 29-Nov-2019 (Rs)	126,721	394,300	697,251	710,400
Returns	10.64%	6.02%	5.96%	5.95%
Total value of B: CRISIL Hybrid 35+65 - Aggressive Index	128,071	414,932	772,780	788,239
B:CRISIL Hybrid 35+65 - Aggressive Index Returns	12.81%	9.47%	10.08%	10.04%

Benchmark returns calculated based on Total Return Index Values

CRISIL Balanced Fund - Aggressive Index has been renamed as CRISIL Hybrid 35+65 - Aggressive Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

Different plans have a different expense structure

[^] As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

Franklin India Banking & PSU Debt Fund - Growth

SIP - If you had invested ₹ 10000 every month in FIBPDF

	1 Year	3 Years	5 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	680,000
Total value as on 29-Nov-2019 (Rs)	127,904	415,665	749,095	873,710
Returns	12.54%	9.60%	8.83%	8.77%
Total value of B: NIFTY Banking and PSU Debt Index#	127,684	410,787	744,296	873,026
B:NIFTY Banking and PSU Debt Index# Returns	12.19%	8.79%	8.57%	8.75%
Total value of AB: CRISIL 10 Year Gilt Index	127,784	407,975	730,931	856,088
AB: CRISIL 10 Year Gilt Index Returns	12.35%	8.32%	7.84%	8.06%

The Index is adjusted for the period April 25, 2014 to November 15, 2019 with the performance of CRISIL Composite Bond Fund Index. NIFTY Banking and PSU Debt Index is the benchmark for FIBPDF effective 15 Nov, 2019.

Franklin India Liquid Fund - Growth [^]

SIP - If you had invested ₹ 10000 every month in FILF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,600,000
Total value as on 30-Nov-2019 (Rs)	123,860	396,550	706,827	1,070,653	1,740,335	6,002,877
Returns	6.02%	6.39%	6.49%	6.83%	7.22%	7.10%
Total value of B: Crisil Liquid Fund Index	124,293	400,893	719,136	1,095,899	1,786,962	NA
B:Crisil Liquid Fund Index Returns	6.70%	7.12%	7.18%	7.48%	7.73%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	125,020	401,995	717,930	1,085,733	1,735,810	5,572,344
AB: CRISIL 1 Year T-Bill Index Returns	7.84%	7.30%	7.12%	7.22%	7.17%	6.51%

Franklin India Liquid Fund - Institutional Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILF - IP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,860,000
Total value as on 30-Nov-2019 (Rs)	124,028	398,123	711,565	1,080,944	1,765,160	3,433,281
Returns	6.28%	6.65%	6.76%	7.10%	7.49%	7.47%
Total value of B: Crisil Liquid Fund Index	124,293	400,893	719,136	1,095,899	1,786,962	3,440,849
B:Crisil Liquid Fund Index Returns	6.70%	7.12%	7.18%	7.48%	7.73%	7.50%
Total value of AB: CRISIL 1 Year T-Bill Index	125,020	401,995	717,930	1,085,733	1,735,810	3,211,292
AB: CRISIL 1 Year T-Bill Index Returns	7.84%	7.30%	7.12%	7.22%	7.17%	6.69%

Franklin India Liquid Fund - Super Institutional Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILF - SIP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,710,000
Total value as on 30-Nov-2019 (Rs)	124,319	400,849	719,721	1,098,295	1,805,342	3,094,125
Returns	6.74%	7.11%	7.22%	7.54%	7.92%	7.90%
Total value of B: Crisil Liquid Fund Index	124,293	400,893	719,136	1,095,899	1,786,962	3,016,884
B:Crisil Liquid Fund Index Returns	6.70%	7.12%	7.18%	7.48%	7.73%	7.57%
Total value of AB: CRISIL 1 Year T-Bill Index	125,020	401,995	717,930	1,085,733	1,735,810	2,838,852
AB: CRISIL 1 Year T-Bill Index Returns	7.84%	7.30%	7.12%	7.22%	7.17%	6.79%

Franklin India Floating Rate Fund - Growth [^]

SIP - If you had invested ₹ 10000 every month in FIFRF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,240,000
Total value as on 29-Nov-2019 (Rs)	125,084	401,009	711,664	1,064,906	1,689,927	4,133,962
Returns	8.02%	7.16%	6.77%	6.68%	6.67%	6.17%
Total value of B: Crisil Liquid Fund Index	124,258	400,808	719,004	1,095,710	1,786,669	NA
B:Crisil Liquid Fund Index Returns	6.70%	7.12%	7.18%	7.48%	7.73%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	124,979	401,916	717,809	1,085,563	1,735,555	4,267,002
AB: CRISIL 1 Year T-Bill Index Returns	7.85%	7.31%	7.12%	7.22%	7.18%	6.47%

*This scheme has been in existence for more than 3 Years but less than 5 Years

SIP returns are assuming investment made on first business day of every month. Past performance may or may not be sustained in future. Returns greater than 1 Year period are

compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. 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. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). **B: Benchmark, AB: Additional Benchmark**

N.A : Not Applicable NA : Not Available

Please refer to the individual fund pages for the inception date of the funds in case of SIP inception returns

DIVIDEND ^/BONUS HISTORY

Record Date	Rate per unit (₹)	Record Date NAV* (₹)
FICF**		
Feb 01, 2019	3.10	39.4130
Jan 12, 2018	4.00	45.8051
Jan 27, 2017	3.50	41.2672
Feb 05, 2016	3.50	38.6139
Jan 16, 2015	3.50	44.2081
Jan 10, 2014	5.00	35.6406
Feb 08, 2013	4.00	38.8708
Jan 27, 2012	3.00	37.0625
Jan 21, 2011	4.50	43.0352
Jan 22, 2010	3.50	40.2624
Jan 21, 2009	3.00	23.4686
Jan 09, 2008	7.00	56.2212
Feb 07, 2007	6.00	46.331
Jan 24, 2006	3.00	33.94
Jan 19, 2005	2.50	24.07
Feb 03, 2004	2.00	22.43
Jul 30, 2003	1.00	15.45
Mar 18, 2002	2.00	12.93
Mar 09, 2001	2.25	14.08
Nov 10, 2000	2.50	16.85
Mar 14, 2000***	6.50	50.38
Jul 30, 1999	3.50	30.17
Jan 01, 1997	2.00	12.03
TIVF**		
Dec 14, 2018	5.76	64.4686
Dec 15, 2017	6.50	79.3595
Dec 09, 2016	5.00	65.3237
Dec 11, 2015	5.00	61.4454
Dec 12, 2014	5.00	67.6406
Dec 20, 2013	4.00	49.0505
Dec 21, 2012	2.00	51.4321
Dec 30, 2011	1.50	39.9547
Dec 16, 2010	4.50	59.6504
Dec 16, 2009	2.00	51.5728
Dec 10, 2008	2.50	28.2833
Dec 26, 2007	4.50	60.5998
Dec 20, 2006	4.00	41.07
Dec 21, 2005	3.50	35.94
Dec 8, 2004	2.50	27.29
Feb 24, 2004	4.00	27.16
Sep 16, 2003	2.00	20.48
Apr 28, 2000	1.50	14.45
FIEF**		
Feb 22, 2019	2.43	36.9038
Feb 23, 2018	3.50	41.7570
Mar 10, 2017	2.50	38.8155
Feb 26, 2016	2.50	32.5271
Feb 13, 2015	2.50	39.5024
Feb 21, 2014	2.00	25.3129
Feb 15, 2013	4.00	26.8866
Mar 02, 2012	2.50	26.3131
Feb 18, 2011	3.00	28.3263
Feb 19, 2010	6.00	31.1704
Feb 25, 2009	2.50	19.4543
Feb 13, 2008	6.00	38.9872
Mar 07, 2007	3.00	31.32
Nov 15, 2006	6.00	38.81
Nov 09, 2005	5.50	28.85
Oct 27, 2004	2.50	23.02
Mar 23, 2004	4.00	23.63
Aug 19, 2003	2.00	18.1
Mar 18, 2002	2.00	15.36
Jan 19, 2001	2.50	16.79
Oct 13, 2000	3.00	17.41
Nov 10, 1999	2.00	18.83
FIPF**		
Jun 28, 2019	4.87	60.6144
Mar 09, 2018	6.50	67.5237
Jun 23, 2017	6.00	67.9742
Jun 24, 2016	5.50	60.0045
Jun 12, 2015	4.00	59.4519
Jun 13, 2014	4.00	48.1713
Jun 21, 2013	5.00	36.8922
Jun 22, 2012	4.00	34.6981
Jun 17, 2011	6.00	42.2608
Jun 18, 2010	8.00	48.1375
Jun 24, 2009	6.00	38.6376
Jun 18, 2008	6.00	48.8451
Jul 18, 2007	6.00	65.3063
Jul 19, 2006	6.00	48.13
Jul 13, 2005	5.50	47.45
Oct 5, 2004	3.50	34.97
Jan 20, 2004	4.00	35.64
Jun 27, 2003	2.50	20.73
Mar 18, 2002	3.00	16.78
Jan 17, 2001	2.50	15.27
Sep 22, 2000	3.00	18.93
Nov 3, 1999	3.00	26.34
FIEAF**		
Mar 15, 2019	1.33	16.6850
Mar 01, 2018	2.00	18.5503
Mar 24, 2017	1.50	17.8055
Apr 01, 2016	1.50	16.7557
Mar 27, 2015	1.75	19.0426
Mar 28, 2014	1.00	13.6722
Mar 8, 2013	2.00	13.6992
Mar 23, 2012	2.00	14.1015
Mar 18, 2011	1.50	15.5774
Mar 23, 2010	2.00	16.7398
Jul 29, 2009	1.50	15.1021
Mar 12, 2008	3.00	18.1619
May 9, 2007	2.50	18.5404
Mar 14, 2006	2.00	17.4800
FIFEF		
Aug 23, 2019	1.55	22.0080
Aug 17, 2018	1.99	25.5353
Aug 24, 2017	2.00	26.6720
Aug 26, 2016	2.00	23.9581
Aug 28, 2015	2.00	24.0902
Aug 22, 2014	1.00	20.8105
Aug 23, 2013	0.60	12.0582
Jul 22, 2011	0.50	14.3336
Sep 24, 2010	0.60	14.0782
TIEF**		
Sep 27, 2019	0.60	14.5211
Mar 08, 2018	0.70	15.3005
Sep 14, 2018	0.70	16.9170
Mar 01, 2018	0.70	17.5853
Sep 22, 2017	0.70	17.2539
Mar 17, 2017	0.70	16.0915
Sep 09, 2016	0.70	16.0584
Mar 11, 2016	0.70	13.7403
Sep 11, 2015	0.70	14.9722
Mar 13, 2015	0.70	16.3782
Sep 12, 2014	0.70	16.5291
Mar 14, 2014	0.70	12.9704
Sep 13, 2013	0.70	12.5402
Mar 15, 2013	0.70	13.4317
Sep 14, 2012	0.70	13.2078
Mar 16, 2012	0.70	13.1487
Sep 16, 2011	0.70	13.0552
Mar 11, 2011	0.70	15.0130
Sep 20, 2010	0.70	16.6675
Mar 12, 2010	0.70	14.6901
Aug 26, 2009	0.70	13.1510
May 21, 2008	0.70	15.0994
Nov 28, 2007	0.70	15.7362
Apr 18, 2007	0.70	12.3379

Record Date	Rate per unit (₹) Individual /HUF and Others	Record Date NAV* (₹)
FBIF		
Jan 04, 2019	1.77	22.4384
Dec 29, 2017	2.25	27.4802
Dec 30, 2016	1.75	20.9213
Jan 01, 2016	2.00	21.4310
Dec 26, 2014	1.75	22.2172
Dec 20, 2013	1.00	12.5446
Jan 04, 2013	1.00	13.1246
Sep 24, 2010	0.60	13.3353
FIT**		
Jan 25, 2019	3.32	42.3086
Jan 25, 2018	4.50	49.8081
Jan 20, 2017	3.50	42.6699
Jan 22, 2016	3.50	40.6886
Jan 30, 2015	3.00	47.2441
Jan 24, 2014	3.00	31.1896
Jan 18, 2013	2.00	32.1527
Feb 03, 2012	3.00	30.3111
Jan 14, 2011	4.00	34.0334
Jan 15, 2010	3.00	33.0523
Dec 17, 2008	3.00	20.6681
Nov 14, 2007	8.00	46.8922
Jan 10, 2007	8.00	39.43
Feb 15, 2006	3.50	38.01
Mar 18, 2005	3.00	27.25
Feb 24, 2004	4.00	24.01
Mar 30, 2001	1.25	11.57
May 24, 2000	6.00	19.82
Mar 31, 2000	8.00	31.02
FIOF**		
Nov 01, 2019	1.33	18.6166
Nov 02, 2018	1.55	19.1097
Nov 03, 2017	1.75	22.6895
Nov 04, 2016	1.75	20.0176
Oct 30, 2015	1.75	20.3173
Oct 22, 2014	1.00	19.0195
Oct 18, 2013	0.70	13.0290
Oct 19, 2012	0.70	13.3128
Oct 21, 2011	0.70	12.8434
Oct 22, 2010	1.00	16.5205
Oct 28, 2009	0.50	13.6099
Sep 12, 2007	3.00	17.8556
Nov 29, 2006	3.00	18.82
Sep 13, 2006	3.00	18.88
Sep 14, 2005	2.50	15.96
FAEF**		
Nov 30, 2018	0.89	12.5899
Nov 24, 2017	1.25	15.8165
Nov 25, 2016	1.10	12.6957
Nov 27, 2015	1.25	13.1505
Nov 18, 2013	1.25	15.1372
Nov 28, 2014	1.25	14.7828
FITE**		
Nov 01, 2019	1.77	25.0124
Nov 02, 2018	1.99	26.2565
Nov 03, 2017	2.00	23.4716
Nov 04, 2016	2.00	22.4512
Oct 30, 2015	2.25	26.5639
Oct 22, 2014	2.00	25.8828
Oct 18, 2013	2.00	23.9134
Oct 12, 2012	1.00	17.6444
Oct 21, 2011	1.50	18.2747
Oct 22, 2010	2.00	22.2878
Oct 28, 2009	0.30	16.5478
Aug 20, 2008	2.50	16.0852
Oct 24, 2007	2.50	21.4765
Nov 29, 2006	1.50	25.61
Nov 23, 2005	3.00	20.26
Mar 16, 2004	2.00	12.67
Mar 24, 2000	6.00	37.57
Jan 12, 2000***	6.00	64.00
Oct 8, 1999	4.00	39.59
FISCF		
Mar 15, 2019	1.77	26.3711
Feb 23, 2018	3.00	22.3911
Feb 23, 2017	2.25	28.4159
Feb 19, 2016	2.00	22.7612
Feb 20, 2015	2.00	26.6372
Feb 14, 2014	1.50	14.5369
Feb 22, 2013	2.50	15.3803
Aug 8, 2007	0.90	12.3641
FIEHF**		
May 17, 2019	1.55	21.8268
Mar 23, 2018	2.00	22.5316
May 26, 2017	1.75	23.5297
May 27, 2016	1.75	22.3666
May 29, 2015	2.50	24.2288
May 30, 2014	1.50	19.3792
May 24, 2013	2.00	18.0370
May 18, 2012	2.00	17.0847
May 20, 2011	3.00	20.6646
May 21, 2010	3.00	21.9514
May 27, 2009	2.00	20.7556
May 21, 2008	3.00	24.9250
May 23, 2007	3.00	24.6370
FIEPF**		
Dec 28, 2018	1.0805 1.0005	18.0655
Dec 30, 2016	0.9028 0.8365	18.4367
Jan 01, 2016	0.7223 0.6692	18.0746
Dec 26, 2014	0.6533 0.6058	17.7554
Jan 03, 2014	0.8000 0.7661	14.4709
Dec 21, 2012	1.0000 0.8571	14.9959
Dec 23, 2011	1.2500 1.0713	14.2573
Dec 16, 2010	1.2999 1.2115	15.8918
Dec 18, 2009	1.2000 1.1169	14.4587
Dec 16, 2009	1.2000 1.1169	15.8809
Dec 17, 2008	1.2000 1.1169	13.7490
Nov 14, 2007	2.5000 2.3268	20.4519
Dec 20, 2006	2.0000 1.8625	18.8017
Dec 21, 2005	1.5000 1.3969	17.74
Dec 15, 2004	1.2000 1.1221	16.27
Dec 23, 2003	1.20	15.81
Mar 22, 2002	1.00	11.72
Jul 13, 2001	1.20	12.09
FIDAAF		
Nov 01, 2019	0.5402 0.5003	36.7977
Jul 26, 2019	0.5402 0.5003	36.7752
Apr 26, 2019	0.6123 0.5670	37.7580
Jan 04, 2019	0.6123 0.5670	37.2602
Oct 19, 2018	0.6123 0.5670	36.9403
FIOF		
Sep 20, 2019	0.1585 0.1467	10.9579
Jun 21, 2019	0.1585 0.1467	11.0786
Mar 22, 2019	0.1585 0.1467	11.1686
Dec 21, 2018	0.1585 0.1467	11.1595
Sep 21, 2018	0.1585 0.1467	11.0381

Record Date	Rate per unit (₹) Individual /HUF and Others	Record Date NAV*(₹)
FIDAS		
Sep 20, 2019	0.1621 0.1501	11.9546
Jun 21, 2019	0.1621 0.1501	12.0449
Mar 22, 2019	0.1621 0.1501	12.0825
Dec 21, 2018	0.1621 0.1501	12.0463
FICDF		
(Annual Dividend)*		
Mar 22, 2019	0.9724 0.9005	18.4949
Mar 16, 2018	0.9751 0.9034	18.4748
(Half Yearly Dividend)*		
Sep 20, 2019	0.3962 0.3669	14.2563
Mar 22, 2019	0.3962 0.3669	14.2746
Sep 21, 2018	0.3602 0.3335	13.9637
(Monthly Dividend)*		
Nov 22, 2019	0.0720 0.0667	16.1945
Oct 18, 2019	0.0720 0.0667	16.0464
Sep 20, 2019	0.0720 0.0667	15.9903
(Quarterly Plan)*		
Sep 20, 2019	0.1981 0.1834	13.5211
Jun 21, 2019	0.1981 0.1834	13.6798
Mar 22, 2019	0.1981 0.1834	13.5591
FILDF		
(Monthly Dividend)*		
Nov 22, 2019	0.0504 0.0467	10.5409
Oct 18, 2019	0.0504 0.0467	10.5408
Sep 20, 2019	0.0504 0.0467	10.6023
(Quarterly Dividend)*		
Sep 20, 2019	0.1441 0.1334	10.4889
Jun 21, 2019	0.1441 0.1334	10.4734
Mar 22, 2019	0.1729 0.1601	10.5914
FIDHF		
(Monthly Dividend)*		
Nov 22, 2019	0.0612 0.0567	13.3514
Oct 18, 2019	0.0612 0.0567	13.2918
Sep 20, 2019	0.0612 0.0567	13.2282
(Quarterly Dividend)*		
Sep 20, 2019	0.1873 0.1734	12.8361
Jun 21, 2019	0.1873 0.1734	12.9168
Mar 22 2019	0.1873 0.1734	12.9185
FISGSF (Quarterly)*		
Sep 20, 2019	0.1585 0.1467	10.9967
Jun 21, 2019	0.1585 0.1467	11.1504
Mar 22, 2019	0.1441 0.1334	10.8953
FISF (Monthly)*		
Nov 22, 2019	0.0468 0.0434	10.2944
Oct 18, 2019	0.0468 0.0434	10.2926
Sep 20, 2019	0.0468 0.0434	10.2856
FISF (Quarterly)*		
Sep 20, 2019	0.1585 0.1467	11.0891
Jun 21, 2019	0.1585 0.1467	11.0671
Mar 22 2019	0.1585 0.1467	11.0535
FISTIP		
(Retail Monthly Dividend)*		
Nov 22, 2019	5.9427 5.5029	1190.6018
Oct 18, 2019	5.9427 5.5029	1188.3883
Sep 20, 2019	5.9427 5.5029	1195.4484
(Quarterly Dividend)*		
Sep 20, 2019	18.0081 16.6756	1252.5113
Jun 21, 2019	18.0081 16.6756	1265.8428
Mar 22 2019	18.0081 16.6756	1278.2395
(Institutional Monthly Dividend)		
Apr 20, 2018	5.9427 5.5029	1313.5797
Mar 16, 2018	5.9587 5.5206	1313.9521
Feb 16, 2018	5.9587 5.5206	1311.6836
FICRF*		
Sep 20, 2019	0.1585 0.1467	11.0397
Jun 21, 2019	0.1585 0.1467	11.1326
Mar 22 2019	0.1585 0.1467	11.3327
Dec 21, 2018	0.1585 0.1467	11.3189
FIBPDF*		
Sep 20, 2019	0.1441 0.1334	10.7444
Jun 21, 2019	0.1441 0.1334	10.6876
Mar 22, 2019	0.1441 0.1334	10.5877
Dec 21, 2018	0.1441 0.1334	10.4874
FILSF (20s Plan)		
Nov 01, 2019	1.8008 1.6676	29.3878
Oct 19, 2018	1.8008 1.6676	29.7831
Oct 27, 2017	1.9501 1.8067	34.1872
Oct 28, 2016	1.9140 1.7733	32.3520
FILSF (30s Plan)		
Nov 01, 2019	1.4406 1.3340	23.3006
Oct 19, 2018	1.4406 1.3340	23.5079
Oct 27, 2017	1.5168 1.4052	26.1939
Oct 28, 2016	1.4806 1.3718	25.2034
FILSF (40s Plan)		
Nov 01, 2019	0.9004 0.8338	15.2644
Oct 19, 2018	0.9004 0.8338	15.2910
Oct 27, 2017	0.9751 0.9034	16.6602
Oct 28, 2016	0.9751 0.9034	16.3189
FILSF (50s Plus Floating Rate Plan)		
Sep 20, 2019	0.1981 0.1834	14.2140
Jun 21, 2019	0.1981 0.1834	14.3787
Mar 22, 2019	0.1981 0.1834	14.4528
Dec 21, 2018	0.1981 0.1834	14.3697
Sep 21, 2018	0.1981 0.1834	14.5233
Jun 15, 2018	0.1981 0.1834	14.5901
Mar 16, 2018	0.1986 0.1840	14.6159
FILSF (50s Plus Plan)		
Sep 20, 2019	0.1981 0.1834	13.2035
Jun 21, 2019	0.1981 0.1834	13.5216
Mar 22, 2019	0.1981 0.1834	13.6286
Dec 21, 2018	0.1981 0.1834	13.5762
Sep 21, 2018	0.1981 0.1834	13.6082
Jun 15, 2018	0.1981 0.1834	13.7557
Mar 16, 2018	0.1986 0.1840	13.9468
FIESF (Monthly)*		
Apr 26, 2019	0.0531 0.0531	10.2144



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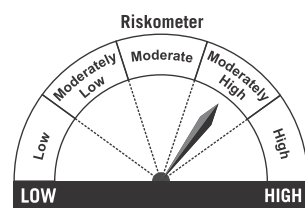
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PRODUCT LABEL

This fund is suitable for investors who are seeking*:

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- A hybrid fund of funds investing in equity and debt mutual funds

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*Month-end AUM as of 29 Nov 2019; ^as of 30 Nov 2019

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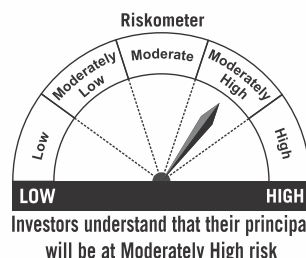
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