
# REACH FOR BETTER™

## Monthly Fact Sheet
## January 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, its 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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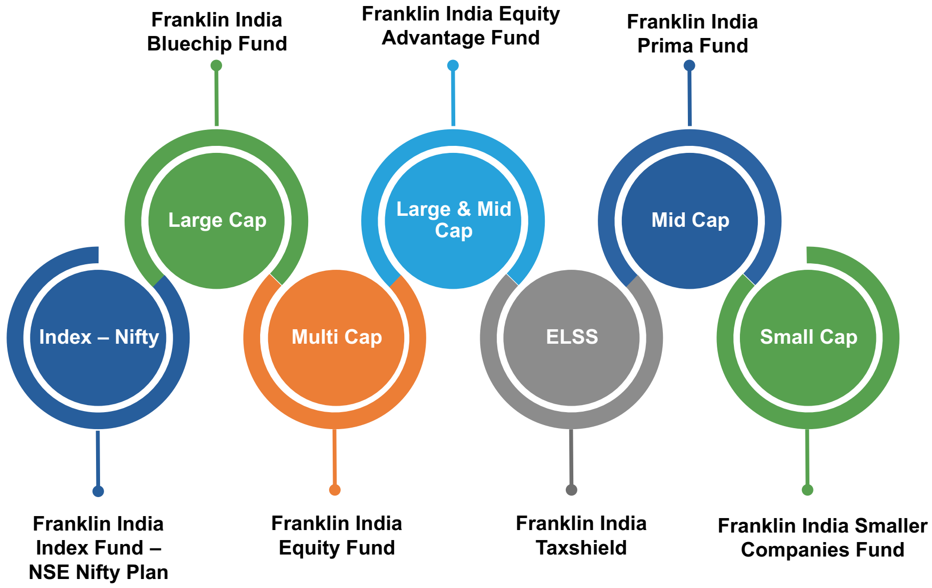
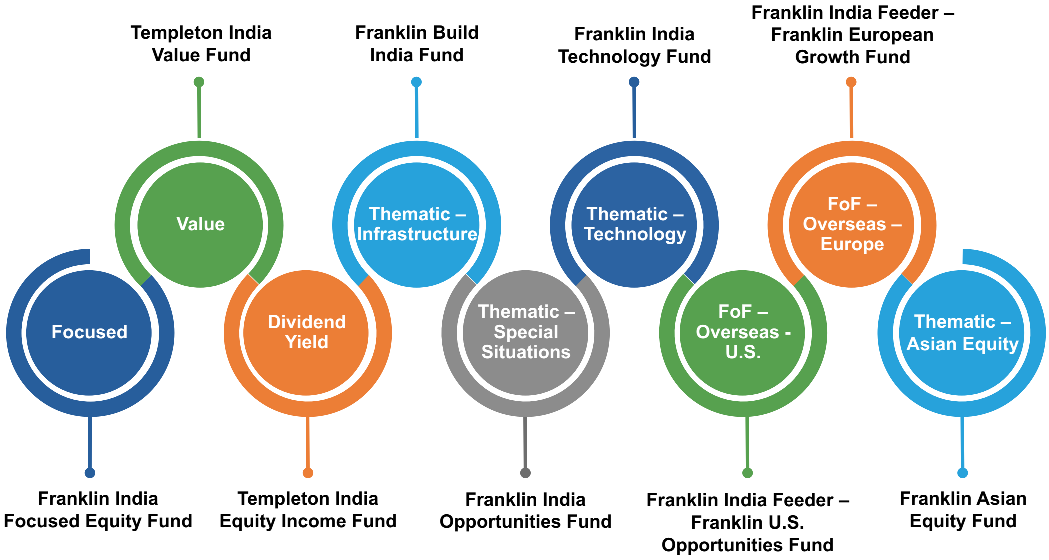
# Equity Oriented Funds* - Positioning

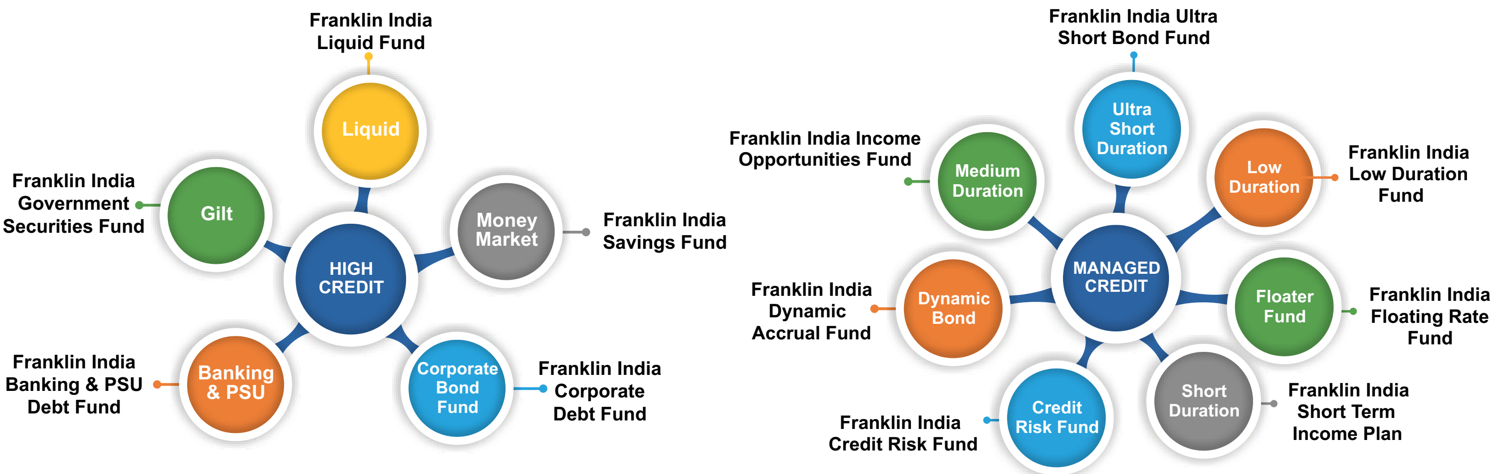
**DIVERSIFIED**




**STYLE / THEME**



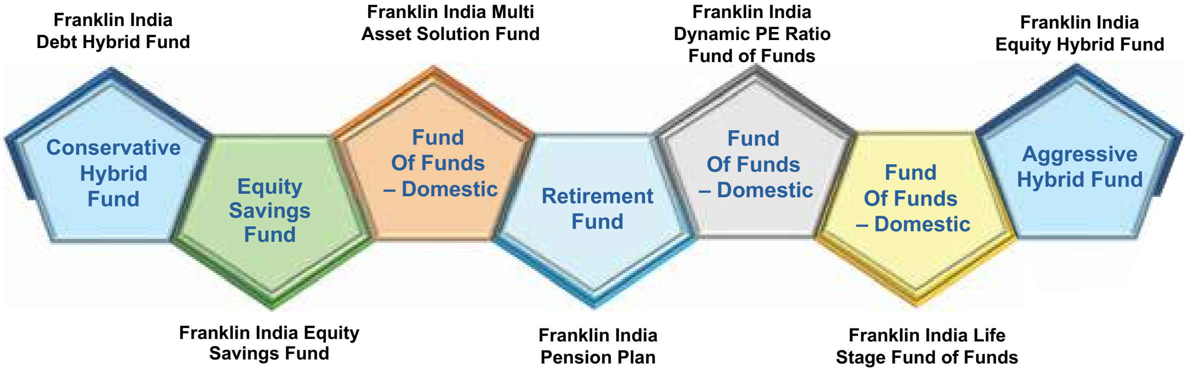

# Debt Funds** - Positioning



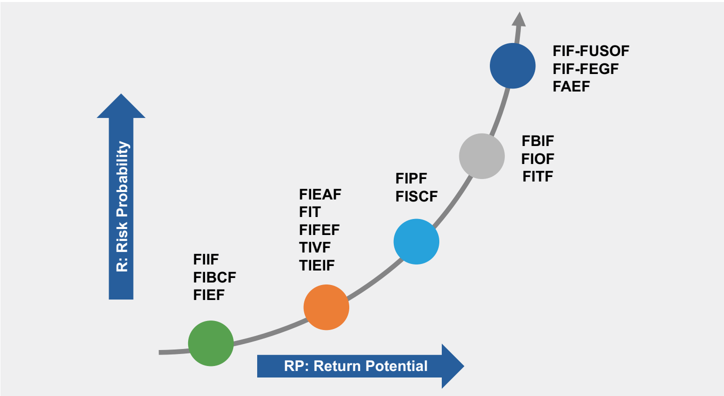

* Includes Equity Funds, Fund Of Funds and Index Funds

** 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



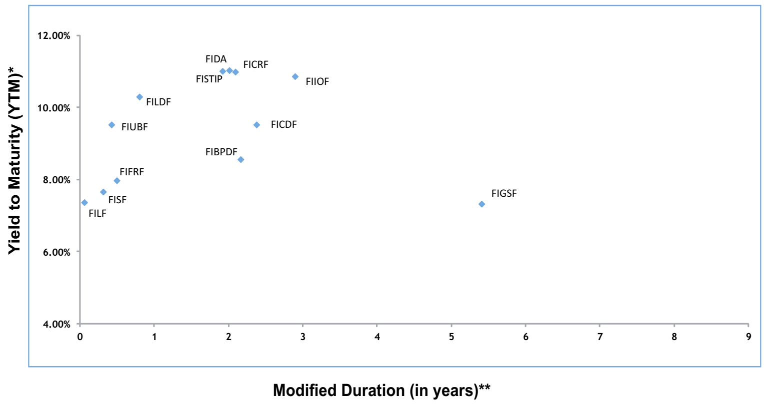

**FIIF:** Franklin India Index Fund – NSE Nifty Plan, **FIBCF:** Franklin India Bluechip Fund, **FIEF:** Franklin India Equity Fund, **FIEAF:** Franklin India Equity Advantage Fund, **FIT:** Franklin India Taxshield, **FIFEF:** Franklin India Focused Equity Fund, **TIVF:** Templeton India Value Fund, **TIEIF:** Templeton India Equity Income Fund, **FIPF:** Franklin India Prima Fund, **FISCF:** 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

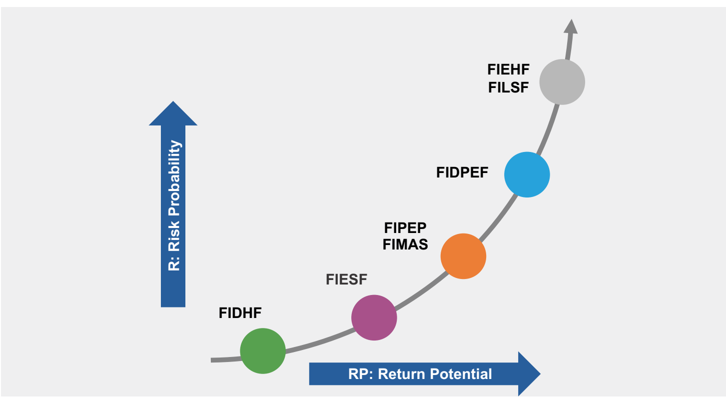
As of 31-Jan-19




**FILF:** Franklin India Liquid 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, **FIDPEF:** Franklin India Dynamic PE Ratio 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.**

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# 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 Srikesh Nair ^ | Anand Radhakrishnan, R. Janakiraman & Srikesh Nair ^ | Lakshmikanth Reddy, R. Janakiraman & Srikesh Nair ^ | Lakshmikanth Reddy & R. Janakiraman | Roshi Jain, Anand Radhakrishnan & Srikesh Nair ^ | Anand Radhakrishnan & Lakshmikanth Reddy | Lakshmikanth Reddy & Anand Radhakrishnan Srikesh Nair ^ | R. Janakiraman, Hari Shyamsunder & Srikesh Nair ^ |
| **Benchmark** | Nifty 100 (effective June 04, 2018) | Nifty 500 | Nifty 500 | Nifty 500 | Nifty 500 | MSCI India Value (effective June 04, 2018) | S&P BSE 200 | Nifty Midcap 150 (effective June 04, 2018) |
| **Fund Details as on 31 January 2019** | | | | | | | | |
| **Month End AUM (Rs. in Crores)** | 7685.40 | 11304.13 | 2634.76 | 3666.30 | 7527.50 | 523.11 | 935.02 | 6457.92 |
| **Portfolio Turnover** | 26.29% | 24.59% | 49.14% | 21.80% | 39.32% | 21.04% | 25.29% | 26.83% |
| **Standard Deviation** | 3.85% | 3.89% | 3.81% | 3.69% | 4.37% | 4.69% | 3.94% | 4.33% |
| **Portfolio Beta** | 0.88 | 0.87 | 0.84 | 0.82 | 0.93 | 0.89 | 0.87 | 0.74 |
| **Sharpe Ratio*** | 0.26 | 0.31 | 0.23 | 0.32 | 0.42 | 0.30 | 0.49 | 0.39 |
| **Expense Ratio$** | Regular : 2.04% Direct : 1.18% | Regular : 1.99% Direct : 1.06% | Regular : 2.16% Direct : 1.53% | Regular : 2.09% Direct : 1.21% | Regular : 2.04% Direct : 0.90% | Regular : 2.54% Direct : 1.78% | Regular : 2.39% Direct : 1.91% | Regular : 2.02% Direct : 1.00% |
| **Composition by Assets as on 31 January 2019** | | | | | | | | |
| **Equity** | 95.33 | 95.86 | 97.92 | 97.62 | 94.22 | 97.75 | 98.26 | 94.51 |
| **Debt** | - | - | - | - | - | - | - | - |
| **Bank Deposit** | - | - | - | - | - | - | - | - |
| **Other Assets** | 4.67 | 4.14 | 2.08 | 2.38 | 5.78 | 2.25 | 1.74 | 5.49 |
| **Portfolio Details as on 31 January 2019** | | | | | | | | |
| **No. of Stocks** | 40 | 57 | 54 | 56 | 28 | 34 | 57 | 63 |
| **Top 10 Holdings %** | 46.47 | 43.15 | 40.67 | 49.01 | 63.08 | 59.25 | 39.76 | 27.05 |
| **Top 5 Sectors %** | 64.41% | 60.63% | 50.21% | 59.12% | 66.83% | 60.97% | 50.23% | 43.71% |
| **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 reedem, 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 6.50% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities #w.e.f December 11, 2017. Please read the addendum for further details.

$ 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

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# 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 & Srikesh Nair ^ | Roshi Jain & Anand Radhakrishnan Srikesh Nair ^ | R Janakiraman & Hari Shyamsunder Srikesh Nair ^ | Anand Radhakrishnan, Varun Sharma Srikesh Nair ^ | Srikesh Nair (For Franklin India Feeder - Franklin U.S. Opportunities Fund) Grant Bowers, Sara Araghi (For Franklin U.S. Opportunities Fund) | Srikesh Nair (For Franklin India Feeder - Franklin European Growth Fund) Robert Mazzuoli, Dylan Ball (For Franklin European Growth Fund) | Roshi Jain Srikesh Nair ^ | Varun Sharma Srikesh Nair ^ |
| **Benchmark** | Nifty Smallcap 250 (effective June 04, 2018) | S&P BSE India Infrastructure Index (effective June 04, 2018) | Nifty 500 (effective June 04, 2018) | S&P BSE Teck | Russell 3000 Growth Index | MSCI Europe Index | MSCI Asia (ex-Japan) Standard Index | Nifty 50 |
| **Fund Details as on 31 January 2019** | | | | | | | | |
| **Month End AUM (Rs. in Crores)** | 6858.71 | 1135.76 | 573.75 | 241.27 | 746.43 | 18.33 | 117.54 | 249.44 |
| **Portfolio Turnover** | 14.04% | 36.93% | 21.32% | 22.69% | - | - | 22.00% | - |
| **Standard Deviation** | 4.51% | 4.68% | 4.30% | 3.80% | - | - | 3.75% | - |
| **Portfolio Beta** | 0.71 | 0.87 | 0.97 | 0.68 | - | - | 0.99 | - |
| **Sharpe Ratio*** | 0.26 | 0.47 | 0.26 | 0.38 | - | - | 0.50 | - |
| **Expense Ratio$** | Regular : 2.02% Direct : 0.90% | Regular : 2.23% Direct : 0.97% | Regular : 2.57% Direct : 2.06% | Regular : 2.63% Direct : 2.07% | Regular : 1.71% Direct : 0.94% | Regular : 1.63% Direct : 0.49% | Regular : 2.85% Direct : 2.43% | Regular : 1.09% Direct : 0.75% |
| **Composition by Assets as on 31 January 2019** | | | | | | | | |
| **Equity** | 94.28 | 94.22 | 96.72 | 96.53 | - | - | 98.16 | 98.91 |
| **Debt** | - | - | - | - | - | - | - | - |
| **Other Assets** | 5.72 | 5.78 | 3.28 | 3.47 | - | - | 1.84 | 1.09 |
| **Portfolio Details as on 31 January 2019** | | | | | | | | |
| **No. of Stocks** | 76 | 35 | 40 | 24 | - | - | 46 | 50 |
| **Top 10 Holdings %** | 24.24 | 58.42 | 54.24 | 78.46 | - | - | 56.92 | 59.61 |
| **Top 5 Sectors %** | 44.77% | 65.39% | 66.39% | 95.63% | 100.00% | 100.00% | 72.03% | - |
| **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 6.50% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities #w.e.f December 11, 2017. Please read the addendum for further details.

$ 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

FRANKLIN TEMPLETON

# Snapshot of Debt Funds

| Scheme Name | 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** | 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** | 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 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** | R : 29-Apr-1998<br>I : 22-Jun-2004<br>SI : 02-Sep-2005 | 18-Dec-2007 | 7-Feb-2000 - (Monthly & Quarterly Dividend Plan)<br>26-July-2010 - (Growth Plan) | R : 11-Feb-2002<br>I : 06-Sep-2005<br>SI : 09-May-2007 | 23-Apr-2001 | January 31, 2002 (FISTIP- Retail Plan)<br>September 6, 2005 (FISTIP-Institutional Plan) | 07-Dec-2011 | 23-Jun-1997 | 05-Mar-1997 |
| **Fund Manager** | Pallab Roy & Umesh Sharma | Pallab Roy & Santosh Kamath | Santosh Kamath & Kunal Agrawal | Pallab Roy & Umesh Sharma | Pallab Roy, Umesh Sharma & Srikesh Nair** | Santosh Kamath & Kunal Agrawal | Santosh Kamath & Kunal Agrawal | Santosh Kamath Umesh Sharma & Sachin Padwal-Desai | Santosh Kamath, Umesh Sharma & Sachin Padwal-Desai |
| **Benchmark** | Crisil Liquid Fund Index | Crisil Liquid Fund Index | CRISL Short Term Bond Fund Index | Crisil Liquid Fund Index | Crisil Liquid Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index (effective June 04, 2018) | Crisil Composite Bond Fund Index |
| **Fund Details as on 31 January 2019** | | | | | | | | | |
| **Month End AUM (Rs. in Crores)** | 11531.64 | 16095.12 | 6868.92 | 513.90 | 224.43 | 12405.85 | 7222.14 | 878.13 | 3870.70 |
| **Yield To Maturity** | 7.37% | 9.52% | 10.29% | 7.66% | 7.97% | 11.03% | 10.98% | 9.52% | 11.01% |
| **Average Maturity** | 0.07 Years | 0.52 years | 0.94 Years | 0.34 years | 1.11 Years | 2.62 Years | 2.93 years | 3.11 years | 2.56 years |
| **Modified Duration** | 0.06 Years | 0.43 years | 0.81 Years | 0.32 years | 0.51 Years | 2.01 Years | 2.10 years | 2.39 years | 1.93 years |
| **Macaulay Duration** | 0.07 Years | 0.46 years | 0.87 Years | 0.34 years | 0.54 Years | 2.12 Years | 2.21 years | 2.58 years | 2.03 years |
| **Expense Ratio$** | Regular : (R) 0.86%<br>(I) 0.61%, (SI) 0.17%<br>Direct : (SI) 0.12% | Regular : (R) 0.86%<br>(I) 0.66%, (SIP) 0.42%<br>Direct : (SIP) 0.35% | Regular : 0.78%<br>Direct : 0.43% | Regular : (R) 0.28%<br>(I) 0.84%,<br>Direct : (R) 0.16% | Regular : 0.95%<br>Direct : 0.48% | Retail : 1.57%, (I) 1.18%<br>Direct : (R) 0.78% | Regular : 1.75%<br>Direct : 1.02% | Regular : 0.81%<br>Direct : 0.32% | Regular : 1.76%<br>Direct : 0.81% |
| **Composition by Assets as on 31 January 2019** | | | | | | | | | |
| **Corporate Debt** | 2.94% | 75.02% | 76.80% | - | 20.36% | 87.91% | 88.30% | 58.26% | 89.35% |
| **Gilts** | - | - | - | - | 37.62% | - | - | 0.58% | - |
| **PSU/PFI Bonds** | - | 2.74% | 4.11% | - | - | 8.83% | 9.44% | 33.64% | 7.73% |
| **Money Market Instruments** | 84.60% | 16.31% | 15.46% | 96.43% | 35.42% | - | - | - | - |
| **Other Assets** | 12.43% | 5.83% | 3.63% | 3.57% | 6.60% | 3.26% | 2.26% | 7.53% | 2.92% |
| **Bank Deposit** | - | - | - | - | - | - | - | - | - |
| **Fixed Deposit** | 0.02% | 0.10% | - | - | - | - | - | - | - |
| **Government Securities** | - | - | - | - | - | - | - | - | - |
| **Composition by Ratings as on 31 January 2019** | | | | | | | | | |
| **AAA and Equivalent &&** | 100.00% | 26.77% | 22.30% | 100.00% | 88.40% | 4.34% | 2.80% | 66.51% | 3.75% |
| **AA+** | - | 0.49% | 5.60% | - | - | 11.14% | 9.94% | 18.75% | 12.96% |
| **AA/AA- and Equivalent** | - | 31.90% | 27.91% | - | 4.46% | 37.14% | 36.54% | 12.06% | 26.46% |
| **A and Equivalent** | - | 40.84% | 44.18% | - | 7.14% | 47.39% | 50.72% | 2.67% | 56.83% |
| **BBB and Equivalent** | - | - | - | - | - | - | - | - | - |
| **Privately Rated** | - | - | - | - | - | - | - | - | - |
| **Other Details** | | | | | | | | | |
| **Exit Load (for each purchase of Units)** | Nil | Nil | Upto 3 months 0.5% | Nil | Nil | Upto 10% of the Units within 1 Yr - NIL<br>Any redemption/switch out in excess of the above limit:<br>Upto 1 Yr – 0.50%<br>After 1 Yr – NIL | Upto 10% of the Units each yr - NIL*<br>Any redemption/switch out in excess of the above limit:<br>Upto 12 months - 3%<br>12 – 24 months - 2%<br>24 – 36 months - 1%<br>After 36 months - NIL | Nil (w.e.f. June 11, 2018) | Upto 10% of the Units each yr - NIL*<br>Any redemption/switch out in excess of the above limit:<br>Upto 12 months - 3%<br>12 – 24 months - 2%<br>24 – 36 months - 1%<br>36 – 48 months – 0.50%<br>After 48 months - 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 (Effective June 4, 2018))

Different plans have a different expense structure

FRANKLIN TEMPLETON

# 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 PE Ratio 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 / PFIs / 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 & Srikesh Nair ^# | Santosh Kamath & Kunal Agrawal | Sachin Padwal - Desai & Umesh Sharma | Sachin Padwal-Desai & Umesh Sharma (Debt)<br>Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity)<br>Srikesh Nair ^ | Lakshmikanth Reddy (Equity)<br>Sachin Padwal-Desai and Umesh Sharma (Fixed Income)<br>Srikesh Nair (Foreign Securities) | Sachin Padwal-Desai & Umesh Sharma (Debt)<br>Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity) | Anand Radhakrishnan | Anand Radhakrishnan | Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity)<br>Sachin Padwal-Desai & Umesh Sharma (Debt)<br>Srikesh Nair ^# |
| **Benchmark** | CRISIL Composite Bond Fund Index | Crisil Short Term Bond Fund Index | 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 31 January 2019** | | | | | | | | | |
| **Month End AUM (Rs. in Crores)** | 94.86 | 3905.57 | 273.03 | 341.77 | 269.12 | 430.11 | 31.25 | 912.91 | 1938.37 |
| **Portfolio Turnover** | - | - | - | - | 262.99%$<br>248.62% (Equity)** | - | - | - | 111.86%<br>34.88% (Equity)$$ |
| **Yield To Maturity** | 8.56% | 10.87% | 7.32% | 8.92% | 8.34% | 9.05% | - | - | 9.62% |
| **Average Maturity** | 2.76 years | 4.19 years | 7.34 years | 1.69 years | 1.19 years | 1.80 years | - | - | 1.99 years |
| **Modified Duration** | 2.17 years | 2.90 years | 5.41 years | 1.37 years | 1.04 years | 1.44 years | - | - | 1.56 years |
| **Macaulay Duration** | 2.33 years | 3.11 years | 5.61 years | 1.49 years | 1.13 years | 1.57 years | - | - | 1.71 years |
| **Expense Ratio$** | Regular : 0.53%<br>Direct : 0.21% | Regular : 1.70%<br>Direct : 0.90% | Retail : 1.74%<br>Direct : 0.79% | Regular : 2.39%<br>Direct : 1.78% | Regular : 2.43%<br>Direct : 0.48% | Regular : 2.34%<br>Direct : 1.70% | Regular : 1.68%<br>Direct : 0.78% | Regular : 1.71%<br>Direct : 0.57% | Regular : 2.19%<br>Direct : 1.04% |
| **Composition by Assets as on 31 January 2019** | | | | | | | | | |
| **Corporate Debt** | 29.69% | 86.39% | - | 48.03% | Equity 64.35%<br>Debt 21.91%<br>Other Current Asset 13.74% | Equity 32.93%<br>Debt 63.01%<br>Other Current Asset 4.07% | FIBCF 42.69%<br>FISTIP 26.47%<br>R*Shares Gold BeES* 25.14%<br>FILF 3.66%<br>Other Current Asset 2.04% | FISTIP 60.46%<br>FIBCF 39.95%<br>Other Current Asset -0.41% | Equity 66.35%<br>Debt 32.26%<br>Other Current Asset 1.39% |
| **Gilts** | - | - | 94.85% | - | | | | | |
| **PSU/PFI Bonds** | 63.84% | 9.39% | - | 12.58% | | | | | |
| **Money Market Instruments** | - | - | - | 14.02% | | | | | |
| **Other Assets** | 6.47% | 4.22% | 5.15% | 6.05% | | | | | |
| **Equity** | - | - | - | 19.32% | | | | | |
| **Composition by Ratings as on 31 January 2019** | | | | | | | | | |
| **AAA and Equivalent @@** | 76.13% | 10.10% | 100% | 35.80% | 73.35% | 32.13% | - | - | 14.29% |
| **AA+** | 10.38% | 13.77% | - | 20.20% | - | 20.67% | - | - | 22.35% |
| **AA/AA- and Equivalent** | 9.90% | 31.98% | - | 44.00% | 26.65% | 47.20% | - | - | 60.15% |
| **A and Equivalent** | 3.58% | 44.16% | - | - | - | - | - | - | 3.21% |
| **BBB and Equivalent** | - | - | - | - | - | - | - | - | - |
| **Privately Rated** | - | - | - | - | - | - | - | - | - |
| **Other Details** | | | | | | | | | |
| **Exit Load (for each purchase of Units)** | Nil | Upto 10% of the Units each yr - NIL*<br>Any redemption/switch out in excess of the above limit:<br>Upto 12 months - 3%<br>12 – 18 months - 2%<br>18 – 24 months - 1%<br>After 24 months - NIL | FIGSF : Nil | Upto 10% of the Units within 1 yr – NIL<br>Any redemption/switch out in excess of the above limit:<br>Upto 1 Yr – 1 %<br>After 1 Yr – NIL | Upto 10% of the Units within 1 yr – NIL*<br>Any redemption/switch out in excess of the above limit:<br>Upto 1 Yr – 1 %<br>After 1 Yr – NIL | 3%, if redeemed before the age of 58 years (subject to lock-in period) and target amount<br>Nil, if redeemed after the age of 58 years | Upto 3 Yrs - 1% | Upto 1 yr – 1% | (Effective September 10, 2018)<br>Upto 10% of the Units within 1 yr – NIL<br>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. $$Computed for equity portion of the portfolio.

$ 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 #Effective June 4, 2018 $ Includes fixed income securities and equity derivatives **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 equities recovered in January, posting positive returns. Hopes of a possible resolution to the US-China trade tensions was a single biggest driver for global equities in January. This along with dovish stance by the US Federal Reserve, encouraging US economic data and fresh stimulus measures by the Chinese central bank aided global market sentiments during the month. Emerging markets were among the top gainers followed by Asia and the US. Corporate earnings report and uncertainty over Brexit deal capped gains in the European equities. A record fall in Chinese exports and a decline in European factory output ignited concerns of a global slowdown, chipping equity gains during the month.

Crude oil prices ended higher on supply cuts by the OPEC and fall in US crude supplies. The US' decision to impose sanctions on Venezuelan state-owned oil firm stoked crude oil price further. Base metals also strengthened during the month on positive global cues and better demand from consuming industries. Gold strengthened in January.

| Monthly Change for January 2019 (%) | |
|---|---|
| MSCI AC World Index | 7.8 |
| MSCI Emerging Markets | 8.7 |
| Dow Jones | 7.2 |
| Nasdaq | 9.7 |
| S&P 500 | 7.9 |
| FTSE Eurotop 100 | 5.4 |
| FTSE 100 | 3.6 |
| Hang Seng | 8.1 |
| Nikkei | 3.8 |
| Brent crude (USD/bbl) | 15.0 |
| Spot LME Aluminium USD/MT | 1.6 |
| Spot LME Copper USD/MT | 3.4 |
| Spot LME ZINC USD/MT | 8.4 |

| Monthly Change for January 2019 (%) | |
|---|---|
| S&P BSE Sensex | 0.5 |
| Nifty 50 | -0.3 |
| Nifty 500 | -1.8 |
| Nifty Midcap 150 | -4.6 |
| S&P BSE SmallCap | -5.3 |
| S&P BSE Finance | -2.1 |
| S&P BSE Auto | -11.2 |
| S&P BSE Information Technology | 8.3 |
| S&P BSE Fast Moving Consumer Goods | -1.8 |
| S&P BSE OIL & GAS | -1.0 |
| S&P BSE Capital Goods | -8.0 |
| S&P BSE Healthcare | -0.3 |
| S&P BSE Metal | -7.4 |

### Domestic Market

Domestic markets remained mixed, with a greater number of the equity indices declining during the month. Frontline index marginally gained, outperforming broader and mid/ small cap segments which ended lower in January. Strong corporate results, improving global demand and INR depreciation supported a rally in the IT sector, which was the top gainer. This was followed by consumer durables (key beneficiary of softening interest rates and improving domestic liquidity) and banks (improving asset quality). Auto (muted sales), Capital goods and Metals (falling global metal prices) were among biggest decliners. Along with budget and election-related volatility in the domestic market, the global events including weak Chinese trade data and political uncertainty in the UK also weighed on domestic equities during the month.

Amongst the high frequency indicators, some showed a moderation in December. Consumption indicators including volume growth in 2-wheeler and passenger vehicle as well as consumer durable production growth saw a decline. Tractor sales remained positive, though lower than earlier month. Rural wage growth trend remained unchanged. Investment indicators such as capital goods import, private projects under implementation, steel demand and diesel consumption showed a positive trend, indicating improvement in investments. FPI (Foreign Portfolio Investors) flows into Indian equity markets for January were negative at USD 0.07bn. Domestic institutional investor flows remained positive but moderated from the earlier month, to stand at INR 21.5bn (USD 0.3bn) for Jan 2019.

**Macroeconomic Indicators:** Industrial production growth moderated to 0.5%YoY in November 2018 (8.1%YoY in October) led by a slippage in manufacturing sector growth. Capital goods and consumer durables growth also contracted during the month weighing on the index. Trade deficit (merchandise) marginally narrowed in December tracking a dip in imports (-2.44YoY). Fall in imports of gold, semi-precious gems and pulses countered the modest increase in crude oil imports. Exports (0.34%YoY) growth was led by petroleum, electronic goods and chemicals.

Manufacturing PMI index rose to a 13-month high of 53.9 in Jan (53.2 in Dec) led by acceleration in production, order books and job creation amid lower inflation levels. INR depreciated against the USD in January by ~1.9% mirroring weakness in other Asian currencies due to some weak Chinese indicators, uptick in crude prices, concerns around domestic fiscal and current account deficit situation weighed on the INR during the month.

**Corporate Earnings:** The Q3FY19 earnings growth trend for domestic companies is expected to be mixed, with financials (improving asset quality), consumer (strong demand), capital goods (focus on execution) and power (demand pick up on weak coal prices) sectors expected to report improvement in earnings. Telecom (tariff war), cement (growth deceleration and lower realization) and autos (weaker sales) are likely to post weak numbers. Exporters, viz, IT and Pharma, should report decent growth on stronger demand and weak base, respectively. Overall, the revenue growth is expected to remain positive, though margins could likely be impacted.

**Valuation:** Bloomberg consensus estimate growth for FY19 EPS of Sensex stands at 12.7% while estimated EPS growth for FY20 is 23.9%. FY19 forward PE for Sensex stands at 21.7x (based on consensus earnings estimate).

### Outlook

Macro stability is improving in the Indian economy as seen in the form of lowering inflation, narrower trade deficit and improving credit-deposit ratio. Easing monetary policy (25bps cut in Feb 2019) with a neutral stance bodes well for overall economic growth and credit offtake.

The interim budget 2019-20 can be viewed as a rural /social sector-friendly, populist budget. Consumption multiplier effect of sops to rural and salaried class could manifest itself through a boost to low ticket consumption, farm equipment, two wheelers, etc. The sops could also engender interim inflationary risks. We do not view these measures to bring about a sustainable rise in rural wages. Absence of required emphasis on infrastructure growth, investment and private sector push in the current budget could further delay the already soft pace of recovery in private sector capex. Capital expenditure as a % of GDP has dropped from 1.7% to 1.6%. Quality of spending remains low on this account. Absence of strong positive or negative triggers makes this budget a low impact one from the equity market perspective.

The Q2FY19 GDP growth at 7.1% indicates a moderation in private consumption demand and a drag from net exports. Private capex especially in construction sector remains weak. With government spending also showing signs of weakness, the overall capex growth remains muted. However, some pockets of the economy show the propensity to kick start capex. (i) Metal companies have the opportunity to utilize capacity to cater to domestic demand regardless of fluctuating global demand. This along with healthy balance sheets of producers and positive cash flows creates a conducive environment for capacity expansion. (ii) Oil & Gas – capacity utilization on the refining side is already high and there has been a delay in creating capacity. This increases the potential to revive capex in this sector. (iii) Power sector – opportunity to create capacity exists in the renewable space of the power sector to cater to growing demand.

Global growth trend is moderating and the uncertainty from US China trade talks is expected to keep the markets volatile in the near term. Interest rate tightening cycle in the US is seeming to moderate and balance sheets of top 3 central banks are peaking. This could imply an easing of global asset prices going forward. Domestically speaking, growth, already supported by consumption and exports, is expected to improve on the back of high capacity utilization and a pickup in capex. With benign inflation and improving current account situation (lower oil prices) macro stability should additionally contribute to sustainable growth going forward.

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 ended mixed during January, primarily driven by region-specific cues. The US Federal Reserve kept interest rates unchanged at 2.00-2.25% during its meeting in January 2019. The Fed indicated that it would not raise the rates in the coming months given economic pressures, a trade war with China and mild inflation. The Fed has been gradually reducing its bond portfolio, a move that has likely contributed to higher borrowing rates. As expected, the ECB left its key policy rates and forward guidance unchanged in January. It was unanimous both in agreeing to tilt the balance of risks to the downside and in seeing the risk of recession as low due to improving labor markets and loose financial conditions. In February, The Bank of England maintained the key policy rate at 0.75%. The committee mentioned that the near-term outlook for global growth has softened and downside risks to growth have increased. Global financial conditions have tightened noticeably, particularly in corporate credit markets. The committee also unanimously decided to maintain the quantitative easing programme. Bank of Japan (BoJ) kept its policy balance rate unchanged at -0.10% and the 10-year Japanese Government Bond yield target under yield curve control at around 0.00%. It maintained the view that the positive output gap and rising inflation expectations would gradually push CPI gains to the 2% price stability target. Meanwhile, the BoJ kept its real GDP growth forecasts largely unchanged for FY2019 and FY2020. The Chinese central bank continues to inject liquidity into the system. China's central bank reduced the reserve requirement ratios (RRRs) by 100bps as it tries to reduce the risk of a sharp economic slowdown. The reduction is being made in two equal stages.

### Domestic Market Scenario

**Sixth Bi-monthly Monetary Policy Review :** The Reserve Bank of India (RBI) in its monetary policy review on February 7, 2019, reduced the repo rate by 25bps from 6.50% to 6.25%, which was a surprise for the market. It also changed its policy stance from calibrated tightening to neutral. The projection for CPI inflation for H1FY20 was revised downward to 3.2-3.4% from earlier 3.8-4.2%. Q4FY19 inflation projection was also revised downward to 2.8%, with risks broadly balanced around the central trajectory. GDP growth projection for FY19 was maintained at 7.4%. GDP growth for H1FY20 has been projected in the range of 7.2-7.4%. Key risks to inflation that were highlighted in the previous policies are assessed to have mitigated significantly. Investment activity is seen to be recovering but supported mainly by public spending on infrastructure and hence there is a need to strengthen private investment activity and buttress private consumption. The committee also mentioned that they would continue to maintain neutral liquidity in the system. The next Monetary Policy Committee (MPC) meeting is scheduled to be held from April 2 to 4, 2019.

**Yields :** In January, the yield curve eased marginally due to lower crude oil prices and liquidity support by RBI via Open Market Operations (OMOs). The 91-day T-bill yields were down by 25bps and 10-year g-sec yields were down by 15bps. 10-year benchmark g-sec yield was volatile during the month with yields trading in the range of 7.22% to 7.63%. On the corporate bonds, the risk spread between AAA and A+ bonds narrowed on 1-year as well as the 5-year segment.

**Forex :** In January, INR depreciated by 1.80% against USD and 2.00% against Euro. During the month, INR traded in 69.43 to 71.44 range, on a daily closing basis. Forex reserves for the week ended 1st February 2019, stood at USD 400bn.

**Liquidity :** Systemic liquidity continued to be in a comfortable zone for the most part of the month. The average systemic liquidity deficit hovered around INR 36bn in January versus INR 105bn in December. OMOs purchases of INR 500bn January supported liquidity. The call rates ended the month at 6.50%, which is around the repo rate.

### Macro

**Inflation:** Headline CPI inflation fell to an eighteen-month low of 2.19%YoY in December against 2.33%YoY in November, primarily led by benign food inflation and drop in fuel prices. Core inflation was marginally higher 5.73%YoY in December from 5.70%YoY in the November, within the core, the fall in transport, communication inflation and lower housing inflation offset a significant increase in inflation in other components including household goods and services, health, education, recreation, and personal care items.

WPI inflation fell to 3.80% in December compared to 4.64% in November. This was because of continued food disinflation and lower inflation in fuel prices. Primary articles inflation rose to 2.28% in Dec'18 from 0.88% in Nov'18 due to lower contraction of food articles and vegetable prices.

### Fiscal Deficit:

India's fiscal deficit was at 112.4% of full year budgeted levels for the period April to December 2018 compared to 113.6% for the same period last year. The government announced a revised fiscal deficit of 3.4% for FY19 (against 3.3%) and 3.4% for FY20 (against 3.1%). The deviation from the FY19 fiscal deficit target and higher FY20 fiscal deficit was a negative surprise for the market.

### Outlook:

With an eye on upcoming general elections, the government presented a somewhat populist budget. The focus of this year's budget has primarily been on the rural sector and middle-income group. The direct cash transfer to farmers and tax rebate to the middle-income group may spur consumption. Higher gross borrowing for FY20 and marginally higher net borrowing saw the yields inch higher on concerns pertaining to the fiscal deficit.

Monetary Policy Committee (MPC) decision to reduce the repo rate by 25bps, surprised the market. The consensus and expectation were a change in the policy stance from calibrated tightening to neutral. It also revised its inflation projection downward. The downward revision indicates confidence in core inflation easing. MPC maintained the GDP growth projection at 7.4% for FY20, with risks evenly balanced. The rate cut along with further downward revision for inflation led to a rally across the yield curve. The committee also mentioned that they would continue to maintain neutral liquidity in the system.

MPC's decision to cut rates reiterated the message that monetary policy will be conditioned on the MPC's legislated mandate of keeping headline inflation close to 4% on a durable basis.

RBI has forecasted the headline inflation to stay below its target 4% through 2019. Basis this we expect another rate cut of 25 bps in 2QFY19, however, timing will be contingent on the incoming data. In line with the above, we expect the yield curve to bull-steepen as the short end realigns to the new policy rate expectation while the long end gets impacted by higher supply.

Short Maturity focussed funds are likely to do well over the coming months. We also continue to remain positive on corporate bond funds and accrual strategies. Investors who are looking for accrual income opportunities may consider select corporate bond funds that offer higher yields.

| | 31-Dec-18 | 31-Jan-19 |
|---|---|---|
| 10Y Benchmark: 7.17% GS 2028 | 7.36 | 7.51 |
| Call rates | 6.85% | 6.50% |
| Exchange rate | 69.77 | 71.09 |

# Franklin India Bluechip Fund

# FIBCF

As on January 31, 2019

**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 & Roshi Jain
Srikesh Nair (dedicated for foreign securities)

**BENCHMARK**

Nifty 100 (effective June 04, 2018)

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 441.1128 |
| Dividend Plan | ₹ 39.2180 |
| Direct - Growth Plan | ₹ 464.2106 |
| Direct - Dividend Plan | ₹ 41.8531 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 7685.40 crores |
| Monthly Average | ₹ 7728.49 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 26.29% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 3.85% |
| Beta | 0.88 |
| Sharpe Ratio* | 0.26 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.04%

**EXPENSE RATIO# (DIRECT)** : 1.18%

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd.* | 3800000 | 25841.90 | 3.36 |
| Bajaj Auto Ltd. | 600000 | 15327.30 | 1.99 |
| Hero MotoCorp Ltd. | 450000 | 11762.78 | 1.53 |
| Tata Motors Ltd. | 6000000 | 10872.00 | 1.41 |
| Tata Motors Ltd, DVR | 7000000 | 6555.50 | 0.85 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 3570000 | 74254.22 | 9.66 |
| ICICI Bank Ltd.* | 11000000 | 40089.50 | 5.22 |
| Axis Bank Ltd.* | 4500000 | 32521.50 | 4.23 |
| Kotak Mahindra Bank Ltd.* | 1800000 | 22603.50 | 2.94 |
| State Bank of India* | 7500000 | 22023.75 | 2.87 |
| Yes Bank Ltd. | 9100000 | 17663.10 | 2.30 |
| **Cement** | | | |
| ACC Ltd. | 1200000 | 17080.20 | 2.22 |
| Ultratech Cement Ltd. | 375000 | 13197.56 | 1.72 |
| Grasim Industries Ltd. | 1600000 | 11536.00 | 1.50 |
| Ambuja Cements Ltd. | 4800000 | 10075.20 | 1.31 |
| **Construction Project** | | | |
| Larsen & Toubro Ltd.* | 2400000 | 31543.20 | 4.10 |
| Voltas Ltd. | 1500000 | 8116.50 | 1.06 |
| **Consumer Non Durables** | | | |
| Marico Ltd. | 4800000 | 17604.00 | 2.29 |
| ITC Ltd. | 5000000 | 13932.50 | 1.81 |
| United Breweries Ltd. | 950000 | 13573.60 | 1.77 |
| Dabur India Ltd. | 2800000 | 12422.20 | 1.62 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 2000000 | 9534.00 | 1.24 |
| **Finance** | | | |
| ICICI Prudential Life Insurance Company Ltd. | 1200000 | 3430.20 | 0.45 |
| **Gas** | | | |
| GAIL (India) Ltd. | 4400000 | 14614.60 | 1.90 |
| Petronet LNG Ltd. | 1500000 | 3414.75 | 0.44 |
| **Industrial Products** | | | |
| Cummins India Ltd. | 1400000 | 11034.80 | 1.44 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd. | 5500000 | 11467.50 | 1.49 |
| **Petroleum Products** | | | |
| Indian Oil Corporation Ltd. | 11000000 | 15053.50 | 1.96 |
| Bharat Petroleum Corporation Ltd. | 4000000 | 13818.00 | 1.80 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd. | 699000 | 19018.39 | 2.47 |
| Lupin Ltd. | 1930000 | 16901.01 | 2.20 |
| Cadila Healthcare Ltd. | 4300000 | 13714.85 | 1.78 |
| **Power** | | | |
| NTPC Ltd. | 11000000 | 15367.00 | 2.00 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 4500000 | 9427.50 | 1.23 |
| **Software** | | | |
| Infosys Ltd.* | 7200000 | 53967.60 | 7.02 |
| HCL Technologies Ltd.* | 2200000 | 22114.40 | 2.88 |
| Tech Mahindra Ltd. | 2400000 | 17565.60 | 2.29 |
| Cognizant Technology (USA) | 250000 | 12412.15 | 1.62 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd.* | 10500000 | 32172.00 | 4.19 |
| Vodafone Idea Ltd. | 30000000 | 9030.00 | 1.17 |
| **Total Equity Holding** | | **732653.86** | **95.33** |

| | | |
|---|---|---|
| **Total Equity Holding** | **732,653.86** | **95.33** |
| **Call, cash and other current asset** | **35,886.13** | **4.67** |
| **Total Asset** | **768,539.99** | **100.00** |

* Top 10 holdings

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

| | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Jan 1997 |
|---|---|---|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 600,000 | 840,000 | 1,200,000 | 2,650,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,986 | 386,496 | 718,873 | 1,193,629 | 2,096,486 | 33,264,657 |
| Returns | -4.61% | 4.66% | 7.16% | 9.87% | 10.75% | 19.33% |
| Total value of B: Nifty 100 ^ ^ | 120,184 | 422,761 | 766,963 | 1,258,747 | 2,156,505 | 15,874,544 |
| B:Nifty 100 ^ ^ Returns | 0.28% | 10.71% | 9.75% | 11.35% | 11.28% | 14.07% |
| Total value of AB: Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 15,462,504 |
| AB: Nifty 50* Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 13.88% |

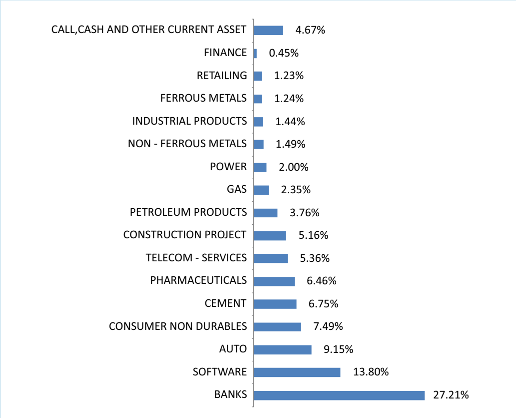
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, 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

^ ^ 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)

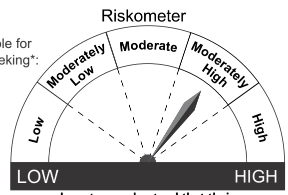
### Sector Allocation - Total Assets




### Product Label ^

This product is suitable for investors who are seeking*:

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




**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 Fund ^

**(Erstwhile Franklin India Prima Plus)**

**FIEF**

As on January 31, 2019

### 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 Prima Plus 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 & Srikesh Nair (dedicated for making investments for Foreign Securities)

### BENCHMARK

Nifty 500

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 563.9312 |
| Dividend Plan | ₹ 37.1873 |
| Direct - Growth Plan | ₹ 597.3833 |
| Direct - Dividend Plan | ₹ 39.8572 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 11304.13 crores |
| Monthly Average | ₹ 11386.16 crores |

### TURNOVER

| | |
|---|---|
| Portfolio Turnover | 24.59% |

### VOLATILITY MEASURES (3 YEARS)

| | |
|---|---|
| Standard Deviation | 3.89% |
| Beta | 0.87 |
| Sharpe Ratio* | 0.31 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO# : 1.99%**

**EXPENSE RATIO# (DIRECT) : 1.06%**

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd.* | 5300000 | 36042.65 | 3.19 |
| Tata Motors Ltd. | 14000000 | 25368.00 | 2.24 |
| Bajaj Auto Ltd. | 850000 | 21713.68 | 1.92 |
| TVS Motor Company Ltd. | 2000000 | 10000.00 | 0.88 |
| **Auto Ancillaries** | | | |
| Apollo Tyres Ltd. | 7500000 | 15326.25 | 1.36 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 4900000 | 101917.55 | 9.02 |
| ICICI Bank Ltd.* | 13700000 | 49929.65 | 4.42 |
| Axis Bank Ltd.* | 6500000 | 46975.50 | 4.16 |
| Kotak Mahindra Bank Ltd.* | 2500000 | 31393.75 | 2.78 |
| Yes Bank Ltd. | 13300000 | 25815.30 | 2.28 |
| State Bank of India | 6000000 | 17619.00 | 1.56 |
| Karur Vysya Bank Ltd. | 9020000 | 7933.09 | 0.70 |
| **Cement** | | | |
| ACC Ltd. | 1600000 | 22773.60 | 2.01 |
| Grasim Industries Ltd. | 2300000 | 16583.00 | 1.47 |
| Jk Lakshmi Cement Ltd. | 3900000 | 11623.95 | 1.03 |
| Century Textiles & Industries Ltd. | 900000 | 7142.40 | 0.63 |
| **Construction Project** | | | |
| Larsen & Toubro Ltd.* | 3000000 | 39429.00 | 3.49 |
| Voltas Ltd. | 4200000 | 22726.20 | 2.01 |
| **Consumer Durables** | | | |
| Bata India Ltd. | 1400000 | 15660.40 | 1.39 |
| **Consumer Non Durables** | | | |
| Marico Ltd. | 6800000 | 24939.00 | 2.21 |
| United Breweries Ltd. | 1700000 | 24289.60 | 2.15 |
| Dabur India Ltd. | 4700000 | 20851.55 | 1.84 |
| Jyothy Laboratories Ltd. | 4000000 | 7358.00 | 0.65 |
| **Finance** | | | |
| Equitas Holdings Ltd. | 5500000 | 6597.25 | 0.58 |
| Aditya Birla Capital Ltd. | 6500000 | 5265.00 | 0.47 |
| ICICI Securities Ltd. | 400000 | 825.40 | 0.07 |
| **Gas** | | | |
| GAIL (India) Ltd. | 3300000 | 10960.95 | 0.97 |
| **Industrial Capital Goods** | | | |
| CG Power and Industrial Solutions Ltd. | 20000000 | 7520.00 | 0.67 |
| Thermax Ltd. | 300000 | 3286.65 | 0.29 |
| **Industrial Products** | | | |
| SKF India Ltd. | 700000 | 13440.35 | 1.19 |
| Cummins India Ltd. | 1200000 | 9458.40 | 0.84 |
| Finolex Industries Ltd. | 1800000 | 9245.70 | 0.82 |
| Bharat Forge Ltd. | 600000 | 2958.00 | 0.26 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 6500000 | 6685.25 | 0.59 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd. | 6000000 | 12510.00 | 1.11 |
| **Pesticides** | | | |
| Bayer Cropscience Ltd | 214521 | 9390.76 | 0.83 |
| **Petroleum Products** | | | |
| Bharat Petroleum Corporation Ltd. | 5000000 | 17272.50 | 1.53 |
| Hindustan Petroleum Corporation Ltd. | 6500000 | 15177.50 | 1.34 |
| Pharmaceuticals | | | |
| Dr. Reddy's Laboratories Ltd.* | 1100000 | 29928.80 | 2.65 |
| Lupin Ltd. | 2800000 | 24519.60 | 2.17 |
| Cadila Healthcare Ltd. | 6500000 | 20731.75 | 1.83 |
| Sun Pharmaceutical Industries Ltd. | 3072148 | 13009.01 | 1.15 |
| **Power** | | | |
| NTPC Ltd. | 12000000 | 16764.00 | 1.48 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 9500000 | 19902.50 | 1.76 |
| **Software** | | | |
| Infosys Ltd.* | 9800000 | 73455.90 | 6.50 |
| HCL Technologies Ltd.* | 3200000 | 32166.40 | 2.85 |
| Tech Mahindra Ltd. | 3000000 | 21957.00 | 1.94 |
| Info Edge (India) Ltd. | 1000000 | 17473.50 | 1.55 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd.* | 15200000 | 46572.80 | 4.12 |
| Vodafone Idea Ltd. | 42000000 | 12642.00 | 1.12 |
| **Textile Products** | | | |
| Arvind Ltd. | 5400000 | 4760.10 | 0.42 |
| **Transportation** | | | |
| Gujarat Pipavav Port Ltd. | 5630000 | 4782.69 | 0.42 |
| **Unlisted** | | | |
| Arvind Fashions Ltd | 1080000 | 9825.41 | 0.87 |
| Anveshan Heavy Engineering Ltd | 200000 | 1106.94 | 0.10 |
| Numero Uno International Ltd | 73500 | 0.01 | 0.00 |
| Quantum Information Systems | 45000 | 0.00 | 0.00 |
| Quantum Information Services | 38000 | 0.00 | 0.00 |
| **Total Equity Holding** | | **1083603.24** | **95.86** |

| | | |
|---|---|---|
| **Total Equity Holding** | **1,083,603.24** | **95.86** |
| **Call,cash and other current asset** | **46,809.64** | **4.14** |
| **TotalAsset** | **1,130,412.88** | **100.00** |

* Top 10 holdings

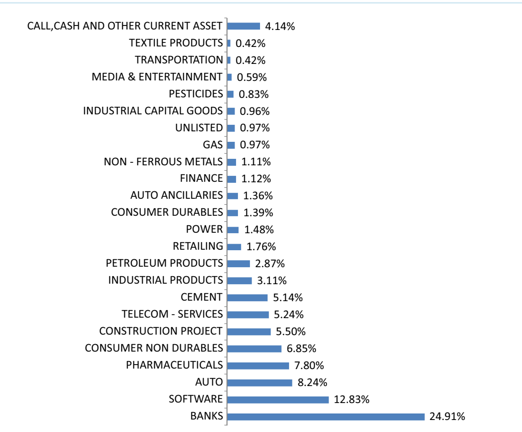
## SIP - If you had invested ₹ 10000 every month in FIEF (Regular Plan)

| | 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 | 2,910,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,665 | 389,669 | 747,111 | 1,324,106 | 2,431,930 | 58,141,097 |
| Returns | -5.10% | 5.21% | 8.70% | 12.77% | 13.53% | 20.39% |
| Total value of B: Nifty 500$ | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 22,336,381 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 14.34% |
| Total value of AB: Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 19,153,170 |
| AB: Nifty 50* Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 13.35% |

**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.

Benchmark returns calculated based on Total Return Index Values. 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)

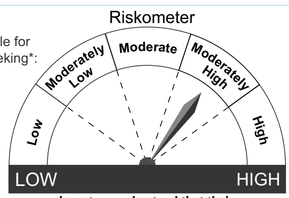
## Sector Allocation - Total Assets




### Product Label ^

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investing in large, mid and small cap stocks




Investors understand that their principal will be at Moderately High risk

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

# Franklin India Equity Advantage Fund ^

(Erstwhile Franklin India Flexi Cap Fund)

**FIEAF**

As on January 31, 2019

**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 & Srikesh Nair (dedicated for making investments for Foreign Securities)

**BENCHMARK**

Nifty 500

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 76.3043 |
| Dividend Plan | ₹ 15.9946 |
| Direct - Growth Plan | ₹ 79.7457 |
| Direct - Dividend Plan | ₹ 16.9341 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 2634.76 crores |
| Monthly Average | ₹ 2654.54 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 49.14% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 3.81% |
| Beta | 0.84 |
| Sharpe Ratio* | 0.23 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.16%
**EXPENSE RATIO# (DIRECT)** : 1.53%

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

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

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd.* | 1396570 | 9497.37 | 3.60 |
| Tata Motors Ltd, DVR | 3415915 | 3199.00 | 1.21 |
| Bajaj Auto Ltd. | 47403 | 1210.93 | 0.46 |
| Maruti Suzuki India Ltd. | 16654 | 1106.02 | 0.42 |
| **Auto Ancillaries** | | | |
| Apollo Tyres Ltd. | 1977065 | 4040.13 | 1.53 |
| Balkrishna Industries Ltd. | 307387 | 2491.68 | 0.95 |
| Amara Raja Batteries Ltd. | 183623 | 1367.90 | 0.52 |
| **Banks** | | | |
| Axis Bank Ltd.* | 3033870 | 21925.78 | 8.32 |
| HDFC Bank Ltd.* | 694023 | 14435.33 | 5.48 |
| ICICI Bank Ltd.* | 2691781 | 9810.20 | 3.72 |
| Kotak Mahindra Bank Ltd.* | 685751 | 8611.32 | 3.27 |
| The Federal Bank Ltd. | 4780054 | 4106.07 | 1.56 |
| Indian Bank | 1536509 | 3463.29 | 1.31 |
| **Cement** | | | |
| Grasim Industries Ltd. | 830035 | 5984.55 | 2.27 |
| **Construction** | | | |
| Prestige Estates Projects Ltd. | 1872299 | 3742.73 | 1.42 |
| **Construction Project** | | | |
| Voltas Ltd. | 806517 | 4364.06 | 1.66 |
| **Consumer Non Durables** | | | |
| Kansai Nerolac Paints Ltd.* | 1631156 | 7280.66 | 2.76 |
| Colgate Palmolive (India) Ltd. | 531359 | 6801.93 | 2.58 |
| Nestle India Ltd. | 40512 | 4658.01 | 1.77 |
| United Breweries Ltd. | 247050 | 3529.85 | 1.34 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 902468 | 4302.06 | 1.63 |
| **Fertilisers** | | | |
| Coromandel International Ltd. | 1465491 | 6592.51 | 2.50 |
| **Finance** | | | |
| TI Financial Holdings Ltd.* | 1611999 | 7162.11 | 2.72 |
| PNB Housing Finance Ltd. | 687569 | 6204.97 | 2.36 |
| Equitas Holdings Ltd. | 1614973 | 1937.16 | 0.74 |
| **Gas** | | | |
| Petronet LNG Ltd.* | 3229392 | 7351.71 | 2.79 |
| Gujarat State Petronet Ltd. | 3835803 | 6752.93 | 2.56 |
| **Healthcare Services** | | | |
| Apollo Hospitals Enterprise Ltd. | 297232 | 3940.26 | 1.50 |
| **Hotels, Resorts And Other Recreational Activities** | | | |
| The Indian Hotels Company Ltd. | 4317530 | 6133.05 | 2.33 |
| **Industrial Capital Goods** | | | |
| Thermax Ltd. | 290226 | 3179.57 | 1.21 |

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Industrial Products** | | | |
| Mahindra CIE Automotive Ltd. | 2017000 | 4750.04 | 1.80 |
| Cummins India Ltd. | 513620 | 4048.35 | 1.54 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 1656994 | 1704.22 | 0.65 |
| Dish TV India Ltd. | 3997148 | 945.33 | 0.36 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd.* | 4624884 | 9642.88 | 3.66 |
| **Petroleum Products** | | | |
| Indian Oil Corporation Ltd. | 4558616 | 6238.47 | 2.37 |
| Hindustan Petroleum Corporation Ltd. | 1433313 | 3346.79 | 1.27 |
| Bharat Petroleum Corporation Ltd. | 545944 | 1885.96 | 0.72 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd. | 193420 | 5262.57 | 2.00 |
| Cadila Healthcare Ltd. | 698798 | 2228.82 | 0.85 |
| Torrent Pharmaceuticals Ltd. | 8446 | 153.62 | 0.06 |
| **Power** | | | |
| Tata Power Company Ltd. | 9727483 | 6935.70 | 2.63 |
| Power Grid Corporation of India Ltd. | 2701385 | 5094.81 | 1.93 |
| CESC Ltd. | 580784 | 4030.06 | 1.53 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 1052563 | 2205.12 | 0.84 |
| Spencer's Retail Ltd. | 348470 | 523.92 | 0.20 |
| **Software** | | | |
| Infosys Ltd.* | 1527694 | 11450.83 | 4.35 |
| Cognizant Technology (USA) | 60000 | 2978.92 | 1.13 |
| Tech Mahindra Ltd. | 187368 | 1371.35 | 0.52 |
| CESC Ventures Ltd. | 116156 | 496.62 | 0.19 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd. | 1623483 | 4974.35 | 1.89 |
| Tata Communications Ltd. | 152190 | 754.79 | 0.29 |
| Vodafone Idea Ltd. | 1578063 | 475.00 | 0.18 |
| **Textile Products** | | | |
| Himatsingka Seide Ltd. | 656332 | 1321.20 | 0.50 |
| **Total Equity Holding** | | **258002.84** | **97.92** |

| | | |
|---|---|---|
| **Total Equity Holding** | **258,002.84** | **97.92** |
| **Call, cash and other current asset** | **5,473.47** | **2.08** |
| **Total Asset** | **263,476.31** | **100.00** |

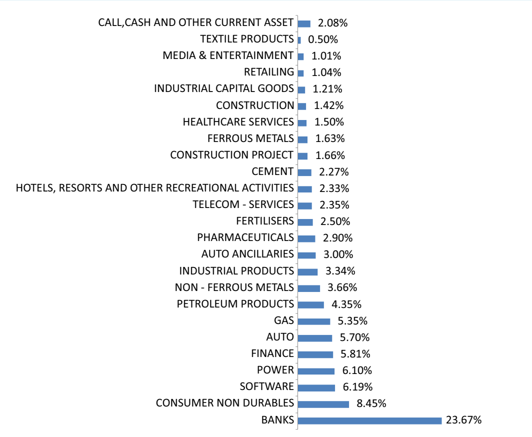
* Top 10 holdings

## 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 | 1,670,000 |
| Total value as on 31-Jan-2019 (Rs) | 115,824 | 385,602 | 725,633 | 1,282,335 | 2,323,594 | 4,417,418 |
| Returns | -6.37% | 4.51% | 7.53% | 11.87% | 12.68% | 12.99% |
| Total value of B: Nifty 500 | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 3,943,741 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 11.54% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 3,924,975 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 11.48% |

**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

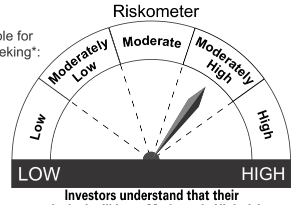
## Sector Allocation - Total Assets




**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 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.

As on January 31, 2019

**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)**

Lakshmikanth Reddy & R. Janakiraman

**BENCHMARK**

Nifty 500

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 538.5601 |
| Dividend Plan | ₹ 38.8034 |
| Direct - Growth Plan | ₹ 567.8943 |
| Direct - Dividend Plan | ₹ 41.6650 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 3666.30 crores |
| Monthly Average | ₹ 3718.80 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 21.80% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 3.69% |
| Beta | 0.82 |
| Sharpe Ratio* | 0.32 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.09%

**EXPENSE RATIO# (DIRECT)** : 1.21%

# 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.

**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 reedem, 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, their directors of their 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

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd.* | 1959699 | 13326.93 | 3.63 |
| Bajaj Auto Ltd. | 197369 | 5041.89 | 1.38 |
| Tata Motors Ltd. | 2446634 | 4433.30 | 1.21 |
| Tata Motors Ltd, DVR | 1791828 | 1678.05 | 0.46 |
| Maruti Suzuki India Ltd. | 21647 | 1437.61 | 0.39 |
| TVS Motor Company Ltd. | 265282 | 1326.41 | 0.36 |
| **Auto Ancillaries** | | | |
| Exide Industries Ltd. | 1500000 | 3403.50 | 0.93 |
| Balkrishna Industries Ltd. | 402972 | 3266.49 | 0.89 |
| Amara Raja Batteries Ltd. | 381779 | 2844.06 | 0.78 |
| **Banks** | | | |
| Axis Bank Ltd.* | 4949477 | 35769.87 | 9.76 |
| HDFC Bank Ltd.* | 1445052 | 30056.36 | 8.20 |
| Kotak Mahindra Bank Ltd.* | 1624652 | 20401.57 | 5.56 |
| ICICI Bank Ltd.* | 4013153 | 14625.94 | 3.99 |
| State Bank of India | 1235519 | 3628.10 | 0.99 |
| **Cement** | | | |
| Grasim Industries Ltd.* | 1631440 | 11762.68 | 3.21 |
| **Construction Project** | | | |
| Voltas Ltd. | 750000 | 4058.25 | 1.11 |
| **Consumer Durables** | | | |
| Titan Company Ltd. | 649808 | 6470.79 | 1.76 |
| **Consumer Non Durables** | | | |
| United Breweries Ltd. | 511834 | 7313.08 | 1.99 |
| Hindustan Unilever Ltd. | 330103 | 5820.54 | 1.59 |
| Colgate Palmolive (India) Ltd. | 440701 | 5641.41 | 1.54 |
| Nestle India Ltd. | 44826 | 5154.03 | 1.41 |
| Kansai Nerolac Paints Ltd. | 881052 | 3932.58 | 1.07 |
| United Spirits Ltd. | 546279 | 2948.81 | 0.80 |
| Asian Paints Ltd. | 200000 | 2825.20 | 0.77 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 1460704 | 6963.18 | 1.90 |
| **Finance** | | | |
| TI Financial Holdings Ltd. | 1338759 | 5948.11 | 1.62 |
| PNB Housing Finance Ltd. | 504303 | 4551.08 | 1.24 |
| Equitas Holdings Ltd. | 1695647 | 2033.93 | 0.55 |
| CARE Ratings Ltd. | 160000 | 1584.88 | 0.43 |
| Repco Home Finance Ltd. | 151538 | 607.06 | 0.17 |
| **Gas** | | | |
| Petronet LNG Ltd. | 3578627 | 8146.74 | 2.22 |
| Gujarat State Petronet Ltd. | 2995176 | 5273.01 | 1.44 |
| GAIL (India) Ltd. | 1146089 | 3806.73 | 1.04 |
| **Hotels, Resorts And Other Recreational Activities** | | | |
| The Indian Hotels Company Ltd. | 2923868 | 4153.35 | 1.13 |
| **Industrial Products** | | | |
| Mahindra CIE Automotive Ltd. | 2116044 | 4983.28 | 1.36 |
| SKF India Ltd. | 163295 | 3135.35 | 0.86 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 3057159 | 3144.29 | 0.86 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd.* | 6549242 | 13655.17 | 3.72 |
| **Petroleum Products** | | | |
| Indian Oil Corporation Ltd. | 6110124 | 8361.70 | 2.28 |
| Hindustan Petroleum Corporation Ltd. | 2944313 | 6874.97 | 1.88 |
| Bharat Petroleum Corporation Ltd. | 919031 | 3174.79 | 0.87 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd. | 242107 | 6587.25 | 1.80 |
| Cadila Healthcare Ltd. | 920735 | 2936.68 | 0.80 |
| **Power** | | | |
| Power Grid Corporation of India Ltd.* | 7419223 | 13992.65 | 3.82 |
| NTPC Ltd.* | 6221247 | 8691.08 | 2.37 |
| Tata Power Company Ltd. | 3124428 | 2227.72 | 0.61 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 1075124 | 2252.38 | 0.61 |
| **Software** | | | |
| Infosys Ltd.* | 2324211 | 17421.12 | 4.75 |
| Tech Mahindra Ltd. | 922467 | 6751.54 | 1.84 |
| Cyient Ltd. | 381063 | 2322.58 | 0.63 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd. | 2371971 | 7267.72 | 1.98 |
| **Textile Products** | | | |
| Himatsingka Seide Ltd. | 1178633 | 2372.59 | 0.65 |
| **Transportation** | | | |
| Gujarat Pipavav Port Ltd. | 1774842 | 1507.73 | 0.41 |
| **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 Holding** | | **357896.13** | **97.62** |

| | | |
|---|---|---|
| **Total Equity Holding** | **357,896.13** | **97.62** |
| **Call, cash and other current asset** | **8,733.90** | **2.38** |
| **Total Asset** | **366,630.03** | **100.00** |

* Top 10 holdings

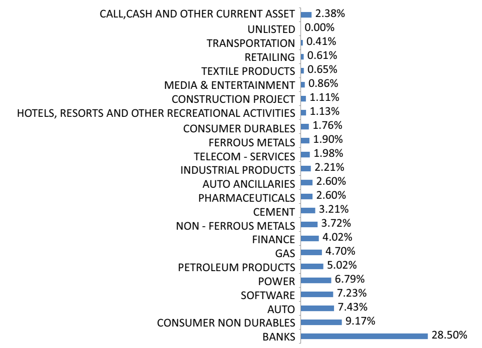
## SIP - If you had invested ₹ 10000 every month in FIT (Regular Plan)

| | 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 | 2,380,000 |
| Total value as on 31-Jan-2019 (Rs) | 117,213 | 391,140 | 746,067 | 1,317,100 | 2,455,506 | 20,614,720 |
| Returns | -4.26% | 5.46% | 8.64% | 12.62% | 13.71% | 18.76% |
| Total value of B: Nifty 500 | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 12,958,481 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 15.00% |
| Total value of AB: Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 11,652,463 |
| AB: Nifty 50* Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.13% |

**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. 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

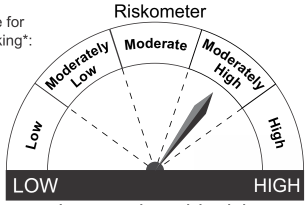



### Product Label

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

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 Focused Equity Fund ^

(Erstwhile Franklin India High Growth Companies Fund)

**FIFEF**

As on January 31, 2019

### 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 & Srikesh Nair (dedicated for making investments for Foreign Securities)

### BENCHMARK

Nifty 500

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 38.0546 |
| Dividend Plan | ₹ 22.3736 |
| Direct - Growth Plan | ₹ 40.6183 |
| Direct - Dividend Plan | ₹ 24.3084 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 7527.50 crores |
| Monthly Average | ₹ 7551.54 crores |

### TURNOVER

| | |
|---|---|
| Portfolio Turnover | 39.32% |

### VOLATILITY MEASURES (3 YEARS)

| | |
|---|---|
| Standard Deviation | 4.37% |
| Beta | 0.93 |
| Sharpe Ratio* | 0.42 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.04%
**EXPENSE RATIO# (DIRECT)** : 0.90%

# 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.

### 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. (w.e.f December 11, 2017. Please read the addendum for further details.)

Different plans have a different expense structure

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Tata Motors Ltd, DVR | 26500000 | 24817.25 | 3.30 |
| **Banks** | | | |
| State Bank of India* | 25000000 | 73412.50 | 9.75 |
| ICICI Bank Ltd.* | 19500000 | 71067.75 | 9.44 |
| HDFC Bank Ltd.* | 3400000 | 70718.30 | 9.39 |
| Axis Bank Ltd.* | 7000000 | 50589.00 | 6.72 |
| Punjab National Bank | 7500000 | 5812.50 | 0.77 |
| **Cement** | | | |
| Ultratech Cement Ltd.* | 869531 | 30601.84 | 4.07 |
| JK Lakshmi Cement Ltd. | 4500000 | 13412.25 | 1.78 |
| Orient Cement Ltd. | 11000000 | 7936.50 | 1.05 |
| **Chemicals** | | | |
| BASF India Ltd. | 525000 | 7101.68 | 0.94 |
| **Construction** | | | |
| Sobha Ltd. | 4160000 | 19635.20 | 2.61 |
| Somany Ceramics Ltd. | 3200000 | 10852.80 | 1.44 |
| ITD Cementation India Ltd. | 7500000 | 8741.25 | 1.16 |
| **Finance** | | | |
| Ujjivan Financial Services Ltd. | 3400000 | 9574.40 | 1.27 |
| **Gas** | | | |
| Petronet LNG Ltd. | 9000000 | 20488.50 | 2.72 |
| **Industrial Products** | | | |
| KEI Industries Ltd. | 4496481 | 16214.31 | 2.15 |
| Schaeffler India Ltd. | 175000 | 9217.51 | 1.22 |
| **Pesticides** | | | |
| PI Industries Ltd | 2200000 | 18755.00 | 2.49 |
| **Petroleum Products** | | | |
| Indian Oil Corporation Ltd.* | 29000000 | 39686.50 | 5.27 |
| Bharat Petroleum Corporation Ltd.* | 10836914 | 37436.12 | 4.97 |
| **Pharmaceuticals** | | | |
| Abbott India Ltd* | 370000 | 29859.37 | 3.97 |
| Sanofi India Ltd. | 201857 | 13049.35 | 1.73 |
| Natco Pharma Ltd. | 1500000 | 10386.00 | 1.38 |
| **Power** | | | |
| NTPC Ltd. | 15600000 | 21793.20 | 2.90 |
| **Software** | | | |
| Cognizant Technology (USA)* | 650000 | 32271.60 | 4.29 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd.* | 12800000 | 39219.20 | 5.21 |
| Vodafone Idea Ltd. | 32729766 | 9851.66 | 1.31 |
| **Transportation** | | | |
| SpiceJet Ltd. | 8387268 | 6755.94 | 0.90 |
| **Total Equity Holding** | | **709257.48** | **94.22** |

| | | |
|---|---|---|
| **Total Equity Holding** | **709,257.48** | **94.22** |
| **Call, cash and other current asset** | **43,492.26** | **5.78** |
| **Total Asset** | **752,749.74** | **100.00** |

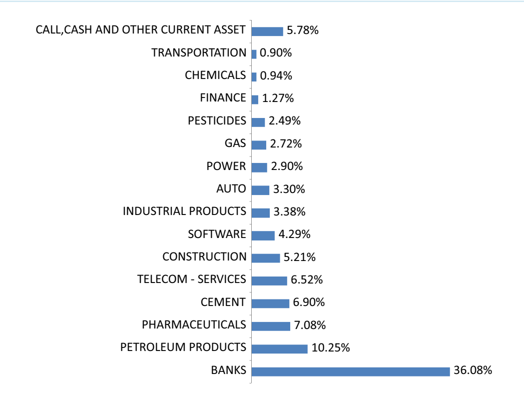
* Top 10 holdings

### SIP - If you had invested ₹ 10000 every month in FIFEF (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 | 1,390,000 |
| Total value as on 31-Jan-2019 (Rs) | 119,015 | 398,696 | 772,536 | 1,455,078 | 2,770,867 | 3,568,200 |
| Returns | -1.51% | 6.74% | 10.04% | 15.41% | 15.96% | 15.32% |
| Total value of B: Nifty 500 | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 2,765,327 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 11.30% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 2,709,274 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 10.97% |

**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

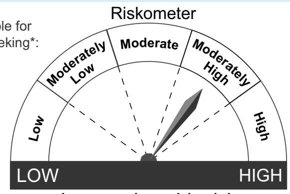
### Sector Allocation - Total Assets




### 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 January 31, 2019

**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 & Lakshmikanth Reddy

**BENCHMARK**

MSCI India Value (effective June 04, 2018)

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 238.2231 |
| Dividend Plan | ₹ 57.0903 |
| Direct - Growth Plan | ₹ 248.4426 |
| Direct - Dividend Plan | ₹ 60.3114 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 523.11 crores |
| Monthly Average | ₹ 531.36 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 21.04% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 4.69% |
| Beta | 0.89 |
| Sharpe Ratio* | 0.30 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.54%
**EXPENSE RATIO# (DIRECT)** : 1.78%

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

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

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Tata Motors Ltd, DVR* | 1650000 | 1545.23 | 2.95 |
| **Auto Ancillaries** | | | |
| Apollo Tyres Ltd.* | 850000 | 1736.98 | 3.32 |
| Balkrishna Industries Ltd. | 49800 | 403.68 | 0.77 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 220000 | 4575.89 | 8.75 |
| ICICI Bank Ltd.* | 1100000 | 4008.95 | 7.66 |
| Yes Bank Ltd.* | 809000 | 1570.27 | 3.00 |
| The Federal Bank Ltd. | 1000000 | 859.00 | 1.64 |
| **Cement** | | | |
| Grasim Industries Ltd. | 200000 | 1442.00 | 2.76 |
| JK Cement Ltd. | 176000 | 1247.49 | 2.38 |
| **Chemicals** | | | |
| Tata Chemicals Ltd.* | 450000 | 3034.35 | 5.80 |
| **Construction** | | | |
| Dilip Buildcon Ltd. | 127033 | 407.90 | 0.78 |
| J.Kumar Infraprojects Ltd. | 370000 | 392.02 | 0.75 |
| **Construction Project** | | | |
| NCC Ltd. | 1000000 | 795.50 | 1.52 |
| **Consumer Non Durables** | | | |
| Eveready Industries India Ltd. | 300000 | 642.30 | 1.23 |
| Emami Ltd. | 150000 | 616.35 | 1.18 |
| ITC Ltd. | 200000 | 557.30 | 1.07 |
| **Finance** | | | |
| Bajaj Holdings & Investment Ltd.* | 140000 | 3985.87 | 7.62 |
| Tata Investment Corporation Ltd.* | 259985 | 2220.79 | 4.25 |
| Equitas Holdings Ltd. | 1000000 | 1199.50 | 2.29 |
| Edelweiss Financial Services Ltd. | 400000 | 616.20 | 1.18 |
| **Minerals/Mining** | | | |
| Coal India Ltd. | 460000 | 1033.39 | 1.98 |
| **Non - Ferrous Metals** | | | |
| Vedanta Ltd. | 750000 | 1480.13 | 2.83 |
| **Oil** | | | |
| Oil & Natural Gas Corporation Ltd. | 550000 | 776.88 | 1.49 |
| **Petroleum Products** | | | |
| Reliance Industries Ltd.* | 360000 | 4417.74 | 8.45 |
| **Pharmaceuticals** | | | |
| Biocon Ltd. | 150000 | 972.45 | 1.86 |
| Dr. Reddy's Laboratories Ltd. | 30000 | 816.24 | 1.56 |
| **Power** | | | |
| NTPC Ltd. | 400000 | 558.80 | 1.07 |
| **Software** | | | |
| Infosys Ltd.* | 520000 | 3897.66 | 7.45 |
| HCL Technologies Ltd. | 150000 | 1507.80 | 2.88 |
| **Services** | | | |
| Odisha Cement Ltd. | 104800 | 1080.85 | 2.07 |
| **Textile Products** | | | |
| Trident Ltd. | 700000 | 467.25 | 0.89 |
| **Textiles - Cotton** | | | |
| Vardhman Textiles Ltd. | 109000 | 1174.26 | 2.24 |
| **Transportation** | | | |
| Redington (India) Ltd. | 850000 | 623.90 | 1.19 |
| The Great Eastern Shipping Company Ltd. | 154000 | 466.24 | 0.89 |
| **Total Equity Holding** | | **51131.13** | **97.75** |

| | | |
|---|---|---|
| **Total Equity Holding** | **51,131.13** | **97.75** |
| **Call, cash and other current asset** | **1,179.57** | **2.25** |
| **Total Asset** | **52,310.70** | **100.00** |

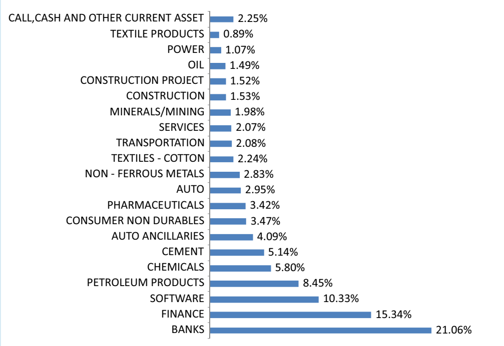
* Top 10 holdings

### 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 | 2,690,000 |
| Total value as on 31-Jan-2019 (Rs) | 111,466 | 376,101 | 715,285 | 1,216,387 | 2,106,451 | 25,162,540 |
| Returns | -12.87% | 2.86% | 6.96% | 10.39% | 10.84% | 16.98% |
| Total value of B: MSCI India Value Index | 123,476 | 427,528 | 771,830 | 1,216,096 | 1,936,260 | NA |
| B:MSCI India Value Index Returns | 5.40% | 11.48% | 10.00% | 10.39% | 9.25% | NA |
| Total value of S&P BSE SENSEX | 122,854 | 434,403 | 788,810 | 1,295,176 | 2,219,553 | 17,015,105 |
| S&P BSE SENSEX Returns | 4.42% | 12.58% | 10.88% | 12.15% | 11.82% | 14.23% |

**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
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (*Nifty 50 PRI values from 10.09.1996 to 30.06.1999 and TRI values since 30.06.1999)

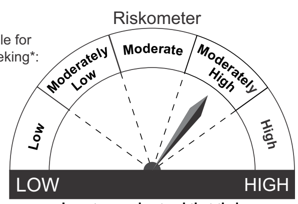
### Sector Allocation - Total Assets




### Product Label ^

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that 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 January 31, 2019

### 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

Srikesh Nair* (dedicated for foreign securities)

### BENCHMARK

S&P BSE 200

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 44.4302 |
| Dividend Plan | ₹ 15.0177 |
| Direct - Growth Plan | ₹ 46.1200 |
| Direct - Dividend Plan | ₹ 15.7281 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 935.02 crores |
| Monthly Average | ₹ 929.08 crores |

### TURNOVER

| | |
|---|---|
| Portfolio Turnover | 25.29% |

### VOLATILITY MEASURES (3 YEARS)

| | |
|---|---|
| Standard Deviation | 3.94% |
| Beta | 0.87 |
| Sharpe Ratio* | 0.49 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO# : 2.39%**

**EXPENSE RATIO# (DIRECT) : 1.91%**

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

Effective Feb 11, 2019, the new benchmark for Templeton India Equity Income Fund will be Nifty Dividend Opportunities50.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Tata Motors Ltd, DVR | 1158906 | 1085.32 | 1.16 |
| Bajaj Auto Ltd. | 32930 | 841.21 | 0.90 |
| **Auto Ancillaries** | | | |
| Apollo Tyres Ltd. | 1002100 | 2047.79 | 2.19 |
| Mahle-Metal Leve (Brazil) | 340000 | 1794.95 | 1.92 |
| Balkrishna Industries Ltd. | 49400 | 400.44 | 0.43 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 283200 | 5890.42 | 6.30 |
| ICICI Bank Ltd.* | 1604200 | 5846.51 | 6.25 |
| The Federal Bank Ltd. | 1505600 | 1293.31 | 1.38 |
| TISCO Financial Group (Thailand) | 300000 | 565.15 | 0.60 |
| **Cement** | | | |
| JK Cement Ltd. | 276875 | 1962.49 | 2.10 |
| **Chemicals** | | | |
| Tata Chemicals Ltd.* | 434134 | 2927.37 | 3.13 |
| **Construction** | | | |
| J.Kumar Infraprojects Ltd. | 145302 | 153.95 | 0.16 |
| **Consumer Durables** | | | |
| XTEP International Holdings (Hong Kong) | 3204100 | 1472.80 | 1.58 |
| **Consumer Non Durables** | | | |
| Health and Happiness H&H International (Hong Kong) | 440700 | 1909.86 | 2.04 |
| Stock Spirits (United Kingdom) | 851378 | 1795.84 | 1.92 |
| Eveready Industries India Ltd. | 343659 | 735.77 | 0.79 |
| **Finance** | | | |
| Bajaj Holdings & Investment Ltd.* | 185856 | 5291.41 | 5.66 |
| Tata Investment Corporation Ltd.* | 345063 | 2947.53 | 3.15 |
| Equitas Holdings Ltd. | 1505501 | 1805.85 | 1.93 |
| China Everbright (Hong Kong) | 500000 | 668.19 | 0.71 |
| Fanhua INC (ADR) | 25000 | 442.96 | 0.47 |
| Edelweiss Financial Services Ltd. | 151611 | 233.56 | 0.25 |
| **Gas** | | | |
| Petronet LNG Ltd. | 753388 | 1715.09 | 1.83 |
| Gujarat State Petronet Ltd. | 724255 | 1275.05 | 1.36 |
| GAIL (India) Ltd. | 135629 | 450.49 | 0.48 |
| **Hardware** | | | |
| Sunny Optical Technology (Hong Kong) | 140000 | 978.62 | 1.05 |
| Primax Electronics (Taiwan) | 500000 | 583.32 | 0.62 |
| **Industrial Capital Goods** | | | |
| Xinyi Solar Holding (Hong Kong)* | 7989938 | 2390.49 | 2.56 |
| Delta Electronics (Thailand) | 300000 | 474.66 | 0.51 |
| **Industrial Products** | | | |
| Finolex Industries Ltd. | 169757 | 871.96 | 0.93 |
| **Minerals/Mining** | | | |
| Coal India Ltd. | 747000 | 1678.14 | 1.79 |
| **Non - Ferrous Metals** | | | |
| Vedanta Ltd. | 799718 | 1578.24 | 1.69 |
| **Oil** | | | |
| Oil & Natural Gas Corporation Ltd. | 766050 | 1082.05 | 1.16 |
| **Petroleum Products** | | | |
| Reliance Industries Ltd. | 160692 | 1971.93 | 2.11 |
| Hindustan Petroleum Corporation Ltd. | 639633 | 1493.54 | 1.60 |
| Indian Oil Corporation Ltd. | 672460 | 920.26 | 0.98 |
| **Pharmaceuticals** | | | |
| Biocon Ltd. | 297470 | 1928.50 | 2.06 |
| Medy-Tox INC (South Korea) | 5150 | 1704.42 | 1.82 |
| Luye Pharma (Hong Kong) | 2678400 | 1415.71 | 1.51 |
| Dr. Reddy's Laboratories Ltd. | 40000 | 1088.32 | 1.16 |
| ST Shine Optical Co (Taiwan) | 70700 | 926.28 | 0.99 |
| Pacific Hospital Supply (Taiwan) | 500000 | 874.98 | 0.94 |
| **Power** | | | |
| Power Grid Corporation of India Ltd.* | 1509054 | 2846.08 | 3.04 |
| NTPC Ltd.* | 1541788 | 2153.88 | 2.30 |
| **Retailing** | | | |
| IT Ltd (Hong Kong) | 2826000 | 1086.34 | 1.16 |
| **Semiconductors** | | | |
| Novatek Microelectronics Corporation (Taiwan) | 187038 | 684.06 | 0.73 |
| **Software** | | | |
| Infosys Ltd.* | 615444 | 4613.06 | 4.93 |
| Travelsky Technology (Hong Kong)* | 1178700 | 2265.52 | 2.42 |
| PCHome Online (Taiwan) | 314861 | 983.91 | 1.05 |
| Tech Mahindra Ltd. | 124230 | 909.24 | 0.97 |
| **Services** | | | |
| Odisha Cement Ltd. | 140800 | 1452.14 | 1.55 |
| **Textile Products** | | | |
| Trident Ltd. | 930600 | 621.18 | 0.66 |
| **Textiles - Cotton** | | | |
| Vardhman Textiles Ltd. | 136944 | 1475.30 | 1.58 |
| **Transportation** | | | |
| Aramex PJSC (UAE) | 2562198 | 2108.70 | 2.26 |
| Cosco Pacific (Hong Kong) | 1975462 | 1461.47 | 1.56 |
| Redington (India) Ltd. | 1517846 | 1114.10 | 1.19 |
| The Great Eastern Shipping Company Ltd. | 192709 | 583.43 | 0.62 |
| **Total Equity Holding** | | **91873.07** | **98.26** |

| | | |
|---|---|---|
| **Total Equity Holding** | **91,873.07** | **98.26** |
| **Call, cash and other current asset** | **1,629.29** | **1.74** |
| **Total Asset** | **93,502.37** | **100.00** |

* Top 10 holdings

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

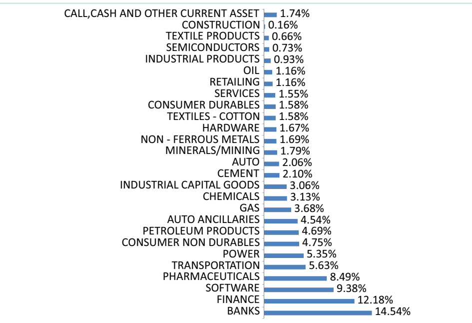
| | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Inception |
|---|---|---|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 600,000 | 840,000 | 1,200,000 | 1,530,000 |
| Total value as on 31-Jan-2019 (Rs) | 114,761 | 393,789 | 739,783 | 1,240,675 | 2,219,946 | 3,414,261 |
| Returns | -7.97% | 5.91% | 8.30% | 10.95% | 11.82% | 11.85% |
| Total value of B: S&P BSE 200$ | 118,674 | 415,258 | 776,573 | 1,301,848 | 2,250,665 | 3,325,852 |
| B:S&P BSE 200$ Returns | -2.04% | 9.49% | 10.25% | 12.29% | 12.08% | 11.48% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 3,195,273 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 10.91% |

**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

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of ($ S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006 and TRI values since 01.08.2006)

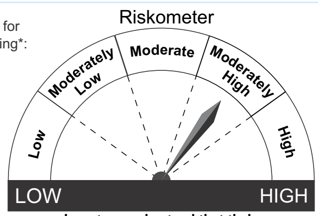
## Sector Allocation - Total Assets




## 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 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 Prima Fund

**FIPF**

As on January 31, 2019

**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 & Srikesh Nair (dedicated for making investments for Foreign Securities)

**BENCHMARK**

Nifty Midcap 150 (effective June 04, 2018)

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 906.4771 |
| Dividend Plan | ₹ 57.4233 |
| Direct - Growth Plan | ₹ 965.5140 |
| Direct - Dividend Plan | ₹ 62.4106 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 6457.92 crores |
| Monthly Average | ₹ 6508.08 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 26.83% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 4.33% |
| Beta | 0.74 |
| Sharpe Ratio* | 0.39 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO# :** 2.02%

**EXPENSE RATIO# (DIRECT) :** 1.00%

\# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Tata Motors Ltd, DVR | 6934152 | 6493.83 | 1.01 |
| Ashok Leyland Ltd. | 6098335 | 4957.95 | 0.77 |
| **Auto Ancillaries** | | | |
| Apollo Tyres Ltd.* | 7794904 | 15928.89 | 2.47 |
| WABCO India Ltd. | 207958 | 12952.46 | 2.01 |
| Balkrishna Industries Ltd. | 876836 | 7107.63 | 1.10 |
| Amara Raja Batteries Ltd. | 852080 | 6347.57 | 0.98 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 1049265 | 21824.19 | 3.38 |
| City Union Bank Ltd.* | 9688196 | 18504.45 | 2.87 |
| Kotak Mahindra Bank Ltd.* | 1350892 | 16963.83 | 2.63 |
| Karur Vysya Bank Ltd. | 12530441 | 11020.52 | 1.71 |
| Yes Bank Ltd. | 4899451 | 9509.83 | 1.47 |
| RBL Bank Ltd. | 1270000 | 7221.86 | 1.12 |
| **Cement** | | | |
| The Ramco Cements Ltd.* | 2733669 | 16421.15 | 2.54 |
| JK Cement Ltd. | 1217476 | 8629.47 | 1.34 |
| **Chemicals** | | | |
| Tata Chemicals Ltd. | 1931964 | 13027.23 | 2.02 |
| **Construction** | | | |
| Oberoi Realty Ltd. | 2706125 | 12032.78 | 1.86 |
| Kajaria Ceramics Ltd. | 1743720 | 9382.09 | 1.45 |
| **Construction Project** | | | |
| Voltas Ltd.* | 2979100 | 16119.91 | 2.50 |
| **Consumer Durables** | | | |
| Crompton Greaves Consumer Electricals Ltd. | 6026546 | 12893.80 | 2.00 |
| Whirlpool of India Ltd. | 496609 | 7497.31 | 1.16 |
| **Consumer Non Durables** | | | |
| Kansai Nerolac Paints Ltd.* | 4188311 | 18694.53 | 2.89 |
| GlaxoSmithKline Consumer Healthcare Ltd. | 167964 | 12313.19 | 1.91 |
| Emami Ltd. | 2695000 | 11073.76 | 1.71 |
| **Fertilisers** | | | |
| Coromandel International Ltd. | 2635580 | 11856.16 | 1.84 |
| **Finance** | | | |
| LIC Housing Finance Ltd. | 3084425 | 13844.44 | 2.14 |
| Equitas Holdings Ltd. | 11253507 | 13498.58 | 2.09 |
| Sundaram Finance Ltd. | 794058 | 11149.77 | 1.73 |
| ICICI Securities Ltd. | 192304 | 396.82 | 0.06 |
| Sundaram Finance Holdings Ltd. | 376519 | 341.50 | 0.05 |
| **Gas** | | | |
| Indraprastha Gas Ltd. | 4689677 | 13297.58 | 2.06 |
| Gujarat State Petronet Ltd. | 6772160 | 11922.39 | 1.85 |
| Petronet LNG Ltd. | 3927799 | 8941.63 | 1.38 |
| **Healthcare Services** | | | |
| Apollo Hospitals Enterprise Ltd. | 837865 | 11107.16 | 1.72 |
| **Hotels, Resorts And Other Recreational Activities** | | | |
| The Indian Hotels Company Ltd. | 10191506 | 14477.03 | 2.24 |
| **Industrial Capital Goods** | | | |
| Bharat Electronics Ltd. | 9344209 | 7816.43 | 1.21 |
| Thermax Ltd. | 532057 | 5828.95 | 0.90 |
| **Industrial Products** | | | |
| Finolex Cables Ltd.* | 4145052 | 17210.26 | 2.66 |
| SKF India Ltd.* | 861207 | 16535.61 | 2.56 |
| Schaeffler India Ltd. | 264692 | 13941.72 | 2.16 |
| AIA Engineering Ltd. | 740261 | 11897.47 | 1.84 |
| Cummins India Ltd. | 1201671 | 9471.57 | 1.47 |
| Bharat Forge Ltd. | 907878 | 4475.84 | 0.69 |
| Him Teknoforge Ltd | 39231 | 50.22 | 0.01 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd. | 3375865 | 7038.68 | 1.09 |
| **Pesticides** | | | |
| PI Industries Ltd | 1481509 | 12629.86 | 1.96 |
| Bayer Cropscience Ltd | 191626 | 8388.52 | 1.30 |
| **Petroleum Products** | | | |
| Bharat Petroleum Corporation Ltd. | 3493744 | 12069.14 | 1.87 |
| **Pharmaceuticals** | | | |
| Torrent Pharmaceuticals Ltd. | 517781 | 9417.40 | 1.46 |
| Sanofi India Ltd. | 145666 | 9416.80 | 1.46 |
| Cadila Healthcare Ltd. | 2456836 | 7836.08 | 1.21 |
| **Power** | | | |
| CESC Ltd. | 1629004 | 11303.66 | 1.75 |
| **Retailing** | | | |
| Trent Ltd. | 2289496 | 8105.96 | 1.26 |
| Aditya Birla Fashion and Retail Ltd. | 2792510 | 5850.31 | 0.91 |
| Spencer's Retail Ltd. | 977402 | 1469.52 | 0.23 |
| **Software** | | | |
| Info Edge (India) Ltd.* | 943016 | 16477.79 | 2.55 |
| MindTree Ltd. | 1532430 | 13700.69 | 2.12 |
| MakemyTrip (USA) | 140468 | 2641.74 | 0.41 |
| CESC Ventures Ltd. | 325800 | 1392.96 | 0.22 |
| **Telecom - Services** | | | |
| Vodafone Idea Ltd. | 8299229 | 2498.07 | 0.39 |
| Textile Products | | | |
| Arvind Ltd. | 1773564 | 1563.40 | 0.24 |
| **Unlisted** | | | |
| Arvind Fashions Ltd | 354712 | 3227.03 | 0.50 |
| Anveshan Heavy Engineering Ltd | 65687 | 363.56 | 0.06 |
| Numero Uno International Ltd | 8100 | 0.00 | 0.00 |
| **Total Equity Holding** | | **610370.50** | **94.51** |

| | | |
|---|---|---|
| **Total Equity Holding** | **610,370.50** | **94.51** |
| **Call, cash and other current asset** | **35,421.98** | **5.49** |
| **Total Asset** | **645,792.48** | **100.00** |

* Top 10 holdings

## 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 | 3,020,000 |
| Total value as on 31-Jan-2019 (Rs) | 114,105 | 387,206 | 782,372 | 1,515,359 | 3,012,124 | 75,818,228 |
| Returns | -8.95% | 4.78% | 10.55% | 16.55% | 17.51% | 20.95% |
| Total value of B: Nifty Midcap 150 ^ ^ | 110,220 | 375,723 | 750,692 | 1,348,087 | 2,388,113 | 26,548,605 |
| B:Nifty Midcap 150 ^ ^ Returns | -14.71% | 2.79% | 8.89% | 13.27% | 13.19% | 14.61% |
| Total value of Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 20,437,693 |
| Nifty 50* | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 13.00% |

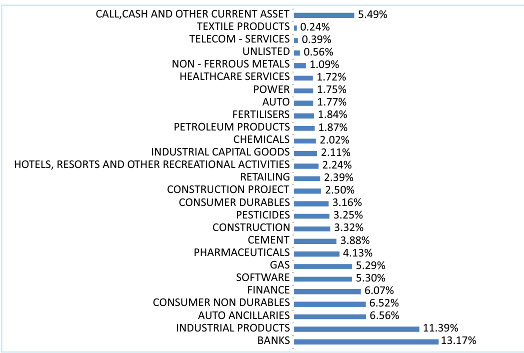
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, 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.

^ ^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 to 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)

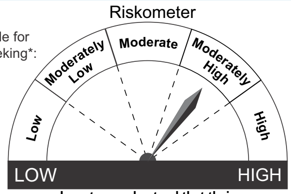
## Sector Allocation - Total Assets




**Product Label ^**

This product is suitable for investors who are seeking*:

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




**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 Smaller Companies Fund

**FISCF**

As on January 31, 2019

### 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 & Srikesh Nair (Dedicated for investments in foreign securities)

### BENCHMARK
Nifty Smallcap 250 (effective June 04, 2018)

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 51.2016 |
| Dividend Plan | ₹ 25.0664 |
| Direct - Growth Plan | ₹ 54.7931 |
| Direct - Dividend Plan | ₹ 27.2600 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 6858.71 crores |
| Monthly Average | ₹ 6952.66 crores |

### TURNOVER

| | |
|---|---|
| Portfolio Turnover | 14.04% |

### VOLATILITY MEASURES (3 YEARS)

| | |
|---|---|
| Standard Deviation | 4.51% |
| Beta | 0.71 |
| Sharpe Ratio* | 0.26 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.02%
**EXPENSE RATIO# (DIRECT)** : 0.90%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Tata Motors Ltd, DVR | 4933939 | 4620.63 | 0.67 |
| **Auto Ancillaries** | | | |
| Banco Products (I) Ltd. | 1918887 | 3249.64 | 0.47 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 1383653 | 28779.29 | 4.20 |
| Axis Bank Ltd.* | 1959054 | 14158.08 | 2.06 |
| Karur Vysya Bank Ltd.* | 15898917 | 13983.10 | 2.04 |
| DCB Bank Ltd. | 5949096 | 10598.31 | 1.55 |
| City Union Bank Ltd. | 4931960 | 9420.04 | 1.37 |
| Kotak Mahindra Bank Ltd. | 673158 | 8453.18 | 1.23 |
| Yes Bank Ltd. | 3112332 | 6041.04 | 0.88 |
| **Cement** | | | |
| Jk Lakshmi Cement Ltd. | 2345030 | 6989.36 | 1.02 |
| Sanghi Industries Ltd. | 6857891 | 3909.00 | 0.57 |
| **Chemicals** | | | |
| Atul Ltd. | 385642 | 13367.12 | 1.95 |
| Deepak Nitrite Ltd. | 5778251 | 12674.59 | 1.85 |
| GHCL Ltd. | 2736227 | 6848.78 | 1.00 |
| Himadri Speciality Chemical Ltd. | 5687370 | 6679.82 | 0.97 |
| **Commercial Services** | | | |
| Nesco Ltd. | 2824663 | 12489.25 | 1.82 |
| Teamlease Services Ltd. | 323284 | 8565.89 | 1.25 |
| **Construction** | | | |
| Brigade Enterprises Ltd. | 6363287 | 13391.54 | 1.95 |
| Sobha Ltd. | 2324335 | 10970.86 | 1.60 |
| Kajaria Ceramics Ltd. | 1980000 | 10653.39 | 1.55 |
| Ahluwalia Contracts (India) Ltd. | 3223420 | 9025.58 | 1.32 |
| Cera Sanitaryware Ltd. | 324989 | 7897.23 | 1.15 |
| KNR Constructions Ltd. | 2429126 | 4997.93 | 0.73 |
| Consolidated Construction Consortium Ltd. | 2334565 | 46.69 | 0.01 |
| **Construction Project** | | | |
| Voltas Ltd.* | 2521141 | 13641.89 | 1.99 |
| Ashoka Buildcon Ltd. | 6313159 | 7556.85 | 1.10 |
| Techno Electric & Engineering Company Ltd. | 2103095 | 5066.36 | 0.74 |
| **Consumer Durables** | | | |
| VIP Industries Ltd. | 1952419 | 9369.66 | 1.37 |
| Blue Star Ltd. | 1124602 | 6695.88 | 0.98 |
| Johnson Controls – Hitachi Air Conditioning India Ltd. | 185262 | 3340.27 | 0.49 |
| Khadim India Ltd. | 580666 | 2594.13 | 0.38 |
| **Consumer Non Durables** | | | |
| Jyothy Laboratories Ltd. | 6363234 | 11705.17 | 1.71 |
| Berger Paints (I) Ltd. | 3428963 | 10929.82 | 1.59 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 1852195 | 8829.41 | 1.29 |
| Shankara Building Products Ltd. | 970012 | 3772.38 | 0.55 |
| Pennar Industries Ltd. | 8689354 | 3119.48 | 0.45 |
| **Finance** | | | |
| Repco Home Finance Ltd.* | 3465705 | 13883.61 | 2.02 |
| Equitas Holdings Ltd. | 9772603 | 11722.24 | 1.71 |
| CARE Ratings Ltd. | 1054044 | 10440.83 | 1.52 |
| LIC Housing Finance Ltd. | 1924002 | 8635.88 | 1.26 |
| Motilal Oswal Financial Services Ltd. | 1324301 | 8419.91 | 1.23 |
| ICICI Securities Ltd. | 192304 | 396.82 | 0.06 |
| **Gas** | | | |
| Mahanagar Gas Ltd. | 319014 | 2934.77 | 0.43 |
| **Healthcare Services** | | | |
| Dr. Lal Path Labs Ltd.* | 1450571 | 15646.58 | 2.28 |
| Healthcare Global Enterprises Ltd. | 2979897 | 5946.38 | 0.87 |
| **Industrial Capital Goods** | | | |
| Triveni Turbine Ltd. | 7324281 | 7793.03 | 1.14 |
| Lakshmi Machine Works Ltd. | 83766 | 4503.22 | 0.66 |
| **Industrial Products** | | | |
| Finolex Cables Ltd.* | 3843709 | 15959.08 | 2.33 |
| Schaeffler India Ltd. | 190105 | 10013.12 | 1.46 |
| Carborundum Universal Ltd. | 2534305 | 8856.13 | 1.29 |
| Finolex Industries Ltd. | 1382743 | 7102.46 | 1.04 |
| Ramkrishna Forgings Ltd. | 1349476 | 6560.48 | 0.96 |
| MM Forgings Ltd. | 1140000 | 5715.39 | 0.83 |
| SKF India Ltd. | 289935 | 5566.90 | 0.81 |
| **Media & Entertainment** | | | |
| Music Broadcast Ltd. | 3907435 | 11390.17 | 1.66 |
| Navneet Education Ltd. | 8849065 | 9402.13 | 1.37 |
| TV Today Network Ltd. | 2240543 | 7882.23 | 1.15 |
| HT Media Ltd. | 11046869 | 4435.32 | 0.65 |
| Entertainment Network (India) Ltd. | 484563 | 2662.92 | 0.39 |
| Jagran Prakashan Ltd. | 1330705 | 1368.63 | 0.20 |
| **Minerals/Mining** | | | |
| Gujarat Mineral Development Corporation Ltd. | 9028098 | 7691.94 | 1.12 |
| **Pesticides** | | | |
| PI Industries Ltd | 959761 | 8181.96 | 1.19 |
| Rallis India Ltd. | 4183258 | 6707.85 | 0.98 |
| **Petroleum Products** | | | |
| Gulf Oil Lubricants India Ltd. | 1497004 | 13560.61 | 1.98 |
| Hindustan Petroleum Corporation Ltd. | 5516937 | 12882.05 | 1.88 |
| **Pharmaceuticals** | | | |
| JB Chemicals & Pharmaceuticals Ltd. | 3428185 | 10874.20 | 1.59 |
| IPCA Laboratories Ltd. | 1096154 | 8434.36 | 1.23 |
| **Software** | | | |
| Cyient Ltd.* | 2844726 | 17338.60 | 2.53 |
| eClerx Services Ltd.* | 1401949 | 15061.84 | 2.20 |
| Infosys Ltd. | 1733149 | 12990.82 | 1.89 |
| **Telecom - Services** | | | |
| Vodafone Idea Ltd. | 12152660 | 3657.95 | 0.53 |
| **Textile Products** | | | |
| Himatsingka Seide Ltd. | 3431266 | 6907.14 | 1.01 |
| K.P.R. Mill Ltd. | 96381 | 505.18 | 0.07 |
| **Textiles - Cotton** | | | |
| Vardhman Textiles Ltd.* | 1655675 | 17836.59 | 2.60 |
| **Transportation** | | | |
| Gujarat Pipavav Port Ltd. | 2043119 | 1735.63 | 0.25 |
| Gateway Distriparks Ltd. | 562371 | 578.68 | 0.08 |
| **Total Equity Holding** | | **646615.27** | **94.28** |

| | | |
|---|---|---|
| **Total Equity Holding** | **646,615.27** | **94.28** |
| **Call, cash and other current asset** | **39,255.86** | **5.72** |
| **Total Asset** | **685,871.13** | **100.00** |

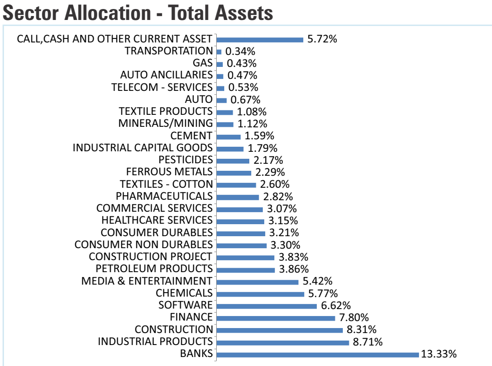
* Top 10 holdings

### 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 | 970,000 |
| Total value as on 31-Jan-2019 (Rs) | 108,603 | 364,804 | 753,359 | 1,551,958 | 2,047,997 |
| Returns | -17.07% | 0.86% | 9.03% | 17.22% | 17.95% |
| Total value of B: Nifty Smallcap 250 ^ ^ | 103,844 | 342,615 | 679,829 | 1,204,347 | 1,496,849 |
| B:Nifty Smallcap 250 ^ ^ Returns | -23.89% | -3.18% | 4.94% | 10.12% | 10.48% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 1,561,056 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.48% |

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

### Sector Allocation - Total Assets

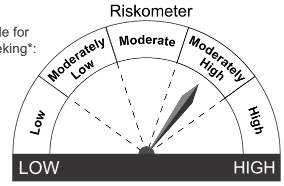



### Product Label ^

Riskometer

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that invests primarily in small cap companies




**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 TEMPLETON

# Franklin Build India Fund

# FBIF

**As on January 31, 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
Srikesh Nair (dedicated for making investments for Foreign Securities)

**BENCHMARK**
S&P BSE India Infrastructure Index (effective June 04, 2018)

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 38.6354 |
| Dividend Plan | ₹ 20.0805 |
| Direct - Growth Plan | ₹ 41.4938 |
| Direct - Dividend Plan | ₹ 22.0779 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 1135.76 crores |
| Monthly Average | ₹ 1148.75 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 36.93% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 4.68% |
| Beta | 0.87 |
| Sharpe Ratio* | 0.47 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.23%
**EXPENSE RATIO# (DIRECT)** : 0.97%

# 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.

**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. (w.e.f December 11, 2017. Please read the addendum for further details.)

Different plans have a different expense structure

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Hero MotoCorp Ltd. | 100000 | 2613.95 | 2.30 |
| Tata Motors Ltd, DVR | 2200000 | 2060.30 | 1.81 |
| **Banks** | | | |
| State Bank of India * | 3768401 | 11065.91 | 9.74 |
| ICICI Bank Ltd.* | 3000000 | 10933.50 | 9.63 |
| HDFC Bank Ltd.* | 400000 | 8319.80 | 7.33 |
| Axis Bank Ltd.* | 1100000 | 7949.70 | 7.00 |
| Punjab National Bank | 1100000 | 852.50 | 0.75 |
| **Cement** | | | |
| Ultratech Cement Ltd.* | 98906 | 3480.85 | 3.06 |
| Jk Lakshmi Cement Ltd. | 825000 | 2458.91 | 2.16 |
| Shree Cement Ltd. | 15000 | 2357.21 | 2.08 |
| **Construction** | | | |
| Sobha Ltd. | 590000 | 2784.80 | 2.45 |
| Somany Ceramics Ltd. | 550000 | 1865.33 | 1.64 |
| ITD Cementation India Ltd. | 1475000 | 1719.11 | 1.51 |
| **Construction Project** | | | |
| NCC Ltd. | 750000 | 596.63 | 0.53 |
| **Consumer Durables** | | | |
| Blue Star Ltd. | 43735 | 260.40 | 0.23 |
| **Finance** | | | |
| The New India Assurance Company Ltd. | 500000 | 874.25 | 0.77 |
| **Gas** | | | |
| Petronet LNG Ltd. | 1500000 | 3414.75 | 3.01 |
| GAIL (India) Ltd. | 1000000 | 3321.50 | 2.92 |
| **Industrial Capital Goods** | | | |
| CG Power and Industrial Solutions Ltd. | 1500000 | 564.00 | 0.50 |
| **Industrial Products** | | | |
| KEI Industries Ltd.* | 971481 | 3503.16 | 3.08 |
| Schaeffler India Ltd. | 35000 | 1843.50 | 1.62 |
| SKF India Ltd. | 75000 | 1440.04 | 1.27 |
| MM Forgings Ltd. | 250000 | 1253.38 | 1.10 |
| **Media & Entertainment** | | | |
| Hindustan Media Ventures Ltd. | 400000 | 464.40 | 0.41 |
| **Non - Ferrous Metals** | | | |
| National Aluminium Company Ltd. | 3600000 | 2145.60 | 1.89 |
| Hindalco Industries Ltd. | 700000 | 1459.50 | 1.29 |
| **Petroleum Products** | | | |
| Indian Oil Corporation Ltd.* | 4600000 | 6295.10 | 5.54 |
| Bharat Petroleum Corporation Ltd.* | 1500000 | 5181.75 | 4.56 |
| **Power** | | | |
| NTPC Ltd.* | 2500000 | 3492.50 | 3.08 |
| Power Grid Corporation of India Ltd. | 700000 | 1320.20 | 1.16 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd.* | 2000000 | 6128.00 | 5.40 |
| Vodafone Idea Ltd. | 4000000 | 1204.00 | 1.06 |
| **Transportation** | | | |
| SpiceJet Ltd. | 2000000 | 1611.00 | 1.42 |
| Gujarat Pipavav Port Ltd. | 1400000 | 1189.30 | 1.05 |
| Container Corporation of India Ltd. | 150000 | 983.25 | 0.87 |
| **Total Equity Holding** | | **107008.06** | **94.22** |

| | | |
|---|---|---|
| **Total Equity Holding** | **107,008.06** | **94.22** |
| **Call, cash and other current asset** | **6,568.03** | **5.78** |
| **Total Asset** | **113,576.09** | **100.00** |

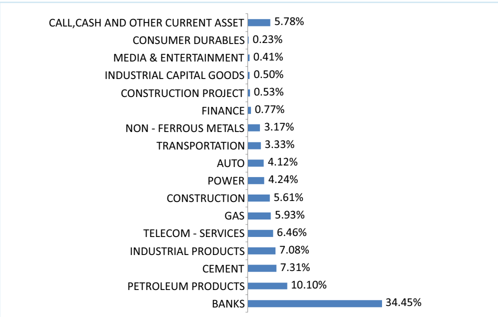
* Top 10 holdings

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

| | 1 Year | 3 Years | 5 Years | 7 Years | Since Inception |
|---|---|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 600,000 | 840,000 | 1,130,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,410 | 393,522 | 789,979 | 1,537,035 | 2,519,414 |
| Returns | -5.48% | 5.86% | 10.94% | 16.95% | 16.33% |
| Total value of B: S&P BSE India Infrastructure Index ^ ^ | 107,974 | 361,453 | 672,934 | 1,127,716 | 1,706,278 |
| B:S&P BSE India Infrastructure Index ^ ^ Returns | -17.98% | 0.26% | 4.53% | 8.27% | 8.50% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 1,927,329 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 10.96% |

**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.
Benchmark returns calculated based on Total Return Index Values
^ ^ Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

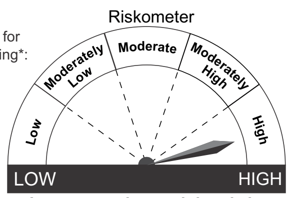
**Sector Allocation - Total Assets**




**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 understand that their principal will be at High risk**

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

# Franklin India Opportunities Fund

# FIOF

As on January 31, 2019

### 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
Srikesh Nair (dedicated for making investments for Foreign Securities)

### BENCHMARK
Nifty 500 (effective June 04, 2018)

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 69.2723 |
| Dividend Plan | ₹ 17.5983 |
| Direct - Growth Plan | ₹ 72.0528 |
| Direct - Dividend Plan | ₹ 18.4962 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 573.75 crores |
| Monthly Average | ₹ 577.34 crores |

### TURNOVER

| | |
|---|---|
| Portfolio Turnover | 21.32% |

### VOLATILITY MEASURES (3 YEARS)

| | |
|---|---|
| Standard Deviation | 4.30% |
| Beta | 0.97 |
| Sharpe Ratio* | 0.26 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.57%
**EXPENSE RATIO# (DIRECT)** : 2.06%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd.* | 343240 | 2334.20 | 4.07 |
| Bajaj Auto Ltd. | 45848 | 1171.21 | 2.04 |
| Tata Motors Ltd. | 484457 | 877.84 | 1.53 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 301393 | 6268.82 | 10.93 |
| Axis Bank Ltd.* | 602107 | 4351.43 | 7.58 |
| State Bank of India* | 902639 | 2650.60 | 4.62 |
| Kotak Mahindra Bank Ltd.* | 197693 | 2482.53 | 4.33 |
| ICICI Bank Ltd.* | 643546 | 2345.40 | 4.09 |
| Yes Bank Ltd. | 631101 | 1224.97 | 2.14 |
| **Cement** | | | |
| Grasim Industries Ltd.* | 383392 | 2764.26 | 4.82 |
| JK Cement Ltd. | 136430 | 967.02 | 1.69 |
| **Construction Project** | | | |
| Larsen & Toubro Ltd. | 116490 | 1531.03 | 2.67 |
| Ashoka Buildcon Ltd. | 1262673 | 1511.42 | 2.63 |
| **Consumer Non Durables** | | | |
| GlaxoSmithKline Consumer Healthcare Ltd. | 21578 | 1581.85 | 2.76 |
| Asian Paints Ltd. | 101394 | 1432.29 | 2.50 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 278178 | 1326.07 | 2.31 |
| **Finance** | | | |
| Equitas Holdings Ltd. | 1247117 | 1495.92 | 2.61 |
| Repco Home Finance Ltd. | 248911 | 997.14 | 1.74 |
| Sundaram Finance Holdings Ltd. | 593597 | 538.39 | 0.94 |
| Kalyani Investment Company Ltd. | 12795 | 197.73 | 0.34 |
| **Petroleum Products** | | | |
| Bharat Petroleum Corporation Ltd. | 454688 | 1570.72 | 2.74 |
| Hindustan Petroleum Corporation Ltd. | 551423 | 1287.57 | 2.24 |
| Indian Oil Corporation Ltd. | 772456 | 1057.11 | 1.84 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd.* | 98278 | 2673.95 | 4.66 |
| Cadila Healthcare Ltd. | 387005 | 1234.35 | 2.15 |
| **Power** | | | |
| CESC Ltd. | 183307 | 1271.97 | 2.22 |
| **Retailing** | | | |
| Spencer's Retail Ltd. | 109984 | 165.36 | 0.29 |
| **Software** | | | |
| Infosys Ltd.* | 405492 | 3039.37 | 5.30 |
| Info Edge (India) Ltd.* | 126574 | 2211.69 | 3.85 |
| HCL Technologies Ltd. | 114846 | 1154.43 | 2.01 |
| CESC Ventures Ltd. | 36661 | 156.74 | 0.27 |
| **Telecom - Services** | | | |
| Vodafone Idea Ltd. | 2253145 | 678.20 | 1.18 |
| **Textile Products** | | | |
| Arvind Ltd. | 163212 | 143.87 | 0.25 |
| **Transportation** | | | |
| SpiceJet Ltd. | 580358 | 467.48 | 0.81 |
| **Unlisted** | | | |
| Arvind Fashions Ltd | 32642 | 296.96 | 0.52 |
| Anveshan Heavy Engineering Ltd | 6044 | 33.45 | 0.06 |
| Brillio Technologies Pvt Ltd | 489000 | 0.05 | 0.00 |
| Numero Uno International Ltd | 98000 | 0.01 | 0.00 |
| Quantum Information Services | 44170 | 0.00 | 0.00 |
| Chennai Interactive Business Services Pvt Ltd | 23815 | 0.00 | 0.00 |
| **Total Equity Holding** | | **55493.40** | **96.72** |

| | | |
|---|---|---|
| **Total Equity Holding** | **55,493.40** | **96.72** |
| **Call, cash and other current asset** | **1,881.18** | **3.28** |
| **Total Asset** | **57,374.58** | **100.00** |

* Top 10 holdings

## 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 | 2,270,000 |
| Total value as on 31-Jan-2019 (Rs) | 114,279 | 381,361 | 723,548 | 1,266,952 | 2,189,576 | 10,718,790 |
| Returns | -8.69% | 3.78% | 7.42% | 11.53% | 11.56% | 14.54% |
| Total value of B: Nifty 500 ^ ^ | 117,385 | 408,991 | 764,240 | 1,280,697 | 2,213,587 | 8,480,544 |
| B:Nifty 500 ^ ^ Returns | -4.00% | 8.46% | 9.61% | 11.84% | 11.77% | 12.49% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 10,410,229 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.29% |

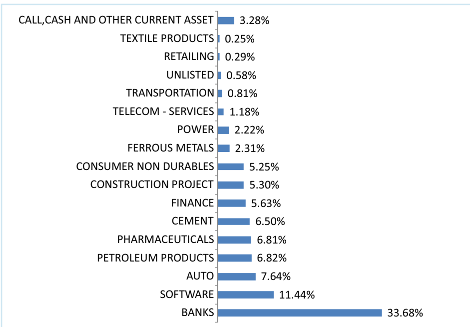
^ ^ Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200

**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.

Benchmark returns calculated based on Total Return Index Values

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)

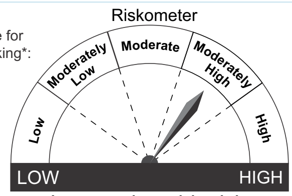
### Sector allocation - Total assets




### 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 Moderately High risk

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

FRANKLIN TEMPLETON

# Franklin India Technology Fund

**FITF**

**As on January 31, 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
Srikesh Nair (Dedicated for investments in foreign securities)

**BENCHMARK**

S&P BSE Teck

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 158.4163 |
| Dividend Plan | ₹ 25.0933 |
| Direct - Growth Plan | ₹ 163.9989 |
| Direct - Dividend Plan | ₹ 26.1100 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 241.27 crores |
| Monthly Average | ₹ 232.00 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 22.69% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 3.80% |
| Beta | 0.68 |
| Sharpe Ratio* | 0.38 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO#** : 2.63%

**EXPENSE RATIO# (DIRECT)** : 2.07%

# 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.

**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. (w.e.f December 11, 2017. Please read the addendum for further details.)

Different plans have a different expense structure

^Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

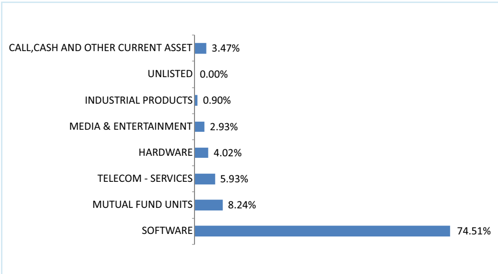
## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Hardware** | | | |
| Samsung Electronics (South Korea) | 17000 | 501.26 | 2.08 |
| Sunny Optical Technology (Hong Kong) | 35000 | 244.65 | 1.01 |
| Taiwan Semiconductor Manufacturing (Taiwan) | 44000 | 225.09 | 0.93 |
| **Industrial Products** | | | |
| General Electric Co (USA) | 30000 | 216.80 | 0.90 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 428519 | 440.73 | 1.83 |
| Music Broadcast Ltd. | 70683 | 206.04 | 0.85 |
| Dish TV India Ltd. | 254904 | 60.28 | 0.25 |
| **Mutual Fund Units** | | | |
| FTIF-Franklin Technology Fund * | 102868.481 | 1988.03 | 8.24 |
| **Software** | | | |
| Infosys Ltd.* | 755196 | 5660.57 | 23.46 |
| HCL Technologies Ltd.* | 206795 | 2078.70 | 8.62 |
| Tata Consultancy Services Ltd.* | 97942 | 1972.65 | 8.18 |
| Tech Mahindra Ltd.* | 266902 | 1953.46 | 8.10 |
| Cognizant Technology (USA) * | 35000 | 1734.71 | 7.19 |
| Info Edge (India) Ltd.* | 55000 | 961.04 | 3.98 |
| eClerx Services Ltd.* | 87502 | 940.08 | 3.90 |
| Cyient Ltd.* | 106143 | 646.94 | 2.68 |
| Oracle Financial Services Software Ltd. | 15000 | 570.16 | 2.36 |
| MindTree Ltd. | 57000 | 509.61 | 2.11 |
| Twitter (USA) | 14500 | 346.13 | 1.43 |
| Facebook (USA) | 2400 | 284.56 | 1.18 |
| Miscrsoft Corp (USA) | 3000 | 222.84 | 0.92 |
| Ramco Systems Ltd. | 41262 | 94.92 | 0.39 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd.* | 324366 | 993.86 | 4.12 |
| Vodafone Idea Ltd. | 1452876 | 437.32 | 1.81 |
| **Unlisted** | | | |
| Brillio Technologies Pvt Ltd | 970000 | 0.10 | 0.00 |

| | | |
|---|---|---|
| **Total Holding** | **23,290.54** | **96.53** |
| **Call, cash and other current asset** | **836.40** | **3.47** |
| **Total Asset** | **24,126.94** | **100.00** |

* Top 10 Holdings

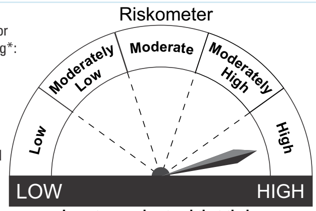
**Sector Allocation - Total Assets**




## 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.

**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 | 2,460,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,456 | 453,685 | 809,158 | 1,367,421 | 2,549,190 | 13,719,739 |
| Returns | 8.51% | 15.60% | 11.90% | 13.67% | 14.41% | 14.67% |
| Total value of B: S&P BSE TECK | 128,013 | 448,024 | 785,362 | 1,354,523 | 2,604,459 | NA |
| B:S&P BSE TECK Returns | 12.57% | 14.72% | 10.70% | 13.40% | 14.81% | NA |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 12,941,447 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.21% |

# 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.

Benchmark returns calculated based on Total Return Index Values

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 TEMPLETON

# Franklin India Feeder - Franklin U.S. Opportunities Fund

## FIF-FUSOF

As on January 31, 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.

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

Srikesh Nair

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

Grant Bowers
Sara Araghi

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 746.43 crores |
| Monthly Average | ₹ 705.17 crores |

**PLANS**

Growth and Dividend (with payout and reinvestment opiton)

**DATE OF ALLOTMENT**

February 06, 2012

**BENCHMARK**

Russell 3000 Growth Index

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

**'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'**

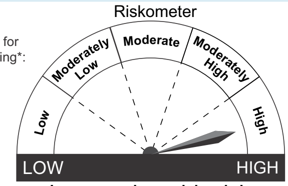
### PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Mutual Fund Units** | | | |
| Franklin U.S. Opportunities Fund, Class I (ACC) | 2487750 | 74550.39 | 99.88 |
| **Total Holding** | | **74,550.39** | **99.88** |
| **Call, cash and other current asset** | | **92.92** | **0.12** |
| **Total Asset** | | **74,643.31** | **100.00** |

### 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.

**Indian Investors** in ₹ → **Franklin India Feeder - Franklin U.S. Opportunities Fund** in $ → **Franklin U.S. Opportunities Fund** invests in → **US Companies**

### 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 | 840,000 |
| Total value as on 31-Jan-2019 (Rs) | 123,245 | 448,981 | 816,393 | 1,377,404 | 1,377,404 |
| Returns | 5.04% | 14.88% | 12.27% | 13.88% | 13.88% |
| Total value of B: Russell 3000 Growth Index | 124,655 | 467,406 | 900,947 | 1,582,462 | 1,582,462 |
| B:Russell 3000 Growth Index Returns | 7.23% | 17.70% | 16.26% | 17.77% | 17.77% |

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

| NAV AS OF JANUARY 31, 2019 | |
|---|---|
| Growth Plan | ₹ 28.9342 |
| Dividend Plan | ₹ 28.9342 |
| Direct - Growth Plan | ₹ 30.7089 |
| Direct - Dividend Plan | ₹ 30.7089 |

**MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS**

₹5,000/1

**MINIMUM INVESTMENT FOR SIP**

₹ 500/1

**ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS**

₹ 1000/1

**EXPENSE RATIO#** : 1.71%

**EXPENSE RATIO# (DIRECT)** : 0.94%

# 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.

# Franklin India Feeder - Franklin European Growth Fund

## FIF-FEGF

As on January 31, 2019

**TYPE OF SCHEME ^**

An open ended fund of fund scheme investing in units of Franklin European Growth Fund

**SCHEME CATEGORY**

FOF - Overseas - Europe

**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 European Growth Fund, an overseas equity fund which primarily invests in securities of issuers incorporated or having their principal business in European countries. However, there is no assurance or guarantee that the objective of the scheme will be achieved.

**FUND MANAGER(S) (FOR FRANKLIN INDIA FEEDER - FRANKLIN EUROPEAN GROWTH FUND)**

Srikesh Nair (dedicated for making investments for Foreign Securities)

**FUND MANAGER(S) (FOR FRANKLIN EUROPEAN GROWTH FUND)**

Robert Mazzuoli
Dylan Ball

**BENCHMARK**

MSCI Europe Index

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 18.33 crores |
| Monthly Average | ₹ 17.00 crores |

**PLANS**

Growth and Dividend (with Reinvestment & Payout Options)
Direct – Growth and Dividend (with Reinvestment & Payout Options)

**DATE OF ALLOTMENT**

May 16, 2014

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

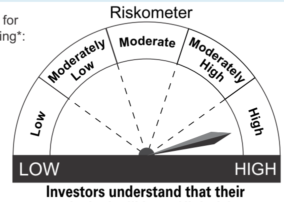
### PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Mutual Fund Units | | | |
| Franklin European Growth Fund, Class I (ACC) | 73582 | 1812.77 | 98.90 |
| **Total Holding** | | **1,812.77** | **98.90** |
| **Call,cash and other current asset** | | **20.14** | **1.10** |
| **Total Asset** | | **1,832.91** | **100.00** |

### 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 having exposure to Europe.




**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.

**Indian Investors** in ₹ → **Franklin India Feeder- Franklin European Growth Fund** in $ → **Franklin European Growth Fund** invests in → **European Companies**

| NAV AS OF JANUARY 31, 2019 | |
|---|---|
| Growth Plan | ₹ 9.5453 |
| Dividend Plan | ₹ 9.5453 |
| Direct - Growth Plan | ₹ 10.1534 |
| Direct - Dividend Plan | ₹ 10.1534 |

**MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS**

₹5,000/1

**MINIMUM INVESTMENT FOR SIP**

₹ 500/1

**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'**

**EXPENSE RATIO#** : 1.63%

**EXPENSE RATIO# (DIRECT)** : 0.49%

# 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.

**ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS**

₹ 1000/1

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

| | 1 Year | 3 Years | Since Inception |
|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 570,000 |
| Total value as on 31-Jan-2019 (Rs) | 113,980 | 365,194 | 584,983 |
| Returns | -9.14% | 0.93% | 1.08% |
| Total value of B: MSCI Europe Index | 117,916 | 398,760 | 656,669 |
| B:MSCI Europe Index Returns | -3.19% | 6.75% | 5.90% |

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 Asian Equity Fund

# FAEF

As on January 31, 2019

**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

Srikesh Nair (dedicated for making investments for Foreign Securities)

**BENCHMARK**

MSCI Asia (ex-Japan) Standard Index

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 21.0815 |
| Dividend Plan | ₹ 12.4207 |
| Direct - Growth Plan | ₹ 21.9340 |
| Direct - Dividend Plan | ₹ 12.9752 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 117.54 crores |
| Monthly Average | ₹ 112.59 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 22.00% |

**VOLATILITY MEASURES (3 YEARS)**

| | |
|---|---|
| Standard Deviation | 3.75% |
| Beta | 0.99 |
| Sharpe Ratio* | 0.50 |

* Annualised. Risk-free rate assumed to be 6.50% (FBIL OVERNIGHT MIBOR)

**EXPENSE RATIO# : 2.85%**

**EXPENSE RATIO# (DIRECT) : 2.43%**

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Tata Motors Ltd. | 54279 | 98.35 | 0.84 |
| China Yongda Automobiles (Hong Kong) | 149000 | 62.95 | 0.54 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 24627 | 512.23 | 4.36 |
| BK Central Asia (Indonesia)* | 195429 | 280.31 | 2.38 |
| BDO UniBank (Philippines)* | 131360 | 241.66 | 2.06 |
| DBS Group Holdings (Singapore) | 17142 | 216.69 | 1.84 |
| Kasikornbank PCL (Thailand) | 43451 | 199.81 | 1.70 |
| China Construction Bank (Hong Kong) | 265000 | 168.42 | 1.43 |
| Shinhan Financial (South Korea) | 5267 | 145.37 | 1.24 |
| Kotak Mahindra Bank Ltd. | 8892 | 111.66 | 0.95 |
| **Cement** | | | |
| Semen Indonesia (Indonesia) | 290300 | 187.32 | 1.59 |
| Indocement Tunggal Prakarsa (Indonesia) | 155400 | 152.09 | 1.29 |
| Siam Cement (Thailand) | 6212 | 66.18 | 0.56 |
| **Construction** | | | |
| Oberoi Realty Ltd. | 27999 | 124.50 | 1.06 |
| **Consumer Durables** | | | |
| Largan Precision (Taiwan) | 2000 | 175.00 | 1.49 |
| **Consumer Non Durables** | | | |
| Samsonite (Hong Kong) | 101700 | 212.53 | 1.81 |
| Universal Robina (Philippines) | 87300 | 176.19 | 1.50 |
| China Mengniu Dairy Co Ltd | 53000 | 116.52 | 0.99 |
| Thai Beverage PCL, (Thailand) | 154300 | 59.52 | 0.51 |
| Kweichow Moutai Co Ltd, (China) | 800 | 58.48 | 0.50 |
| **Diversified Consumer Service** | | | |
| New Oriental Education (ADR) | 3660 | 196.76 | 1.67 |
| **Finance** | | | |
| AIA Group (Hong Kong)* | 140524 | 898.19 | 7.64 |
| Ping An Insurance (Hong Kong)* | 88310 | 607.69 | 5.17 |
| Motilal Oswal Financial Services Ltd. | 15620 | 99.31 | 0.84 |
| **Hardware** | | | |
| Samsung Electronics (South Korea)* | 32100 | 946.49 | 8.05 |
| Taiwan Semiconductor Manufacturing (Taiwan)* | 146714 | 750.53 | 6.39 |
| Sunny Optical Technology (Hong Kong) | 20200 | 141.20 | 1.20 |
| Ennoconn Corp (Taiwan) | 16010 | 93.20 | 0.79 |
| **Healthcare Services** | | | |
| Narayana Hrudayalaya Ltd. | 37307 | 70.68 | 0.60 |
| **Hotels, Resorts And Other Recreational Activities** | | | |
| The Indian Hotels Company Ltd. | 134100 | 190.49 | 1.62 |
| Minor International (Thailand) | 117000 | 103.21 | 0.88 |
| **Industrial Products** | | | |
| Cummins India Ltd. | 15402 | 121.40 | 1.03 |
| **Media & Entertainment** | | | |
| China Literature (Hong Kong) | 32 | 0.11 | 0.00 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd. | 56959 | 118.76 | 1.01 |
| **Oil** | | | |
| CNOOC LTD | 170000 | 202.21 | 1.72 |
| **Pharmaceuticals** | | | |
| Osstem Implant (South Korea) | 2997 | 106.27 | 0.90 |
| **Retailing** | | | |
| Alibaba Group (ADR)* | 9063 | 1075.40 | 9.15 |
| Trent Ltd. | 54190 | 191.86 | 1.63 |
| Ace Hardware (Indonesia) | 1925400 | 166.63 | 1.42 |
| CP ALL PCL | 91900 | 162.66 | 1.38 |
| SM Prime Holdings (Philippines) | 300100 | 155.81 | 1.33 |
| Techtronics Industries (Hong Kong) | 37521 | 154.61 | 1.32 |
| **Software** | | | |
| Tencent Holdings (Hong Kong)* | 31700 | 994.41 | 8.46 |
| MakemyTrip (USA) | 8100 | 152.33 | 1.30 |
| **Telecom - Services** | | | |
| Vodafone Idea Ltd. | 293401 | 88.31 | 0.75 |
| **Transportation** | | | |
| Citrip.com (ADR)* | 16638 | 383.80 | 3.27 |
| **Total Equity Holding** | | **11538.12** | **98.16** |

| | | |
|---|---|---|
| **Total Equity Holding** | **11,538.12** | **98.16** |
| **Call, cash and other current asset** | **215.95** | **1.84** |
| **Total Asset** | **11,754.08** | **100.00** |

* Top 10 holdings

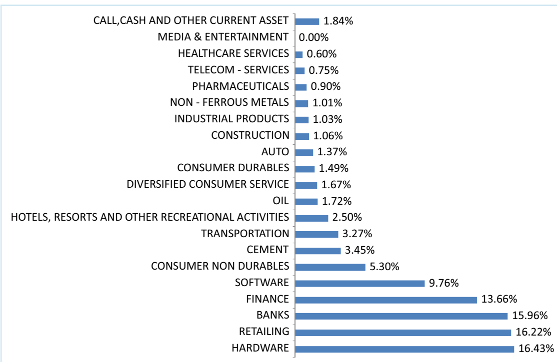
### SIP - If you had invested ₹ 10000 every month in FAEF (Regular Plan)

| | 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 | 1,330,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,392 | 398,786 | 725,501 | 1,118,464 | 1,892,518 | 2,219,967 |
| Returns | -5.51% | 6.75% | 7.52% | 8.04% | 8.81% | 8.89% |
| Total value of B: MSCI Asia (ex-Japan) | 120,006 | 427,902 | 775,781 | 1,213,715 | 2,171,579 | 2,587,285 |
| B:MSCI Asia (ex-Japan) Returns | 0.01% | 11.54% | 10.21% | 10.33% | 11.41% | 11.46% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 2,560,369 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 11.28% |

**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

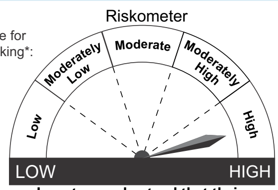
### Sector Allocation - Total Assets




### Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund that invests in stocks of Asian companies / sectors (excluding Japan)




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 Index Fund - NSE NIFTY Plan

FIIF

As on January 31, 2019

**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
Srikesh Nair (Dedicated for investments in foreign securities)

**BENCHMARK**

Nifty 50

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 249.44 crores |
| Monthly Average | ₹ 248.31 crores |

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO - TOP 10 HOLDINGS

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| HDFC Bank Ltd.* | 122273 | 2543.22 | 10.20 |
| Reliance Industries Ltd.* | 194876 | 2391.42 | 9.59 |
| Housing Development Finance Corporation Ltd.* | 93821 | 1803.57 | 7.23 |
| Infosys Ltd.* | 216390 | 1621.95 | 6.50 |
| ITC Ltd.* | 488016 | 1359.86 | 5.45 |
| ICICI Bank Ltd.* | 366664 | 1336.31 | 5.36 |
| Tata Consultancy Services Ltd.* | 59819 | 1204.81 | 4.83 |
| Kotak Mahindra Bank Ltd.* | 76009 | 954.48 | 3.83 |
| Larsen & Toubro Ltd.* | 70254 | 923.35 | 3.70 |
| Axis Bank Ltd.* | 100957 | 729.62 | 2.92 |
| Hindustan Unilever Ltd. | 40670 | 717.11 | 2.87 |
| State Bank of India | 213409 | 626.68 | 2.51 |
| Maruti Suzuki India Ltd. | 7567 | 502.54 | 2.01 |
| IndusInd Bank Ltd. | 29136 | 438.66 | 1.76 |
| Asian Paints Ltd. | 25667 | 362.57 | 1.45 |
| Mahindra & Mahindra Ltd. | 53085 | 361.00 | 1.45 |
| Bajaj Finance Ltd. | 13491 | 347.37 | 1.39 |
| HCL Technologies Ltd. | 31715 | 318.80 | 1.28 |
| NTPC Ltd. | 192475 | 268.89 | 1.08 |
| Sun Pharmaceutical Industries Ltd. | 62838 | 266.09 | 1.07 |
| Tech Mahindra Ltd. | 35752 | 261.67 | 1.05 |
| Oil & Natural Gas Corporation Ltd. | 175357 | 247.69 | 0.99 |
| Power Grid Corporation of India Ltd. | 131057 | 247.17 | 0.99 |
| Wipro Ltd. | 64394 | 237.74 | 0.95 |
| Titan Company Ltd. | 23756 | 236.56 | 0.95 |
| Bharti Airtel Ltd. | 75104 | 230.12 | 0.92 |
| Coal India Ltd. | 95422 | 214.37 | 0.86 |
| Bajaj Finserv Ltd. | 3442 | 209.68 | 0.84 |
| Ultratech Cement Ltd. | 5941 | 209.08 | 0.84 |
| Vedanta Ltd. | 105818 | 208.83 | 0.84 |
| Tata Steel Ltd. | 42975 | 204.86 | 0.82 |
| Yes Bank Ltd. | 105303 | 204.39 | 0.82 |
| Bajaj Auto Ltd. | 7743 | 197.80 | 0.79 |
| Hero MotoCorp Ltd. | 7391 | 193.20 | 0.77 |
| Indian Oil Corporation Ltd. | 138234 | 189.17 | 0.76 |
| Dr. Reddy's Laboratories Ltd. | 6901 | 187.76 | 0.75 |
| Tata Motors Ltd. | 103565 | 187.66 | 0.75 |
| Hindalco Industries Ltd. | 83100 | 173.26 | 0.69 |
| GAIL (India) Ltd. | 51356 | 170.58 | 0.68 |
| UPL Ltd. | 20879 | 164.21 | 0.66 |
| Grasim Industries Ltd. | 22463 | 161.96 | 0.65 |
| JSW Steel Ltd. | 57801 | 158.72 | 0.64 |
| Bharat Petroleum Corporation Ltd. | 45697 | 157.86 | 0.63 |
| Adani Ports and Special Economic Zone Ltd. | 44805 | 151.73 | 0.61 |
| Eicher Motors Ltd. | 791 | 150.34 | 0.60 |
| Cipla Ltd. | 28889 | 149.44 | 0.60 |
| Bharti Infratel Ltd. | 48441 | 141.57 | 0.57 |
| Indiabulls Housing Finance Ltd. | 18949 | 125.95 | 0.50 |
| Zee Entertainment Enterprises Ltd. | 31716 | 120.58 | 0.48 |
| Hindustan Petroleum Corporation Ltd. | 42511 | 99.26 | 0.40 |
| **Total Equity Holding** | | **24671.53** | **98.91** |

| | | |
|---|---|---|
| **Total Equity Holding** | **24,671.53** | **98.91** |
| **Call, cash and other current asset** | **272.85** | **1.09** |
| **Total Asset** | **24,944.39** | **100.00** |

* Top 10 Holdings

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 85.6255 |
| Dividend Plan | ₹ 85.6255 |
| Direct - Growth Plan | ₹ 87.6013 |
| Direct - Dividend Plan | ₹ 87.6013 |

**TRACKING ERROR (for 3 year period) :** 0.26%

**EXPENSE RATIO#** : 1.09%
**EXPENSE RATIO# (DIRECT)** : 0.75%

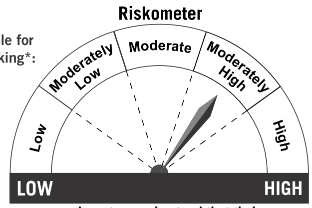
# The rates specified are the actual expenses charged as at the end of the month. The above ratio includes the GST on Investment Management Fees. The above ratio also includes, proportionate charge in respect of sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

**Note :** Sector allocation as per Nifty 50

### Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A passively managed index fund




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.

### 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 | 2,220,000 |
| Total value as on 31-Jan-2019 (Rs) | 120,196 | 413,805 | 748,013 | 1,210,229 | 2,024,523 | 8,500,648 |
| Returns | 0.30% | 9.25% | 8.75% | 10.25% | 10.09% | 13.01% |
| Total value of B: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 9,935,332 |
| B:Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.41% |

**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 TEMPLETON

(ICRA)A1+mfs rating by ICRA

# Franklin India Liquid Fund ^

**(Erstwhile Franklin India Treasury Management Account)**

**FILF**

**As on January 31, 2019**

### 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*
*Effective October 25, 2018

### BENCHMARK
Crisil Liquid Fund Index

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 11531.64 crores |
| Monthly Average | ₹ 10456.20 crores |

### MATURITY & YIELD

| | |
|---|---|
| AVERAGE MATURITY | 0.07 Years |
| PORTFOLIO YIELD | 7.37% |
| MODIFIED DURATION | 0.06 Years |
| MACAULAY DURATION | 0.07 Years |

### EXPENSE RATIO#

| | |
|---|---|
| FILF-R Plan* | 0.86% |
| FILF-I Plan* | 0.61% |
| FILF SI Plan | 0.17% |

### EXPENSE RATIO# (DIRECT)

| | |
|---|---|
| FILF SI Plan | 0.12% |

# 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.

### 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)** Nil

Different plans have a different expense structure

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

*Sales suspended in Regular Plan & Institutional Plan

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Fullerton India Credit Company Ltd | CRISIL AAA | 7503.83 | 0.65 |
| Mahindra Vehicle Manufactures Ltd | ICRA AAA | 6421.48 | 0.56 |
| Housing Development Finance Corp Ltd | CRISIL AAA | 5006.87 | 0.43 |
| Tata Capital Financial Services Ltd. | ICRA AAA | 5000.93 | 0.43 |
| Mahindra & Mahindra Financial Services Ltd | CARE AAA | 5000.74 | 0.43 |
| LIC Housing Finance Ltd | CRISIL AAA | 4999.24 | 0.43 |
| **Total Corporate Debt** | | **33933.08** | **2.94** |
| Indian Oil Corp Ltd* | CRISIL A1+ | 74724.83 | 6.48 |
| Indusind Bank Ltd* | CRISIL A1+ | 73287.85 | 6.36 |
| Reliance Retail Ltd* | CARE A1+ | 71984.59 | 6.24 |
| Reliance Jio Infocomm Ltd* | CRISIL A1+ | 64884.10 | 5.63 |
| Reliance Jio Infocomm Ltd* | CARE A1+ | 56982.81 | 4.94 |
| Edelweiss Asset Reconstruction Co Ltd* | CRISIL A1+ | 44579.88 | 3.87 |
| Housing Development Finance Corp Ltd* | CRISIL A1+ | 43337.28 | 3.76 |
| NTPC Ltd* | ICRA A1+ | 39793.96 | 3.45 |
| Chennai Petroleum Corp Ltd* | CRISIL A1+ | 32392.59 | 2.81 |
| Power Grid Corp Of India Ltd* | CRISIL A1+ | 29931.06 | 2.60 |
| SBI Cards & Payment Services Pvt Ltd | CRISIL A1+ | 29774.50 | 2.58 |
| L&T Finance Holdings Ltd | ICRA A1+ | 29732.00 | 2.58 |
| IDFC Bank Ltd | ICRA A1+ | 27398.74 | 2.38 |
| JM Financial Products Ltd | ICRA A1+ | 27200.62 | 2.36 |
| Tata Projects Ltd | CRISIL A1+ | 19898.80 | 1.73 |
| Tata Realty & Infrastructure Ltd | CRISIL A1+ | 19893.02 | 1.73 |
| Tata Motors Ltd | CRISIL A1+ | 19867.88 | 1.72 |
| Aditya Birla Finance Ltd | ICRA A1+ | 19864.38 | 1.72 |
| Future Enterprises Ltd | CARE A1+ | 19751.86 | 1.71 |
| Renew Power Ltd | CRISIL A1+ | 19750.02 | 1.71 |
| Tata Realty & Infrastructure Ltd | ICRA A1+ | 17335.48 | 1.50 |
| Rural Electrification Corp Ltd | CARE A1+ | 14959.80 | 1.30 |
| Hero Fincorp Ltd | CRISIL A1+ | 14957.55 | 1.30 |
| Bajaj Finance Ltd | CRISIL A1+ | 14916.65 | 1.29 |
| JM Financial Properties & Holdings Ltd | ICRA A1+ | 14882.27 | 1.29 |
| Axis Bank Ltd | CRISIL A1+ | 12446.81 | 1.08 |
| National Bank For Agriculture And Rural Development | ICRA A1+ | 12434.85 | 1.08 |
| S D Corporation Pvt Ltd | ICRA A1+(SO) | 12171.20 | 1.06 |
| L&T Finance Ltd | CRISIL A1+ | 9952.08 | 0.86 |
| Kotak Securities Ltd | CRISIL A1+ | 9946.75 | 0.86 |
| Tata Housing Development Co Ltd | CARE A1+ | 9908.20 | 0.86 |
| Tata Value Homes Ltd | CARE A1+ | 9907.77 | 0.86 |
| LIC Housing Finance Ltd | CRISIL A1+ | 8467.29 | 0.73 |
| NTPC Ltd | CRISIL A1+ | 7475.81 | 0.65 |
| JM Financial Capital Ltd | ICRA A1+ | 7473.10 | 0.65 |
| S D Corporation Pvt Ltd | CARE A1+(SO) | 5478.88 | 0.48 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 4988.10 | 0.43 |
| Ceat Ltd | CARE A1+ | 4960.99 | 0.43 |
| Kotak Commodity Service Pvt Ltd | ICRA A1+ | 4956.21 | 0.43 |
| JM Financial Services Ltd | CRISIL A1+ | 4896.02 | 0.42 |
| IDFC Bank Ltd | CRISIL A1+ | 4885.14 | 0.42 |
| JM Financial Ltd | ICRA A1+ | 2969.05 | 0.26 |
| Reliance Industries Ltd | CARE A1+ | 198.95 | 0.02 |
| **Total Money Market Instruments** | | **975599.66** | **84.60** |
| Cooperatieve Rabobank | | 250.00 | 0.02 |
| **Total Fixed Deposit** | | **250.00** | **0.02** |
| **Call, Cash & Other Current Assets** | | **143381.74** | **12.43** |
| **Net Assets** | | **1153164.49** | **100.00** |

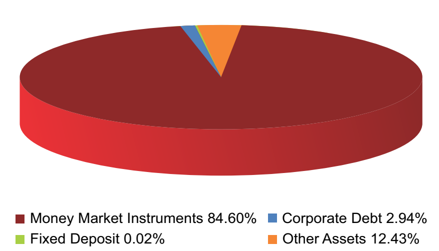
* Top 10 holdings

# Reverse Repo : 12.17%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 0.26%

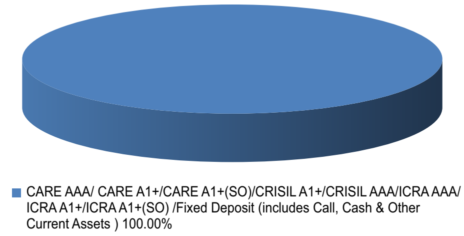
### NAV AS OF JANUARY 31, 2019

| FILF - R Plan | | FILF - I Plan | | FILF Super Institutional Plan | | FILF - Super Institutional Plan (Direct) | |
|---|---|---|---|---|---|---|---|
| Growth Option | ₹ 4324.0578 | Growth Option | ₹ 2802.5033 | Growth Option | ₹ 2754.4558 | Growth Plan | ₹ 2764.4613 |
| Weekly Option | ₹ 1245.2052 | Weekly Option | ₹ 1055.5172 | Weekly Dividend Option | ₹ 1021.9249 | Weekly Dividend Plan | ₹ 1022.1955 |
| Daily Dividend Option | ₹ 1512.2956 | Daily Dividend Option | ₹ 1000.6505 | Daily Dividend | ₹ 1000.7051 | Daily Dividend | ₹ 1001.8422 |

### Composition by Assets



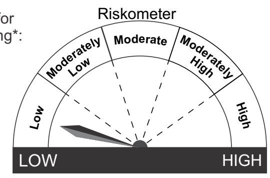

### Composition by Rating




### 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.




**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 Treasury Management Account (FITMA). 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.

# Franklin India Ultra Short Bond Fund

**FIUBF**

As on January 31, 2019

**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*

*Effective October 25, 2018

**BENCHMARK**

Crisil Liquid Fund Index

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| **FIUBF - Retail Plan** | |
| Growth Option | ₹ 24.5375 |
| Weekly Option | ₹ 10.1370 |
| Daily Dividend Option | ₹ 10.0570 |
| **FIUBF - Institutional Plan** | |
| Growth Option | ₹ 25.0887 |
| Daily Dividend Option | ₹ 10.0000 |
| **FIUBF Super Insitutional Plan** | |
| Growth Option | ₹ 25.8709 |
| Weekly Option | ₹ 10.1100 |
| Daily Dividend Option | ₹ 10.0855 |
| **FIUBF - Super Insitutional Plan (Direct)** | |
| Growth Option | ₹ 25.9811 |
| Weekly Option | ₹ 10.1025 |
| Daily Dividend Option | ₹ 10.0666 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 16095.12 crores |
| Monthly Average | ₹ 15706.79 crores |

**MATURITY & YIELD**

| | |
|---|---|
| AVERAGE MATURITY | 0.52 years |
| PORTFOLIO YIELD | 9.52% |
| MODIFIED DURATION | 0.43 years |
| MACAULAY DURATION | 0.46 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 : 0.35%

IP* : 0.66%

SIP : 0.42%

# 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.

**LOAD STRUCTURE**

**Entry Load:** Nil

**EXIT LOAD (for each purchase of Units)** Nil

Different plans have a different expense structure

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

*Sales suspended in Retail Plan & Institutional Plan

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

FRANKLIN TEMPLETON

## PORTFOLIO

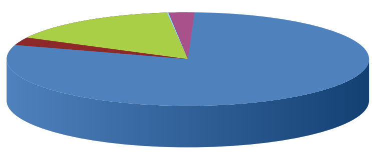
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Vodafone Mobile Services Ltd* | CRISIL A+ | 76933.87 | 4.78 |
| Renew Power Ltd* | CARE A+ | 73926.00 | 4.59 |
| Aasan Corporate Solutions Pvt Ltd* | ICRA AA-(SO) | 73088.11 | 4.54 |
| Indostar Capital Finance Ltd* | CARE AA- | 69079.16 | 4.29 |
| Clix Capital Services Pvt Ltd* | CARE AA- | 62499.19 | 3.88 |
| DLF Home Developers Ltd* | BWR A(SO) | 62349.15 | 3.87 |
| Northern Arc Capital Ltd* | ICRA A+ | 59381.25 | 3.69 |
| Adani Infra India Ltd* | BWR AA- (SO) | 54283.76 | 3.37 |
| Aditya Birla Retail Ltd* | CRISIL A- | 50031.78 | 3.11 |
| LIC Housing Finance Ltd* | CRISIL AAA | 40450.91 | 2.51 |
| Edelweiss Commodities Services Ltd | ICRA AA | 39987.47 | 2.48 |
| MA Multi-Trade Pvt Ltd | BWR A+ (SO) | 37815.38 | 2.35 |
| Yes Capital India Pvt Ltd | CARE AA | 37738.44 | 2.34 |
| Piramal Realty Pvt Ltd | ICRA AA-(SO) | 35043.05 | 2.18 |
| Greenko Wind Projects Pvt Ltd | CARE A+(SO) | 32555.49 | 2.02 |
| Aspire Home Finance Corp Ltd | ICRA A+ | 31543.21 | 1.96 |
| Aditya Birla Retail Ltd | IND A+ | 24847.41 | 1.54 |
| Vedanta Ltd | CRISIL AA | 21921.79 | 1.36 |
| DLF Ltd | ICRA A+ | 20255.18 | 1.26 |
| Aspire Home Finance Corp Ltd | CRISIL A+ | 20007.71 | 1.24 |
| Xander Finance Pvt Ltd | ICRA A+ | 18308.27 | 1.14 |
| Housing Development Finance Corp Ltd | CRISIL AAA | 17508.04 | 1.09 |
| Hero Wind Energy Pvt Ltd | ICRA A | 17435.00 | 1.08 |
| Incred Financial Services Pvt Ltd | CARE A | 16839.86 | 1.05 |
| DLF Emporio Ltd | CRISIL AA(SO) | 15268.38 | 0.95 |
| Greenko Solar Energy Pvt Ltd | CARE A+(SO) | 15055.94 | 0.94 |
| Tata Realty & Infrastructure Ltd | CRISIL AA | 14495.13 | 0.90 |
| Dolvi Minerals And Metals Pvt Ltd | BWR A-(SO) | 13057.89 | 0.81 |
| Hero Solar Energy Pvt Ltd | ICRA A | 12142.99 | 0.75 |
| JSW Logistics Infrastructure Pvt Ltd | BWR AA- (SO) | 12113.81 | 0.75 |
| Small Business Fincredit India Pvt Ltd | ICRA A | 11616.51 | 0.72 |
| Hinduja Leyland Finance Ltd | IND AA- | 10735.28 | 0.67 |
| Future Enterprises Ltd | CARE AA- | 10231.36 | 0.64 |
| Clix Finance India Pvt Ltd | CARE AA- | 10045.16 | 0.62 |
| Gruh Finance Ltd | CRISIL AAA | 9982.64 | 0.62 |
| Renew Solar Power Pvt Ltd | CARE A+(SO) | 9916.77 | 0.62 |
| Tata Motors Ltd | ICRA AA | 8032.40 | 0.50 |
| JM Financial Asset Reconstruction Co Ltd | ICRA AA- | 7432.39 | 0.46 |
| Tata Motors Ltd | CARE AA+ | 7032.74 | 0.44 |
| Edelweiss Commodities Services Ltd | CRISIL AA | 5917.37 | 0.37 |
| Hinduja Leyland Finance Ltd | ICRA AA- | 5300.32 | 0.33 |
| Hinduja Leyland Finance Ltd | CARE AA- | 5116.03 | 0.32 |
| DLF Promenade Ltd | CRISIL AA(SO) | 5047.03 | 0.31 |
| Talwandi Sabo Power Ltd | CRISIL AA(SO) | 4971.82 | 0.31 |
| Equitas Small Finance Bank Ltd | CRISIL A | 4826.19 | 0.30 |
| JM Financial Products Ltd | CRISIL AA | 4468.32 | 0.28 |
| Nufuture Digital (India) Ltd | BWR A+ (SO) | 4006.71 | 0.25 |

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| India Shelter Finance Corp Ltd | ICRA A- | 2308.18 | 0.14 |
| Vistaar Financial Services Pvt Ltd | ICRA A- | 1538.18 | 0.10 |
| Bhavna Asset Operators Pvt Ltd | BWR A+ (SO) | 975.43 | 0.06 |
| KKR India Financial Services Pvt Ltd | CRISIL AA+ | 823.87 | 0.05 |
| Edelweiss Agri Value Chain Ltd | ICRA AA | 679.31 | 0.04 |
| HDB Financial Services Ltd | CRISIL AAA | 491.56 | 0.03 |
| **Total Corporate Debt** | | **1207459.19** | **75.02** |
| Uttar Pradesh Power Corp Ltd | CRISIL A+(SO) | 39619.54 | 2.46 |
| Indian Railway Finance Corp Ltd | CRISIL AAA | 2000.94 | 0.12 |
| Power Finance Corp Ltd | CRISIL AAA | 1003.48 | 0.06 |
| NHPC Ltd | CARE AAA | 501.18 | 0.03 |
| ONGC Mangalore Petrochemicals Ltd | IND AAA | 500.27 | 0.03 |
| Power Grid Corp Of India Ltd | CRISIL AAA | 470.77 | 0.03 |
| **Total PSU/PFI Bonds** | | **44096.17** | **2.74** |
| LIC Housing Finance Ltd | CRISIL A1+ | 24853.79 | 1.54 |
| HDFC Bank Ltd | CRISIL A1+ | 24841.73 | 1.54 |
| Indusind Bank Ltd | CRISIL A1+ | 23949.49 | 1.49 |
| Housing Development Finance Corp Ltd | ICRA A1+ | 21613.98 | 1.34 |
| L&T Housing Finance Ltd | CARE A1+ | 20813.20 | 1.29 |
| Canfin Homes Ltd | ICRA A1+ | 20000.18 | 1.24 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 19952.38 | 1.24 |
| Tata Motors Ltd | CRISIL A1+ | 19855.22 | 1.23 |
| S D Corporation Pvt Ltd | ICRA A1+(SO) | 18887.98 | 1.17 |
| Housing Development Finance Corp Ltd | CRISIL A1+ | 17834.56 | 1.11 |
| Reliance Industries Ltd | CRISIL A1+ | 14913.56 | 0.93 |
| Yes Bank Ltd | ICRA A1+ | 11549.35 | 0.72 |
| S D Corporation Pvt Ltd | CARE A1+(SO) | 10661.63 | 0.66 |
| Power Finance Corp Ltd | CARE A1+ | 9857.56 | 0.61 |
| Reliance Industries Ltd | CARE A1+ | 1492.10 | 0.09 |
| Axis Bank Ltd | CRISIL A1+ | 496.41 | 0.03 |
| Cooperatieve Rabobank Ua | ICRA A1+ | 399.48 | 0.02 |
| Kotak Mahindra Bank Ltd | CRISIL A1+ | 299.59 | 0.02 |
| Small Industries Development Bank Of India | CRISIL A1+ | 195.10 | 0.01 |
| IDFC Bank Ltd | CRISIL A1+ | 99.70 | 0.01 |
| **Total Money Market Instruments** | | **262566.99** | **16.31** |
| Cooperatieve Rabobank | | 1540.00 | 0.10 |
| **Total Fixed Deposit** | | **1540.00** | **0.10** |
| **Call, Cash & Other Current Assets** | | **93850.01** | **5.83** |
| **Net Assets** | | **1609512.36** | **100.00** |

* Top 10 holdings

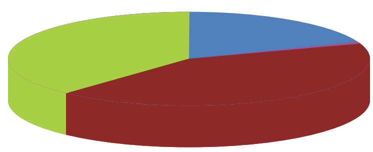
# Reverse Repo : 4.74%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 1.09%

### Composition by Assets



- Corporate Debt 75.02%
- PSU/PFI Bonds 2.74%
- Money Market Instruments 16.31%
- Fixed Deposit 0.10%
- Other Assets 5.83%

### Composition by Rating



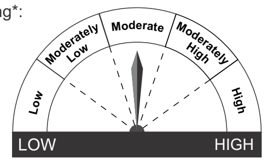
- CARE A1+/CARE A1+(SO)/CARE AAA/CRISIL A1+/CRISIL AAA/ICRA A1+/ICRA A1+(SO)/IND AAA/Fixed Deposits (includes Call, Cash & Other Current Assets ) 26.77%
- CRISIL AA+ / CARE AA+ 0.49%
- BWR AA- (SO)/CARE AA/CARE AA-/CRISIL AA/CRISIL AA(SO)/ICRA AA/ICRA AA-/ICRA AA-(SO)/IND AA- 31.90%
- BWR A(SO)/BWR A-(SO)/BWR A+ (SO)/CARE A/CARE A+/CARE A+(SO)/CRISIL A/CRISIL A-/CRISIL A+/CRISIL A+(SO)/ICRA A/ICRA A-/ICRA A+/IND A+ 40.84%

### Product Label

This product is suitable for investors who are seeking*:

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

Riskometer




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.

# Franklin India Low Duration Fund

**FILDF**

As on January 31, 2019

### TYPE OF SCHEME ^

An open ended low duration debt scheme investing in instruments such that the Macaulay duration$ 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

CRISL Short Term Bond Fund Index

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Monthly Plan | ₹ 10.6391 |
| Quarterly Plan | ₹ 10.4587 |
| Growth Plan | ₹ 21.4008 |
| Direct - Monthly Plan | ₹ 10.9062 |
| Direct - Quarterly Plan | ₹ 10.7266 |
| Direct - Growth Plan | ₹ 21.8105 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 6868.92 crores |
| Monthly Average | ₹ 6972.1 crores |

### MATURITY & YIELD

| | |
|---|---|
| AVERAGE MATURITY | 0.94 years |
| PORTFOLIO YIELD | 10.29% |
| MODIFIED DURATION | 0.81 years |
| MACAULAY DURATION | 0.87 years |

**EXPENSE RATIO#** : 0.78%
**EXPENSE RATIO#(DIRECT)** : 0.43%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

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

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Piramal Capital & Housing Finance Ltd* | CARE AA+ | 31187.45 | 4.54 |
| Greenko Clean Energy Projects Pvt Ltd* | CARE A+(SO) | 30223.20 | 4.40 |
| Essel Infraprojects Ltd* | BWR A(SO) | 30127.25 | 4.39 |
| Clix Capital Services Pvt Ltd* | CARE AA- | 26373.10 | 3.84 |
| Aspire Home Finance Corporation Ltd* | CRISIL A+ | 25036.92 | 3.64 |
| Vedanta Ltd* | CRISIL AA | 24859.70 | 3.62 |
| Small Business Fincredit India Pvt Ltd* | ICRA A | 24404.43 | 3.55 |
| Renew Power Ltd | CARE A+ | 21698.68 | 3.16 |
| Edelweiss Commodities Services Ltd | CRISIL AA | 21697.04 | 3.16 |
| Wadhawan Global Capital Pvt Ltd | CARE AAA(SO) | 20211.52 | 2.94 |
| Vodafone Idea Ltd | CRISIL A+ | 18968.68 | 2.76 |
| DLF Home Developers Ltd | BWR A(SO) | 18967.53 | 2.76 |
| Yes Capital (india) Pvt Ltd | CARE AA | 18174.54 | 2.65 |
| Renew Solar Power Pvt Ltd | CARE A+(SO) | 14985.12 | 2.18 |
| Vodafone Idea Ltd | CARE AA | 14917.00 | 2.17 |
| Reliance Infrastructure Consulting & Engineers Pvt Ltd | BWR AA- (SO) | 14914.59 | 2.17 |
| Incred Financial Services Pvt Ltd | CARE A | 14679.94 | 2.14 |
| The Tata Power Company Ltd | CARE AA | 10765.66 | 1.57 |
| Vastu Housing Finance Corporation Ltd | BWR A | 10037.17 | 1.46 |
| Edelweiss Commodities Services Ltd | ICRA AA | 10003.29 | 1.46 |
| Tata Realty & Infrastructure Ltd | CRISIL AA | 9994.25 | 1.45 |
| Talwandi Sabo Power Ltd | CRISIL AA(SO) | 9943.64 | 1.45 |
| Indostar Capital Finance Ltd | CARE AA- | 8520.21 | 1.24 |
| Hero Wind Energy Pvt Ltd | ICRA A | 8206.65 | 1.19 |
| Jsw Logistics Infrastructure Pvt Ltd | BWR AA- (SO) | 7499.88 | 1.09 |
| ESS Kay Fincorp Ltd | BWR A | 7496.37 | 1.09 |
| Shriram Transport Finance Company Ltd | CRISIL AA+ | 7301.60 | 1.06 |
| Legitimate Asset Operators Pvt Ltd | CARE A+(SO) | 7223.83 | 1.05 |
| DLF Ltd | ICRA A+ | 7141.88 | 1.04 |
| Dolvi Minerals And Metals Pvt Ltd | BWR A-(SO) | 5859.31 | 0.85 |
| Aditya Birla Retail Ltd | IND A+ | 5017.27 | 0.73 |
| Hero Solar Energy Pvt Ltd | ICRA A | 4857.20 | 0.71 |
| Reliance Big Pvt Ltd | BWR AA- (SO) | 4590.80 | 0.67 |
| TRPL Roadways Pvt Ltd | ICRA A+(SO) | 4451.77 | 0.65 |
| Xander Finance Pvt Ltd | ICRA A+ | 3958.86 | 0.58 |
| Piramal Enterprises Ltd | ICRA AA | 3503.14 | 0.51 |
| Bhavna Asset Operators Pvt Ltd | BWR A+ (SO) | 3075.76 | 0.45 |
| Hinduja Leyland Finance Ltd | CARE AA- | 3017.67 | 0.44 |
| Northern Arc Capital Ltd | ICRA A+ | 2788.63 | 0.41 |
| Diligent Media Corporation Ltd | ICRA A(SO) | 2344.02 | 0.34 |

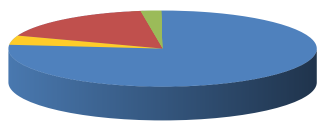
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Edelweiss Agri Value Chain Ltd | ICRA AA | 1940.88 | 0.28 |
| Renew Wind Energy (raj One) Pvt Ltd | CARE A+(SO) | 1692.86 | 0.25 |
| Narmada Wind Energy Pvt Ltd | CARE A+(SO) | 1529.66 | 0.22 |
| Five Star Business Finance Ltd | CARE A | 1481.84 | 0.22 |
| Reliance Industries Ltd | CRISIL AAA | 716.28 | 0.10 |
| RBL Bank Ltd | ICRA AA- | 502.23 | 0.07 |
| Aasan Corporate Solutions Pvt Ltd | ICRA AA-(SO) | 500.54 | 0.07 |
| Tata Capital Financial Services Ltd. | ICRA AAA | 141.82 | 0.02 |
| **Total Corporate Debt** | | **527531.63** | **76.80** |
| Uttar Pradesh Power Corp Ltd* | CRISIL A+(SO) | 27221.12 | 3.96 |
| Power Finance Corporation Ltd | CRISIL AAA | 1003.48 | 0.15 |
| **Total PSU/PFI Bonds** | | **28224.60** | **4.11** |
| S.D. Corporation Pvt Ltd* | CARE A1+(SO) | 26531.50 | 3.86 |
| Indusind Bank Ltd* | CRISIL A1+ | 23299.88 | 3.39 |
| Housing Development Finance Corp Ltd | ICRA A1+ | 14866.67 | 2.16 |
| Canfin Homes Ltd | CRISIL A1+ | 7341.71 | 1.07 |
| L&T Housing Finance Ltd | CARE A1+ | 6937.73 | 1.01 |
| S.D. Corporation Pvt Ltd | ICRA A1+(SO) | 6289.47 | 0.92 |
| Axis Bank Ltd | CRISIL A1+ | 6000.95 | 0.87 |
| Future Enterprises Ltd | CARE A1+ | 4937.97 | 0.72 |
| Axis Bank Ltd | ICRA A1+ | 4811.53 | 0.70 |
| Small Industries Development Bank Of India | CARE A1+ | 2497.33 | 0.36 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 1496.43 | 0.22 |
| Small Industries Development Bank Of India | CRISIL A1+ | 1170.57 | 0.17 |
| **Total Money Market Instruments** | | **106181.74** | **15.46** |

| | | |
|---|---|---|
| **Call, Cash & Other Current Assets** | **24954.41** | **3.63** |
| **Net Assets** | **686892.39** | **100.00** |

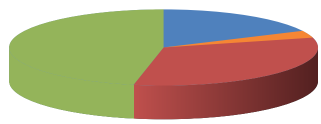
* Top 10 holdings

# Reverse Repo : 2.05%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 1.58%

## Composition by Assets



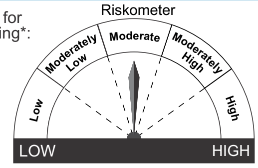

## Composition by Rating




## 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.

IND A1+mfs rating by India Ratings

# Franklin India Savings Fund ^

**(Erstwhile Franklin India Savings Plus Fund)**

**FISF**

As on January 31, 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*
*Effective October 25, 2018

**BENCHMARK**

Crisil Liquid Fund Index

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| **Retail Plan** | |
| Growth Plan | ₹ 33.8119 |
| Dividend Plan | ₹ 10.9212 |
| Monthly Dividend | ₹ 10.1738 |
| Daily Dividend | ₹ 10.0000 |
| **Institutional Plan** | |
| Dividend Plan | ₹ 10.3650 |
| **Retail Plan (Direct)** | |
| Growth Plan | ₹ 34.5867 |
| Dividend Plan | ₹ 11.2323 |
| Monthly Dividend | ₹ 10.4441 |
| Daily Dividend | ₹ 10.0012 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 513.90 crores |
| Monthly Average | ₹ 478.78 crores |

**MATURITY & YIELD**

| | |
|---|---|
| **AVERAGE MATURITY** | 0.34 years |
| **PORTFOLIO YIELD** | 7.66% |
| **MODIFIED DURATION** | 0.32 years |
| **MACAULAY DURATION** | 0.34 years |

**EXPENSE RATIO#**

0.28% (Retail) 0.84% (Institutional)*

**EXPENSE RATIO# (Direct):** 0.16% (Retail)

# 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.

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO

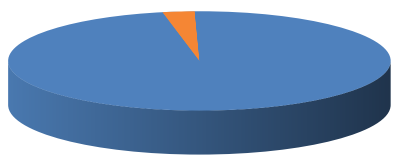
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| HDFC Bank Ltd* | CRISIL A1+ | 4968.35 | 9.67 |
| Export-Import Bank Of India* | CRISIL A1+ | 4962.90 | 9.66 |
| National Bank For Agriculture And Rural Development* | CRISIL A1+ | 4699.71 | 9.15 |
| Fullerton India Credit Co Ltd* | ICRA A1+ | 3967.04 | 7.72 |
| Reliance Industries Ltd* | CARE A1+ | 2785.26 | 5.42 |
| Cholamandalam Investment And Fin. Co. Ltd* | CRISIL A1+ | 2479.59 | 4.83 |
| Reliance Retail Ltd* | CARE A1+ | 2478.24 | 4.82 |
| IDFC Bank Ltd* | CARE A1+ | 2477.66 | 4.82 |
| Small Industries Development Bank Of India* | CRISIL A1+ | 2443.20 | 4.75 |
| Axis Bank Ltd* | CRISIL A1+ | 2432.84 | 4.73 |
| S D Corporation Pvt Ltd | CARE A1+(SO) | 2404.46 | 4.68 |
| Housing Development Finance Corp Ltd | ICRA A1+ | 2348.03 | 4.57 |
| Canfin Homes Ltd | ICRA A1+ | 2325.60 | 4.53 |
| Indusind Bank Ltd | CRISIL A1+ | 2323.88 | 4.52 |
| S D Corporation Pvt Ltd | ICRA A1+(SO) | 2187.11 | 4.26 |
| JM Financial Products Ltd | ICRA A1+ | 2184.78 | 4.25 |
| LIC Housing Finance Ltd | CRISIL A1+ | 1095.77 | 2.13 |
| Gruh Finance Ltd | CRISIL A1+ | 991.04 | 1.93 |
| **Total Money Market Instruments** | | **49555.44** | **96.43** |

| | | |
|---|---|---|
| **Call, Cash & Other Current Assets** | **1834.65** | **3.57** |
| **Net Assets** | **51390.10** | **100.00** |

* Top 10 holdings

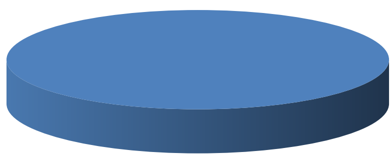
# Reverse Repo : 5.73%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : - 2.16%

### Composition by Assets



■ Money Market Instruments 96.43% ■ Other Assets 3.57%

### Composition by Rating



■ CARE A1+/CARE A1+(SO)/CRISIL A1+/ICRA A1+/ICRA A1+(SO) (includes Call, Cash & Other Current Assets ) 100%

**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

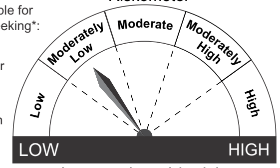
*Sales suspended in Institutional Plan & Super Institutional Plan

### Product Label ^

Riskometer

This product is suitable for investors who are seeking*:

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




**Investors understand that their principal will be at Moderately Low risk**

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

"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.

FRANKLIN TEMPLETON

# Franklin India Floating Rate Fund ^

**(Erstwhile Franklin India Cash Management Account)**

**FIFRF**

**As on January 31, 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
Srikesh Nair (dedicated for making investments for Foreign Securities (Effective June 4, 2018))

## BENCHMARK

Crisil Liquid Fund Index.

## NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 27.5432 |
| Dividend Plan | ₹ 10.0000 |
| Direct - Growth Plan | ₹ 28.7889 |
| Direct - Dividend Plan | ₹ 10.0000 |

## FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 224.43 crores |
| Monthly Average | ₹ 217.32 crores |

## MATURITY & YIELD

| | |
|---|---|
| AVERAGE MATURITY | 1.11 years |
| PORTFOLIO YIELD | 7.97% |
| MODIFIED DURATION | 0.51 years |
| MACAULAY DURATION | 0.54 years |

**EXPENSE RATIO#** : 0.95%
**EXPENSE RATIO#(DIRECT)** : 0.48%

# 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.

## 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

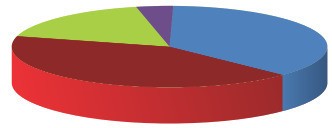
FRANKLIN TEMPLETON

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| HDB Financial Services Ltd* | CRISIL AAA | 1966.23 | 8.76 |
| Aspire Home Finance Corp Ltd* | ICRA A+ | 1002.05 | 4.46 |
| Indostar Capital Finance Ltd* | CARE AA- | 1000.45 | 4.46 |
| Northern Arc Capital Ltd* | ICRA A+ | 601.11 | 2.68 |
| **Total Corporate Debt** | | **4569.84** | **20.36** |
| GOI FRB 2020 (21Dec2020)* | SOVEREIGN | 8442.40 | 37.62 |
| **Total Gilts** | | **8442.40** | **37.62** |
| Kotak Mahindra Bank Ltd* | CRISIL A1+ | 2197.00 | 9.79 |
| Cooperatieve Rabobank* | ICRA A1+ | 2097.28 | 9.34 |
| Axis Bank Ltd* | CRISIL A1+ | 1188.21 | 5.29 |
| Small Industries Development Bank Of India* | CRISIL A1+ | 1073.03 | 4.78 |
| Yes Bank Ltd* | ICRA A1+ | 896.07 | 3.99 |
| Reliance Industries Ltd | CARE A1+ | 497.37 | 2.22 |
| **Total Money Market Instruments** | | **7948.95** | **35.42** |
| **Call, Cash & Other Current Assets** | | **1481.98** | **6.60** |
| **Net Assets** | | **22443.18** | **100.00** |

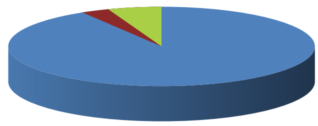
# Reverse Repo : 4.75%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 1.85%

* Top 10 holdings

### Composition by Assets



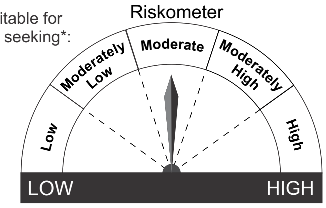

### Composition by Rating




### 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.

# Franklin India Short Term Income Plan

**FISTIP**

**As on January 31, 2019**

**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 JANUARY 31, 2019**

| | |
|---|---|
| **FISTIP - Retail Plan** | |
| Growth Plan | ₹ 3937.8082 |
| Weekly Plan | ₹ 1084.8689 |
| Monthly Plan | ₹ 1216.1331 |
| Quarterly Plan | ₹ 1263.9465 |
| **FISTIP - Retail Plan (Direct)** | |
| Growth Plan | ₹ 4128.2059 |
| Weekly Plan | ₹ 1086.7567 |
| Monthly Plan | ₹ 1287.2736 |
| Quarterly Plan | ₹ 1339.5398 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 12405.85 crores |
| Monthly Average | ₹ 12188.91 crores |

**MATURITY & YIELD**

| | |
|---|---|
| **AVERAGE MATURITY** | 2.62 years |
| **PORTFOLIO YIELD** | 11.03% |
| **MODIFIED DURATION** | 2.01 years |
| **MACAULAY DURATION** | 2.12 years |

| | |
|---|---|
| **EXPENSE RATIO# (Retail)** | : 1.57% |
| **EXPENSE RATIO# (Institutional)*** | : 1.18% |
| **EXPENSE RATIO# (Retail Direct)** | : 0.78% |

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

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

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

FRANKLIN TEMPLETON

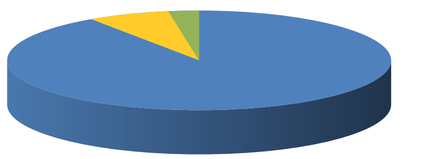
## PORTFOLIO

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Shriram Transport Finance Company Ltd* | CRISIL AA+ | 83918.88 | 6.76 |
| Adani Rail Infra Pvt Ltd* | BWR AA- (SO) | 52111.65 | 4.20 |
| Piramal Enterprises Ltd* | ICRA AA | 52046.58 | 4.20 |
| Vodafone Idea Ltd* | CARE AA | 51666.18 | 4.16 |
| Renew Power Ltd* | CARE A+ | 51286.96 | 4.13 |
| Rivaaz Trade Ventures Pvt Ltd* | BWR AA- (SO) | 41025.91 | 3.31 |
| Dolvi Minerals And Metals Pvt Ltd* | BWR A-(SO) | 39843.32 | 3.21 |
| Piramal Capital & Housing Finance Ltd* | CARE AA+ | 38347.67 | 3.09 |
| Rishanth Wholesale Trading Pvt Ltd | IND A | 35211.75 | 2.84 |
| Yes Bank Ltd | CARE AA | 33388.14 | 2.69 |
| Aptus Value Housing Finance India Ltd | ICRA A | 31310.15 | 2.52 |
| Edelweiss Commodities Services Ltd | CRISIL AA | 31004.97 | 2.50 |
| Greenko Solar Energy Pvt Ltd | CARE A+(SO) | 30686.04 | 2.47 |
| Edelweiss Agri Value Chain Ltd | ICRA AA | 30083.58 | 2.42 |
| Vedanta Ltd | CRISIL AA | 29662.50 | 2.39 |
| RKN Retail Pvt Ltd | IND A- | 26757.45 | 2.16 |
| Edelweiss Commodities Services Ltd | ICRA AA | 25885.92 | 2.09 |
| Andhra Bank | CRISIL AA- | 24099.16 | 1.94 |
| Jindal Power Ltd | ICRA A- | 23093.41 | 1.86 |
| Reliance Infrastructure Consulting & Engineers Pvt Ltd | BWR AA- (SO) | 23013.90 | 1.86 |
| Diligent Media Corporation Ltd | ICRA A(SO) | 22590.37 | 1.82 |
| Essel Infraprojects Ltd | BWR A(SO) | 20364.46 | 1.64 |
| Vastu Housing Finance Corporation Ltd | BWR A | 18345.04 | 1.48 |
| Syndicate Bank | CARE A+ | 17090.60 | 1.38 |
| Narmada Wind Energy Pvt Ltd | CARE A+(SO) | 16987.02 | 1.37 |
| Star Health & Allied Insurance Company Ltd | IND A | 14339.17 | 1.16 |
| RBL Bank Ltd | ICRA AA- | 12555.74 | 1.01 |
| Renew Wind Energy (raj One) Pvt Ltd | CARE A+(SO) | 12038.12 | 0.97 |
| Reliance Broadcast Network Ltd | CARE AA(SO) | 11967.50 | 0.96 |
| Reliance Big Pvt Ltd | BWR AA- (SO) | 11363.70 | 0.92 |
| Pune Solapur Expressway Pvt Ltd | ICRA A(SO) | 10605.83 | 0.85 |
| Hero Wind Energy Pvt Ltd | ICRA A | 10181.35 | 0.82 |
| Nufuture Digital (india) Ltd | BWR A+ (SO) | 10162.56 | 0.82 |
| Wadhawan Global Capital Pvt Ltd | CARE AAA(SO) | 10121.09 | 0.82 |
| ESS Kay Fincorp Ltd | BWR A | 9967.14 | 0.80 |
| Tata Motors Ltd | CARE AA+ | 9473.98 | 0.76 |
| DLF Ltd | ICRA A+ | 9152.38 | 0.74 |
| Future Ideas Company Ltd | BWR A+ (SO) | 8301.50 | 0.67 |
| Vodafone Idea Ltd | CRISIL A+ | 8184.45 | 0.66 |
| OPJ Trading Pvt Ltd | BWR A-(SO) | 6833.52 | 0.55 |
| Vistaar Financial Services Pvt Ltd | ICRA A- | 6819.53 | 0.55 |
| Future Enterprises Ltd | CARE AA- | 5115.87 | 0.41 |
| Tata Power Company Ltd | CRISIL AA- | 5083.42 | 0.41 |
| Xander Finance Pvt Ltd | ICRA A+ | 4945.64 | 0.40 |
| Tata Housing Development Company Ltd | ICRA AA | 4934.03 | 0.40 |
| MA Multi Trade Pvt Ltd | BWR A+ (SO) | 4916.67 | 0.40 |
| Hinduja Leyland Finance Ltd | ICRA AA- | 4289.83 | 0.35 |
| Sadbhav Infrastructure Project Ltd | CARE A+(SO) | 4241.05 | 0.34 |
| Reliance Big Entertainment Pvt Ltd | BWR AA+(SO) | 3984.82 | 0.32 |
| Bhavna Asset Operators Pvt Ltd | BWR A+ (SO) | 3938.74 | 0.32 |
| Coastal Gujarat Power Ltd | CARE AA(SO) | 3888.70 | 0.31 |
| Molagavalli Renewable Pvt Ltd | CARE A+(SO) | 3746.10 | 0.30 |
| Hinduja Leyland Finance Ltd | CARE AA- | 3406.28 | 0.27 |
| Small Business Fincredit India Pvt Ltd | ICRA A | 3026.15 | 0.24 |
| Svantantra Microfin Pvt Ltd | ICRA A- | 2988.27 | 0.24 |
| Punjab National Bank | IND A+ | 2877.69 | 0.23 |
| Five Star Business Finance Ltd | CARE A | 2864.90 | 0.23 |
| Punjab And Sind Bank | CARE A+ | 2714.54 | 0.22 |
| KKR India Financial Services Pvt Ltd | CRISIL AA+ | 2441.52 | 0.20 |
| DCB Bank Ltd | ICRA A+ | 1348.12 | 0.11 |
| Bank Of Baroda | CARE AA | 1106.69 | 0.09 |
| Hinduja Leyland Finance Ltd | IND AA- | 1028.47 | 0.08 |
| Renew Solar Power Pvt Ltd | CARE A+(SO) | 1020.35 | 0.08 |
| Clix Capital Services Pvt Ltd | CARE AA- | 1004.16 | 0.08 |
| TRPL Roadways Pvt Ltd | ICRA A+(SO) | 989.28 | 0.08 |
| Vijaya Bank | ICRA AA- | 969.64 | 0.08 |
| Reliance Jio Infocomm Ltd | CRISIL AAA | 891.45 | 0.07 |
| Mahindra & Mahindra Financial Services Ltd | IND AAA | 399.79 | 0.03 |
| Tata Sons Pvt Ltd | CRISIL AAA | 245.91 | 0.02 |
| Dewan Housing Finance Corporation Ltd | CARE AAA | 223.76 | 0.02 |
| Housing Development Finance Corporation Ltd | CRISIL AAA | 99.13 | 0.01 |
| LIC Housing Finance Ltd | CRISIL AAA | 9.92 | 0.00 |
| **Total Corporate Debt** | | **1090630.01** | **87.91** |
| Uttar Pradesh Power Corp Ltd* | CRISIL A+(SO) | 58277.61 | 4.70 |
| Andhra Pradesh Capital Region Development Authority* | CRISIL A+(SO) | 49884.64 | 4.02 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 602.61 | 0.05 |
| Rural Electrification Corporation Ltd | ICRA AAA | 452.13 | 0.04 |
| Power Finance Corporation Ltd | CRISIL AAA | 295.55 | 0.02 |
| **Total PSU/PFI Bonds** | | **109512.53** | **8.83** |
| **Call, Cash & Other Current Assets** | | **40442.11** | **3.26** |
| **Net Assets** | | **1240584.65** | **100.00** |

* Top 10 holdings

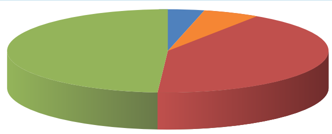
# Reverse Repo : 1.67%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 1.59%

### Composition by Assets



- Corporate Debt 87.91%
- PSU/PFI Bonds 8.83%
- Other Assets 3.26%

### Composition by Rating



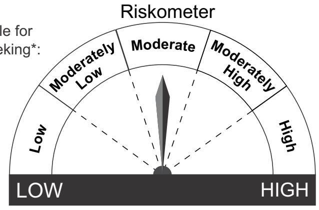
- CARE AAA/CARE AAA(SO)/CRISIL AAA/ICRA AAA/IND AAA (includes Call, Cash & Other Current Assets) 4.34%
- BWR AA+(SO)/CARE AA+/CRISIL AA+ 11.14%
- BWR AA- (SO)/CARE AA/CARE AA-/CARE AA(SO)/CRISIL AA/CRISIL AA-/ICRA AA/ICRA AA-/IND AA- 37.14%
- BWR A/BWR A(SO)/BWR A-(SO)/BWR A+ (SO)/CARE A/CARE A+/CARE A+(SO)/CRISIL A+/CRISIL A+(SO)/ICRA A/ICRA A-/ICRA A(SO)/ICRA A+/ICRA A+(SO)/IND A/IND A-/IND A+ 47.39%

### Product Label

This product is suitable for investors who are seeking*:

- Regular income for medium term
- A fund that invests in short term corporate bonds including PTCs.

Riskometer




**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.

# Franklin India Credit Risk Fund ^

**(Erstwhile Franklin India Corporate Bond Opportunities Fund)**

**FICRF**

**As on January 31, 2019**

### 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*

*Effective October 25, 2018

### BENCHMARK

Crisil Short Term Bond Fund Index

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 19.3380 |
| Dividend Plan | ₹ 11.2342 |
| Direct - Growth Plan | ₹ 20.3185 |
| Direct - Dividend Plan | ₹ 11.9944 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 7222.14 crores |
| Monthly Average | ₹ 7172.73 crores |

### MATURITY & YIELD

| | |
|---|---|
| AVERAGE MATURITY | 2.93 years |
| PORTFOLIO YIELD | 10.98% |
| MODIFIED DURATION | 2.10 years |
| MACAULAY DURATION | 2.21 years |

**EXPENSE RATIO#** : 1.75%

**EXPENSE RATIO#(DIRECT)** : 1.02%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

### CAP ON INVESTMENT

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

## PORTFOLIO

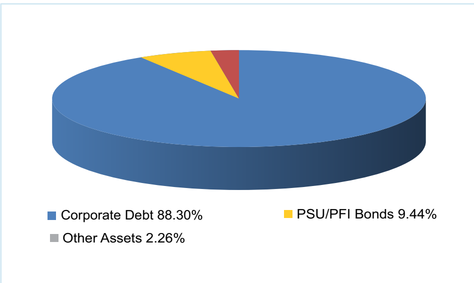
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Shriram Transport Finance Company Ltd* | CRISIL AA+ | 48611.78 | 6.73 |
| Dolvi Minerals And Metals Pvt Ltd* | BWR A-(SO) | 46037.45 | 6.37 |
| Renew Power Ltd* | CARE A+ | 35769.49 | 4.95 |
| Piramal Enterprises Ltd* | ICRA AA | 34530.91 | 4.78 |
| Vodafone Idea Ltd* | CARE AA | 33291.59 | 4.61 |
| Adani Rail Infra Pvt Ltd* | BWR AA- (SO) | 31266.99 | 4.33 |
| Edelweiss Commodities Services Ltd* | CRISIL AA | 24039.67 | 3.33 |
| Rishanth Wholesale Trading Pvt Ltd* | IND A | 23139.15 | 3.20 |
| Reliance Big Pvt Ltd | BWR AA- (SO) | 20926.49 | 2.90 |
| Piramal Capital & Housing Finance Ltd | CARE AA+ | 18291.14 | 2.53 |
| Vedanta Ltd | CRISIL AA | 18288.23 | 2.53 |
| Nufuture Digital (india) Ltd | BWR A+ (SO) | 18257.37 | 2.53 |
| Yes Bank Ltd | CARE AA | 16063.84 | 2.22 |
| Five Star Business Finance Ltd | CARE A | 15411.16 | 2.13 |
| Hinduja Leyland Finance Ltd | CARE AA- | 14647.23 | 2.03 |
| DLF Ltd | ICRA A+ | 14321.32 | 1.98 |
| DLF Home Developers Ltd | BWR A(SO) | 13944.29 | 1.93 |
| Reliance Infrastructure Consulting & Engineers Pvt Ltd | BWR AA- (SO) | 13433.01 | 1.86 |
| Vistaar Financial Services Pvt Ltd | ICRA A- | 12921.42 | 1.79 |
| DCB Bank Ltd | ICRA A+ (HYB) | 12643.54 | 1.75 |
| Aptus Value Housing Finance India Ltd | ICRA A | 12435.23 | 1.72 |
| Coastal Gujarat Power Ltd | CARE AA(SO) | 11466.68 | 1.59 |
| Essel Infraprojects Ltd | BWR A(SO) | 10638.10 | 1.47 |
| Tata Power Company Ltd | CRISIL AA- | 10374.32 | 1.44 |
| Edelweiss Commodities Services Ltd | ICRA AA | 10091.02 | 1.40 |
| Bhavna Asset Operators Pvt Ltd | BWR A+ (SO) | 9245.37 | 1.28 |
| Sadbhav Infrastructure Project Ltd | CARE A+(SO) | 9120.99 | 1.26 |
| Renew Wind Energy Delhi Pvt Ltd | CARE A+(SO) | 8643.19 | 1.20 |
| Legitimate Asset Operators Pvt Ltd | CARE A+(SO) | 7453.28 | 1.03 |
| India Shelter Finance Corporation Ltd | ICRA A- | 6226.19 | 0.86 |
| Indostar Capital Finance Ltd | CARE AA- | 6014.27 | 0.83 |
| OPJ Trading Pvt Ltd | BWR A-(SO) | 5662.06 | 0.78 |
| Molagavalli Renewable Pvt Ltd | CARE A+(SO) | 5643.47 | 0.78 |
| AU Small Finance Bank Ltd | IND AA- | 4582.97 | 0.63 |
| Incred Financial Services Pvt Ltd | CARE A | 4450.37 | 0.62 |
| Tata Motors Ltd | CARE AA+ | 4035.08 | 0.56 |
| Future Ideas Company Ltd | BWR A+ (SO) | 3692.54 | 0.51 |
| Edelweiss Agri Value Chain Ltd | ICRA AA | 3687.66 | 0.51 |
| RBL Bank Ltd | ICRA AA- | 3616.05 | 0.50 |
| Syndicate Bank | CARE A+ | 3536.18 | 0.49 |
| TRPL Roadways Pvt Ltd | ICRA A+(SO) | 2967.85 | 0.41 |
| Tata Housing Development Company Ltd | ICRA AA | 2960.42 | 0.41 |
| ESS Kay Fincorp Ltd | BWR A | 2483.67 | 0.34 |
| Diligent Media Corporation Ltd | ICRA A(SO) | 2197.52 | 0.30 |
| Vodafone Idea Ltd | CRISIL A+ | 2118.33 | 0.29 |
| Renew Solar Power Pvt Ltd | CARE A+(SO) | 2000.68 | 0.28 |
| MA Multi Trade Pvt Ltd | BWR A+ (SO) | 1978.78 | 0.27 |
| Andhra Bank | CRISIL AA- | 1794.79 | 0.25 |
| Wadhawan Global Capital Pvt Ltd | CARE AAA(SO) | 1722.74 | 0.24 |
| Star Health & Allied Insurance Company Ltd | IND A | 1547.42 | 0.21 |
| Rivaaz Trade Ventures Pvt Ltd | BWR AA- (SO) | 1513.96 | 0.21 |
| Hero Wind Energy Pvt Ltd | ICRA A | 1293.42 | 0.18 |
| Narmada Wind Energy Pvt Ltd | CARE A+(SO) | 1251.39 | 0.17 |
| Housing Development Finance Corporation Ltd | CRISIL AAA | 1200.76 | 0.17 |
| Aspire Home Finance Corporation Ltd | ICRA A+ | 1000.49 | 0.14 |
| Hinduja Leyland Finance Ltd | ICRA AA- | 919.50 | 0.13 |
| ICICI Bank Ltd | CARE AA+ | 837.42 | 0.12 |
| L&T Finance Ltd | CARE AAA | 737.77 | 0.10 |
| Punjab National Bank | IND A+ | 383.69 | 0.05 |
| DCB Bank Ltd | CRISIL AA- | 381.99 | 0.05 |
| **Total Corporate Debt** | | **637743.65** | **88.30** |
| Uttar Pradesh Power Corp Ltd* | CRISIL A+(SO) | 35068.43 | 4.86 |
| Andhra Pradesh Capital Region Development Authority* | CRISIL A+(SO) | 32838.62 | 4.55 |
| Rural Electrification Corporation Ltd | CRISIL AAA | 253.51 | 0.04 |
| Indian Railway Finance Corporation Ltd | CRISIL AAA | 9.93 | 0.00 |
| **Total PSU/PFI Bonds** | | **68170.49** | **9.44** |

| | | |
|---|---|---|
| **Call, Cash & Other Current Assets** | **16299.77** | **2.26** |
| **Net Assets** | **722213.92** | **100.00** |

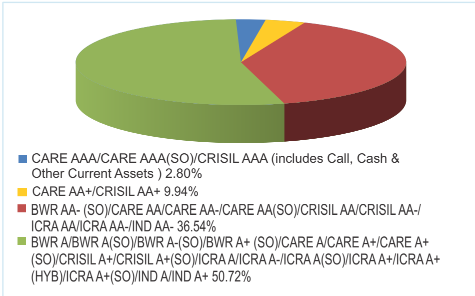
* Top 10 holdings

# Reverse Repo : 0.86%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 1.40%

### Composition by Assets



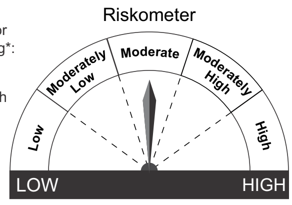

### Composition by Rating




### 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.

FRANKLIN TEMPLETON

# Franklin India Corporate Debt Fund ^

**(Erstwhile Franklin India Income Builder Account)**

**FICDF**

As on January 31, 2019

### 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*
*Effective October 25, 2018

### BENCHMARK

Crisil Short Term Bond Fund Index
(effective June 04, 2018)

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 64.8996 |
| Annual Dividend Plan | ₹ 18.2266 |
| Monthly Dividend Plan | ₹ 15.8502 |
| Quarterly Dividend Plan | ₹ 13.3624 |
| Half-yearly Dividend Plan | ₹ 14.0675 |
| Direct - Growth Plan | ₹ 67.8439 |
| Direct - Annual Dividend Plan | ₹ 19.3175 |
| Direct - Monthly Dividend Plan | ₹ 16.8022 |
| Direct - Quarterly Dividend Plan | ₹ 14.1860 |
| Direct - Half-yearly Dividend Plan | ₹ 15.1762 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 878.13 crores |
| Monthly Average | ₹ 865.67 crores |

### MATURITY & YIELD

| | |
|---|---|
| AVERAGE MATURITY : | 3.11 years |
| PORTFOLIO YIELD | 9.52% |
| MODIFIED DURATION : | 2.39 years |
| MACAULAY DURATION : | 2.58 years |

| | |
|---|---|
| EXPENSE RATIO# | : 0.81% |
| EXPENSE RATIO# (DIRECT) | : 0.32% |

# 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.

### 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 (w.e.f. June 11, 2018)

Sales suspended in Plan B - All Options

Different plans have a different expense structure

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Wadhawan Global Capital Pvt Ltd* | CARE AAA(SO) | 6594.91 | 7.51 |
| Sikka Ports & Terminals Ltd* | CRISIL AAA | 5191.83 | 5.91 |
| Shriram Transport Finance Company Ltd* | CRISIL AA+ | 4946.10 | 5.63 |
| ICICI Bank Ltd* | CARE AA+ | 4422.87 | 5.04 |
| Coastal Gujarat Power Ltd* | CARE AA(SO) | 4088.12 | 4.66 |
| Piramal Capital & Housing Finance Ltd* | CARE AA+ | 4033.59 | 4.59 |
| Reliance Broadcast Network Ltd* | CARE AA(SO) | 3497.45 | 3.98 |
| Indostar Capital Finance Ltd | CARE AA- | 3007.13 | 3.42 |
| Apollo Tyres Ltd | CRISIL AA+ | 2918.45 | 3.32 |
| Jindal Power Ltd | ICRA A- | 2347.97 | 2.67 |
| Reliance Jio Infocomm Ltd | CRISIL AAA | 2131.43 | 2.43 |
| Sikka Ports & Terminals Ltd | CARE AAA | 1833.85 | 2.09 |
| LIC Housing Finance Ltd | CRISIL AAA | 1726.88 | 1.97 |
| Reliance Jio Infocomm Ltd | CRISIL AAA(SO) | 1508.65 | 1.72 |
| Ultratech Cement Ltd | CRISIL AAA | 552.24 | 0.63 |
| Bajaj Finance Ltd | CRISIL AAA | 544.66 | 0.62 |
| Kotak Mahindra Prime Ltd | CRISIL AAA | 445.53 | 0.51 |
| HDB Financial Services Ltd | CRISIL AAA | 436.77 | 0.50 |
| Fullerton India Credit Company Ltd | CRISIL AAA | 361.95 | 0.41 |
| Bennett Coleman And Co Ltd | CRISIL AAA | 352.78 | 0.40 |
| Aditya Birla Housing Finance | IND AAA | 122.17 | 0.14 |
| Housing & Urban Development Corporation Ltd | ICRA AAA | 60.09 | 0.07 |
| Aditya Birla Finance Ltd. | ICRA AAA | 31.13 | 0.04 |
| **Total Corporate Debt** | | **51156.54** | **58.26** |

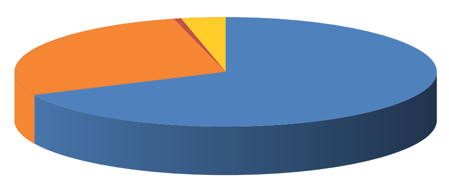
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Power Finance Corporation Ltd* | CRISIL AAA | 7419.18 | 8.45 |
| Rural Electrification Corporation Ltd* | CRISIL AAA | 6878.82 | 7.83 |
| ONGC Petro Additions Ltd* | CARE AAA(SO) | 6282.24 | 7.15 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 5527.01 | 6.29 |
| Power Grid Corporation Of India Ltd | CARE AAA | 1805.81 | 2.06 |
| Food Corporation Of India | CRISIL AAA(SO) | 494.14 | 0.56 |
| ONGC Mangalore Petrochemicals Ltd | IND AAA | 400.21 | 0.46 |
| Indian Railway Finance Corporation Ltd | CRISIL AAA | 254.16 | 0.29 |
| Power Grid Corporation Of India Ltd | CRISIL AAA | 211.29 | 0.24 |
| Export Import Bank Of India | ICRA AA+ | 147.63 | 0.17 |
| NHPC Ltd | CARE AAA | 60.53 | 0.07 |
| Bharat Petroleum Corporation Ltd | CRISIL AAA | 29.65 | 0.03 |
| National Highways Authority Of India | CRISIL AAA | 19.78 | 0.02 |
| Small Industries Development Bank Of India | CARE AAA | 9.91 | 0.01 |
| **Total PSU/PFI Bonds** | | **29540.37** | **33.64** |
| 8.39% Rajasthan SDL Uday (15MAR2021) | SOVEREIGN | 506.66 | 0.58 |
| **Total Gilts** | | **506.66** | **0.58** |

| | | |
|---|---|---|
| **Call, Cash & Other Current Assets** | **6609.74** | **7.53** |
| **Net Assets** | **87813.31** | **100.00** |

* Top 10 holdings

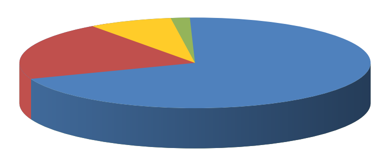
# Reverse Repo : 1.64%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 5.89%

### Composition by Assets



- Corporate Debt 58.26%
- PSU/PFI Bonds 33.64%
- Gilts 0.58%
- Other Assets 7.53%

### Composition by Rating

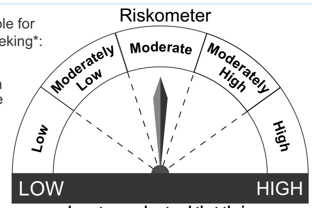


- CARE AAA/CARE AAA(SO)/CRISIL AAA/CRISIL AAA(SO)/ICRA AAA/IND AAA/ SOVEREIGN (includes Call, Cash & Other Current Assets) 66.51%
- CARE AA+/CRISIL AA+/ICRA AA+ 18.75%
- CARE AA-/CARE AA(SO) 12.06%
- ICRA A- 2.67%

### Product Label ^

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A bond fund-focuses on AA+ and above rated Corporate/PSU 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.

# Franklin India Dynamic Accrual Fund

## FIDA

As on January 31, 2019

### 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 JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 65.6657 |
| Dividend Plan | ₹ 11.9459 |
| Direct - Growth Plan | ₹ 68.9524 |
| Direct - Dividend Plan | ₹ 12.7073 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 3870.70 crores |
| Monthly Average | ₹ 3825.84 crores |

### MATURITY & YIELD

| | |
|---|---|
| AVERAGE MATURITY | 2.56 years |
| PORTFOLIO YIELD | 11.01% |
| MODIFIED DURATION | 1.93 years |
| MACAULAY DURATION | 2.03 years |

**EXPENSE RATIO#** : 1.76%
**EXPENSE RATIO# (DIRECT)** : 0.81%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

## PORTFOLIO

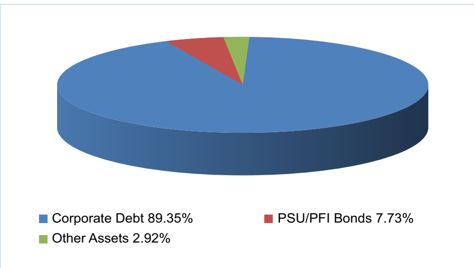
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Shriram Transport Finance Company Ltd* | CRISIL AA+ | 27203.52 | 7.03 |
| Piramal Capital & Housing Finance Ltd* | CARE AA+ | 16972.16 | 4.38 |
| MA Multi Trade Pvt Ltd* | BWR A+ (SO) | 14780.16 | 3.82 |
| Sadbhav Infrastructure Project Ltd* | CARE A+(SO) | 14422.30 | 3.73 |
| Dolvi Minerals And Metals Pvt Ltd* | BWR A-(SO) | 12388.26 | 3.20 |
| Pune Solapur Expressway Pvt Ltd* | ICRA A(SO) | 11572.99 | 2.99 |
| Renew Power Ltd* | CARE A+ | 11475.77 | 2.96 |
| Adani Rail Infra Pvt Ltd* | BWR AA- (SO) | 10422.33 | 2.69 |
| Edelweiss Commodities Services Ltd | CRISIL AA | 10016.53 | 2.59 |
| Piramal Enterprises Ltd | ICRA AA | 10008.96 | 2.59 |
| DLF Ltd | ICRA A+ | 9763.90 | 2.52 |
| Vodafone Idea Ltd | CARE AA | 9286.08 | 2.40 |
| Greenko Solar Energy Pvt Ltd | CARE A+(SO) | 9205.81 | 2.38 |
| Vodafone Idea Ltd | CRISIL A+ | 9147.33 | 2.36 |
| RKN Retail Pvt Ltd | IND A- | 8847.20 | 2.29 |
| Rivaaz Trade Ventures Pvt Ltd | BWR AA- (SO) | 7933.11 | 2.05 |
| ESS Kay Fincorp Ltd | BWR A | 7467.17 | 1.93 |
| Edelweiss Commodities Services Ltd | ICRA AA | 6555.20 | 1.69 |
| Yes Bank Ltd | CARE AA | 6463.44 | 1.67 |
| Reliance Big Entertainment Pvt Ltd | BWR AA+(SO) | 5977.22 | 1.54 |
| Vastu Housing Finance Corporation Ltd | BWR A | 5514.99 | 1.42 |
| Future Enterprises Ltd | CARE AA- | 5115.87 | 1.32 |
| Indostar Capital Finance Ltd | CARE AA- | 5011.89 | 1.29 |
| Aspire Home Finance Corporation Ltd | ICRA A+ | 4965.64 | 1.28 |
| Nufuture Digital (india) Ltd | BWR A+ (SO) | 4817.79 | 1.24 |
| Star Health & Allied Insurance Company Ltd | IND A | 4737.62 | 1.22 |
| OPJ Trading Pvt Ltd | BWR A-(SO) | 4588.22 | 1.19 |
| DLF Home Developers Ltd | BWR A(SO) | 4488.90 | 1.16 |
| Reliance Big Pvt Ltd | BWR AA- (SO) | 4483.32 | 1.16 |
| Hinduja Leyland Finance Ltd | ICRA AA- | 4284.36 | 1.11 |
| Molagavalli Renewable Pvt Ltd | CARE A+(SO) | 4281.25 | 1.11 |
| Renew Wind Energy (raj One) Pvt Ltd | CARE A+(SO) | 4232.15 | 1.09 |
| Reliance Broadcast Network Ltd | CARE AA(SO) | 3954.12 | 1.02 |
| Hero Solar Energy Pvt Ltd | ICRA A | 3642.90 | 0.94 |
| TRPL Roadways Pvt Ltd | ICRA A+(SO) | 3462.49 | 0.89 |
| Renew Wind Energy Delhi Pvt Ltd | CARE A+(SO) | 3457.28 | 0.89 |
| Hinduja Leyland Finance Ltd | CARE AA- | 3370.35 | 0.87 |
| Diligent Media Corporation Ltd | ICRA A(SO) | 3223.03 | 0.83 |
| Wadhawan Global Capital Pvt Ltd | CARE AAA(SO) | 3217.34 | 0.83 |
| Jindal Power Ltd | ICRA A- | 3174.45 | 0.82 |
| AU Small Finance Bank Ltd | IND AA- | 3055.31 | 0.79 |
| Syndicate Bank | CARE A+ | 2912.51 | 0.75 |
| Essel Infraprojects Ltd | BWR A(SO) | 2550.30 | 0.66 |
| Hero Wind Energy Pvt Ltd | ICRA A | 2550.18 | 0.66 |
| Bhavna Asset Operators Pvt Ltd | BWR A+ (SO) | 2499.20 | 0.65 |
| Xander Finance Pvt Ltd | ICRA A+ | 2472.82 | 0.64 |
| Edelweiss Agri Value Chain Ltd | ICRA AA | 2426.10 | 0.63 |
| India Shelter Finance Corporation Ltd | ICRA A- | 2308.18 | 0.60 |
| Future Ideas Company Ltd | BWR A+ (SO) | 2295.36 | 0.59 |
| Punjab National Bank | IND A+ | 2014.38 | 0.52 |
| Legitimate Asset Operators Pvt Ltd | CARE A+(SO) | 1999.06 | 0.52 |
| Northern Arc Capital Ltd | ICRA A+ | 1993.16 | 0.51 |
| Talwandi Sabo Power Ltd | CRISIL AA(SO) | 1988.73 | 0.51 |
| Coastal Gujarat Power Ltd | CARE AA(SO) | 1695.08 | 0.44 |
| Aasan Corporate Solutions Pvt Ltd | ICRA AA-(SO) | 1502.19 | 0.39 |
| Vedanta Ltd | CRISIL AA | 1485.23 | 0.38 |
| Tata Housing Development Company Ltd | ICRA AA | 1480.21 | 0.38 |
| Rishanth Wholesale Trading Pvt Ltd | IND A | 1006.05 | 0.26 |
| Renew Solar Power Pvt Ltd | CARE A+(SO) | 1000.34 | 0.26 |
| RBL Bank Ltd | ICRA AA- | 803.57 | 0.21 |
| Andhra Bank | CRISIL AA- | 581.55 | 0.15 |
| AU Small Finance Bank Ltd | CRISIL AA- | 507.81 | 0.13 |
| Narmada Wind Energy Pvt Ltd | CARE A+(SO) | 481.30 | 0.12 |
| Equitas Housing Finance Ltd | CRISIL A | 201.09 | 0.05 |
| DCB Bank Ltd | ICRA A+ (HYB) | 95.78 | 0.02 |
| **Total Corporate Debt** | | **345838.88** | **89.35** |
| Uttar Pradesh Power Corp Ltd* | CRISIL A+(SO) | 18395.77 | 4.75 |
| Andhra Pradesh Capital Region Development Authority* | CRISIL A+(SO) | 11533.34 | 2.98 |
| **Total PSU/PFI Bonds** | | **29929.12** | **7.73** |

| | | |
|---|---|---|
| **Call, Cash & Other Current Assets** | **11302.28** | **2.92** |
| **Net Assets** | **387070.27** | **100.00** |

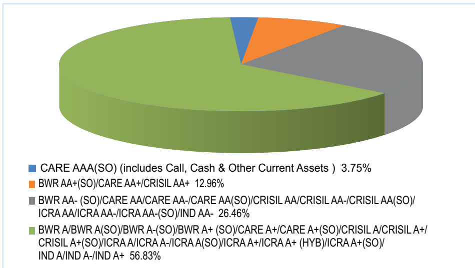
* Top 10 holdings

# Reverse Repo : 0.96%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 1.96%

## Composition by Assets



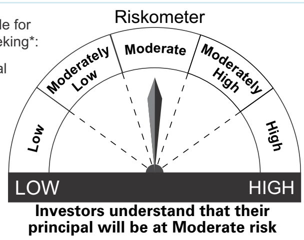

## Composition by Rating




## 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.

IND AAAmfs rating by India Ratings

# Franklin India Banking & PSU Debt Fund

**FIBPDF**

As on January 31, 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 & Srikesh Nair (dedicated for making investments for Foreign Securities (Effective June 4, 2018))

**BENCHMARK**

CRISIL Composite Bond Fund Index

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 14.4779 |
| Dividend Plan | ₹ 10.3867 |
| Direct - Growth Plan | ₹ 14.8067 |
| Direct - Dividend Plan | ₹ 10.6539 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 94.86 crores |
| Monthly Average | ₹ 94.43 crores |

**MATURITY & YIELD**

| | |
|---|---|
| AVERAGE MATURITY | 2.76 years |
| PORTFOLIO YIELD | 8.56% |
| MODIFIED DURATION | 2.17 years |
| MACAULAY DURATION | 2.33 years |

**EXPENSE RATIO#** : 0.53%
**EXPENSE RATIO#(DIRECT)** : 0.21%

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

FRANKLIN TEMPLETON

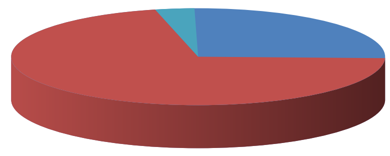
## PORTFOLIO

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| LIC Housing Finance Ltd* | CRISIL AAA | 896.39 | 9.45 |
| ICICI Bank Ltd* | CARE AA+ | 640.38 | 6.75 |
| RBL Bank Ltd* | ICRA AA- | 602.68 | 6.35 |
| Syndicate Bank | CARE A+ | 339.79 | 3.58 |
| Bank Of Baroda | CARE AA | 336.82 | 3.55 |
| **Total Corporate Debt** | | **2816.06** | **29.69** |
| National Bank For Agriculture And Rural Development* | CRISIL AAA | 910.46 | 9.60 |
| Food Corporation Of India* | CRISIL AAA(SO) | 809.55 | 8.53 |
| Rural Electrification Corporation Ltd* | CRISIL AAA | 682.13 | 7.19 |
| ONGC Mangalore Petrochemicals Ltd* | IND AAA | 600.32 | 6.33 |
| Indian Railway Finance Corporation Ltd* | CRISIL AAA | 512.53 | 5.40 |
| Small Industries Development Bank Of India* | CARE AAA | 509.76 | 5.37 |
| National Highways Authority Of India* | CRISIL AAA | 489.48 | 5.16 |
| Power Finance Corporation Ltd | CRISIL AAA | 481.67 | 5.08 |
| Power Grid Corporation Of India Ltd | CARE AAA | 403.53 | 4.25 |
| Export Import Bank Of India | ICRA AA+ | 344.47 | 3.63 |
| Power Grid Corporation Of India Ltd | CRISIL AAA | 311.85 | 3.29 |
| **Total PSU/PFI Bonds** | | **6055.76** | **63.84** |
| **Call, Cash & Other Current Assets** | | **614.18** | **6.47** |
| **Net Assets** | | **9486.00** | **100.00** |

# Reverse Repo : 3.74%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 2.73%

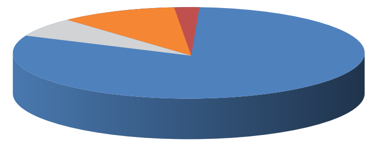
* Top 10 holdings

**Composition by Assets**



Corporate Debt 29.69% PSU/PFI Bonds 63.84%
Other Assets 6.47%

**Composition by Rating**



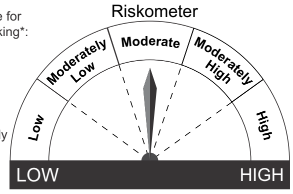
CARE AAA/CRISIL AAA/CRISIL AAA(SO)/IND AAA (includes Call, Cash & Other Current Assets) 76.13%
CARE AA+/ICRA AA+ 10.38%
CARE AA/ICRA AA- 9.90%
CARE A+ 3.58%

**Product Label ^**

This product is suitable for investors who are seeking*:

- Regular Income for medium term
- An income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal Bonds.

Riskometer




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.

"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.

# Franklin India Income Opportunities Fund

**FIIOF**

As on January 31, 2019

**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*
*Effective October 25, 2018

**BENCHMARK**

Crisil Short Term Bond Fund Index

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 22.0190 |
| Dividend Plan | ₹ 11.0658 |
| Direct - Growth Plan | ₹ 23.0929 |
| Direct - Dividend Plan | ₹ 11.6972 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 3905.57 crores |
| Monthly Average | ₹ 3881.15 crores |

**MATURITY & YIELD**

| | |
|---|---|
| AVERAGE MATURITY | 4.19 years |
| PORTFOLIO YIELD | 10.87% |
| MODIFIED DURATION | 2.90 years |
| MACAULAY DURATION | 3.11 years |

**EXPENSE RATIO#** : 1.70%

**EXPENSE RATIO# (DIRECT)** : 0.90%

# 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.

**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-outwithout 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

**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

## PORTFOLIO

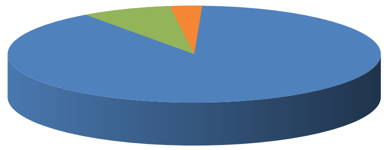
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Piramal Capital & Housing Finance Ltd* | CARE AA+ | 28228.97 | 7.23 |
| Shriram Transport Finance Company Ltd* | CRISIL AA+ | 21223.14 | 5.43 |
| Coastal Gujarat Power Ltd* | CARE AA(SO) | 18745.54 | 4.80 |
| Edelweiss Commodities Services Ltd* | CRISIL AA | 18029.75 | 4.62 |
| Pune Solapur Expressway Pvt Ltd* | ICRA A(SO) | 15683.15 | 4.02 |
| Vodafone Idea Ltd* | CARE AA | 14324.27 | 3.67 |
| Rivaaz Trade Ventures Pvt Ltd* | BWR AA- (SO) | 14265.45 | 3.65 |
| Renew Power Ltd* | CARE A+ | 13975.22 | 3.58 |
| Wadhawan Global Capital Pvt Ltd | CARE AAA(SO) | 13458.90 | 3.45 |
| Hinduja Leyland Finance Ltd | CARE AA- | 13146.31 | 3.37 |
| DCB Bank Ltd | CRISIL AA- | 11555.19 | 2.96 |
| RKN Retail Pvt Ltd | IND A- | 11425.31 | 2.93 |
| Sadbhav Infrastructure Project Ltd | CARE A+(SO) | 10602.62 | 2.71 |
| Adani Rail Infra Pvt Ltd | BWR AA- (SO) | 10422.33 | 2.67 |
| DLF Ltd | ICRA A+ | 9763.90 | 2.50 |
| Reliance Jio Infocomm Ltd | CRISIL AAA | 9086.21 | 2.33 |
| Reliance Big Pvt Ltd | BWR AA- (SO) | 8468.50 | 2.17 |
| Renew Wind Energy (raj One) Pvt Ltd | CARE A+(SO) | 7241.68 | 1.85 |
| Andhra Bank | CRISIL AA- | 7123.96 | 1.82 |
| Nufuture Digital (india) Ltd | BWR A+ (SO) | 6943.78 | 1.78 |
| Diligent Media Corporation Ltd | ICRA A(SO) | 6446.05 | 1.65 |
| DCB Bank Ltd | ICRA A+ (HYB) | 6417.55 | 1.64 |
| Greenko Solar Energy Pvt Ltd | CARE A+(SO) | 6137.21 | 1.57 |
| Aptus Value Housing Finance India Ltd | ICRA A | 5963.45 | 1.53 |
| Vastu Housing Finance Corporation Ltd | BWR A | 5810.43 | 1.49 |
| Tata Power Company Ltd | CRISIL AA- | 5332.40 | 1.37 |
| Vodafone Idea Ltd | CRISIL A+ | 4525.52 | 1.16 |
| India Shelter Finance Corporation Ltd | ICRA A- | 4150.80 | 1.06 |
| Future Ideas Company Ltd | BWR A+ (SO) | 4035.04 | 1.03 |
| Tata Motors Ltd | CARE AA+ | 4030.64 | 1.03 |
| Star Health & Allied Insurance Company Ltd | IND A | 3584.79 | 0.92 |
| Jindal Power Ltd | ICRA A- | 3405.68 | 0.87 |
| Svantantra Microfin Pvt Ltd | ICRA A- | 2988.27 | 0.77 |
| Narmada Wind Energy Pvt Ltd | CARE A+(SO) | 2406.51 | 0.62 |
| Talwandi Sabo Power Ltd | CRISIL AA(SO) | 1988.73 | 0.51 |
| Tata Housing Development Company Ltd | ICRA AA | 1480.21 | 0.38 |
| Molagavalli Renewable Pvt Ltd | CARE A+(SO) | 1070.31 | 0.27 |
| Rishanth Wholesale Trading Pvt Ltd | IND A | 1006.05 | 0.26 |
| Renew Solar Power Pvt Ltd | CARE A+(SO) | 1000.34 | 0.26 |
| TRPL Roadways Pvt Ltd | ICRA A+(SO) | 989.28 | 0.25 |
| Hero Solar Energy Pvt Ltd | ICRA A | 607.15 | 0.16 |
| Hindalco Industries Ltd | CARE AA+ | 303.47 | 0.08 |
| **Total Corporate Debt** | | **337394.04** | **86.39** |
| Uttar Pradesh Power Corp Ltd* | CRISIL A+(SO) | 18840.31 | 4.82 |
| Andhra Pradesh Capital Region Development Authority* | CRISIL A+(SO) | 17436.04 | 4.46 |
| Rural Electrification Corporation Ltd | CRISIL AAA | 390.01 | 0.10 |
| **Total PSU/PFI Bonds** | | **36666.36** | **9.39** |

| | | |
|---|---|---|
| **Call, Cash & Other Current Assets** | **16496.83** | **4.22** |
| **Net Assets** | **390557.23** | **100.00** |

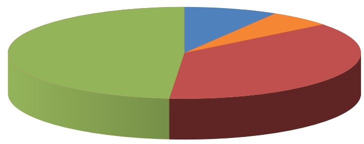
* Top 10 holdings

# Reverse Repo : 1.77%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 2.45%

### Composition by Assets



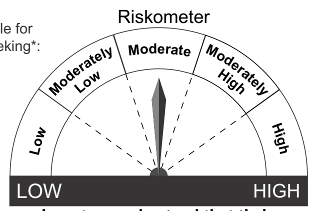

### Composition by Rating




### Product Label ^

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that focuses on high accrual 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.

# Franklin India Government Securities Fund

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

**FIGSF**

As on January 31, 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 | ₹ 273.03 crores |
| Monthly Average | ₹ 273.41 crores |

**MATURITY & YIELD**

| | |
|---|---|
| AVERAGE MATURITY | 7.34 years |
| PORTFOLIO YIELD | 7.32% |
| MODIFIED DURATION | 5.41 years |
| MACAULAY DURATION | 5.61 years |

**NAV AS OF JANUARY 31, 2019**

| | |
|---|---|
| **FIGSF - LT** | |
| Growth Plan | ₹ 40.5281 |
| Dividend Plan | ₹ 10.7124 |
| **FIGSF - LT (Direct)** | |
| Growth Plan | ₹ 43.0125 |
| Dividend Plan | ₹ 11.5389 |

**EXPENSE RATIO#:**

FIGSF : 1.74%, (Direct): 0.79%

# 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.

**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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

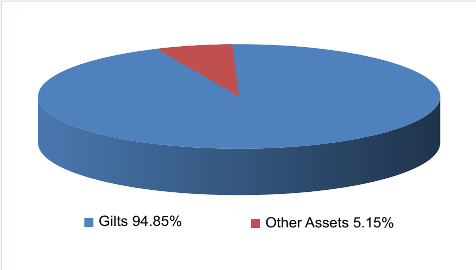
FRANKLIN TEMPLETON

## PORTFOLIO

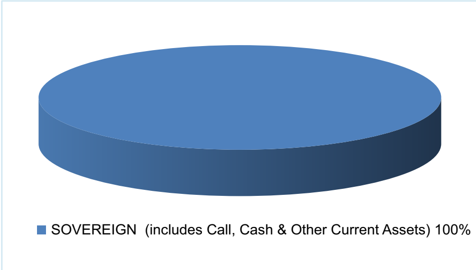
| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| 7.17% GOI 2028 | SOVEREIGN | 8818.20 | 32.30 |
| 7.59% GOI 2026 | SOVEREIGN | 6553.63 | 24.00 |
| 7.26% GOI 2029 | SOVEREIGN | 5490.79 | 20.11 |
| 7.37% GOI 2023 | SOVEREIGN | 5034.00 | 18.44 |
| **Total Gilts** | | **25896.61** | **94.85** |
| **Call, Cash & Other Current Assets** | | **1406.88** | **5.15** |
| **Net Assets** | | **27303.49** | **100.00** |

# Reverse Repo : 4.72%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 0.43%

### Composition by Assets



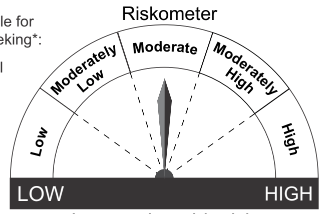

### Composition by Rating




### Product Label - FIGSF

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that invests in Indian government 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.

**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 January 31, 2019

**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)
Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity)*
Srikesh Nair (dedicated 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 JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 54.1921 |
| Monthly Plan | ₹ 13.1586 |
| Quarterly Plan | ₹ 12.7128 |
| Direct - Growth Plan | ₹ 56.6992 |
| Direct - Monthly Plan | ₹ 13.9111 |
| Direct - Quarterly Plan | ₹ 13.4383 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 341.77 crores |
| Monthly Average | ₹ 338.04 crores |

**MATURITY & YIELD#**

| | |
|---|---|
| AVERAGE MATURITY | 1.69 years |
| PORTFOLIO YIELD | 8.92% |
| MODIFIED DURATION | 1.37 years |
| MACAULAY DURATION | 1.49 years |

# Calculated based on debt holdings in the portfolio

**EXPENSE RATIO#** : 2.39%
**EXPENSE RATIO# (DIRECT)** : 1.78%
# 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.

**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-outafter 1 year from the date of allotment

Different plans have a different expense structure

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

Sales suspended in Plan B - All Options

FRANKLIN TEMPLETON

## PORTFOLIO

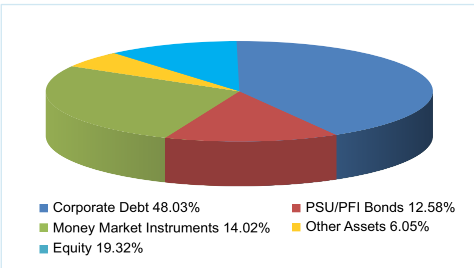
| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd. | 47341 | 321.94 | 0.94 |
| TVS Motor Company Ltd. | 25761 | 128.81 | 0.38 |
| Tata Motors Ltd. | 40000 | 72.48 | 0.21 |
| **Auto Ancillaries** | | | |
| Balkrishna Industries Ltd. | 26000 | 210.76 | 0.62 |
| Amara Raja Batteries Ltd. | 17000 | 126.64 | 0.37 |
| **Banks** | | | |
| Axis Bank Ltd. | 95488 | 690.09 | 2.02 |
| HDFC Bank Ltd. | 29743 | 618.64 | 1.81 |
| Kotak Mahindra Bank Ltd. | 30909 | 388.14 | 1.14 |
| ICICI Bank Ltd. | 30374 | 110.70 | 0.32 |
| State Bank of India | 29755 | 87.38 | 0.26 |
| Karur Vysya Bank Ltd. | 77000 | 67.72 | 0.20 |
| **Cement** | | | |
| Grasim Industries Ltd. | 34754 | 250.58 | 0.73 |
| **Construction Project** | | | |
| Voltas Ltd. | 40000 | 216.44 | 0.63 |
| **Consumer Non Durables** | | | |
| Kansai Nerolac Paints Ltd. | 67697 | 302.17 | 0.88 |
| Asian Paints Ltd. | 16810 | 237.46 | 0.69 |
| United Breweries Ltd. | 10000 | 142.88 | 0.42 |
| Colgate Palmolive (India) Ltd. | 9526 | 121.94 | 0.36 |
| **Gas** | | | |
| Gujarat State Petronet Ltd. | 170586 | 300.32 | 0.88 |
| **Industrial Products** | | | |
| Cummins India Ltd. | 20015 | 157.76 | 0.46 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 97694 | 100.48 | 0.29 |
| **Minerals/Mining** | | | |
| Coal India Ltd. | 581 | 1.31 | 0.00 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd. | 96457 | 201.11 | 0.59 |
| **Petroleum Products** | | | |
| Bharat Petroleum Corporation Ltd. | 60000 | 207.27 | 0.61 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd. | 10300 | 280.24 | 0.82 |
| Cadila Healthcare Ltd. | 45000 | 143.53 | 0.42 |
| **Power** | | | |
| Power Grid Corporation of India Ltd. | 138926 | 262.01 | 0.77 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 35367 | 74.09 | 0.22 |
| **Software** | | | |
| Infosys Ltd. | 63338 | 474.75 | 1.39 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd. | 100000 | 306.40 | 0.90 |
| **Total Equity Holding** | | **6604.02** | **19.32** |

| Company Name | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| State Bank Of India* | CRISIL AA+ | 1982.81 | 5.80 |
| Edelweiss Commodities Services Ltd* | CRISIL AA | 1972.46 | 5.77 |
| Vedanta Ltd* | CRISIL AA | 1678.26 | 4.91 |
| Tata Power Company Ltd* | ICRA AA- | 1607.85 | 4.70 |
| Housing Development Finance Corporation Ltd* | CRISIL AAA | 1500.36 | 4.39 |
| JM Financial Products Ltd* | CRISIL AA | 1489.44 | 4.36 |
| Tata Steel Ltd* | BWR AA | 1001.22 | 2.93 |
| LIC Housing Finance Ltd | CRISIL AAA | 1000.45 | 2.93 |
| Coastal Gujarat Power Ltd | CARE AA(SO) | 999.33 | 2.92 |
| Andhra Bank | CRISIL AA- | 990.91 | 2.90 |
| Hindalco Industries Ltd | CARE AA+ | 708.09 | 2.07 |
| JM Financial Asset Reconstruction Company Ltd | ICRA AA- | 499.73 | 1.46 |
| Yes Bank Ltd | CARE AA | 499.46 | 1.46 |
| JM Financial Products Ltd | ICRA AA | 484.93 | 1.42 |
| **Total Corporate Debt** | | **16415.29** | **48.03** |
| Export Import Bank Of India* | ICRA AA+ | 2460.53 | 7.20 |
| Power Finance Corporation Ltd | CRISIL AAA | 996.60 | 2.92 |
| Indian Railway Finance Corporation Ltd | CRISIL AAA | 842.68 | 2.47 |
| **Total PSU/PFI Bonds** | | **4299.81** | **12.58** |
| Axis Bank Ltd* | CRISIL A1+ | 2466.14 | 7.22 |
| Canfin Homes Ltd* | ICRA A1+ | 2325.60 | 6.80 |
| **Total Money Market Instruments** | | **4791.74** | **14.02** |
| **Call, Cash & Other Current Assets** | | **2066.26** | **6.05** |
| **Net Assets** | | **34177.13** | **100.00** |

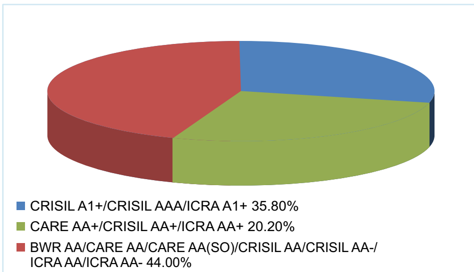
* Top 10 holdings

# Reverse Repo : 3.28%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 2.77%

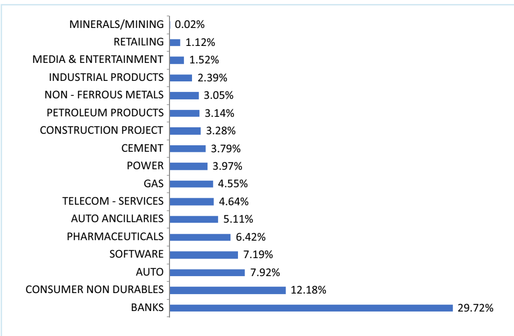
**Composition by Assets**




**Debt Portfolio : Composition by Rating**



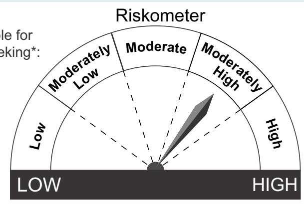

**Equity Portfolio : Sector Allocation**




**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.

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 Equity Savings Fund

**FIESF**

As on January 31, 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)
Srikesh Nair (Foreign Securities)

### BENCHMARK
Nifty Equity Savings Index

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 9.9110 |
| Dividend Plan | ₹ 9.9110 |
| Monthly Plan | ₹ 9.9110 |
| Quarterly Plan | ₹ 9.9110 |
| Direct - Growth Plan | ₹ 9.9889 |
| Direct - Dividend Plan | ₹ 9.9889 |
| Direct - Monthly Plan | ₹ 9.9889 |
| Direct - Quarterly Plan | ₹ 9.9889 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 269.12 crores |
| Monthly Average | ₹ 264.97 crores |
| Outstanding exposure in derivative instruments | ₹ 80.93 crores |
| Outstanding derivative exposure | 30.07% |

### TURNOVER

| | |
|---|---|
| Total Portfolio Turnover$ | 262.99% |
| Portfolio Turnover (Equity)** | 248.62% |

$ Includes fixed income securities and equity derivatives
** Computed for equity portion of the portfolio including equity derivatives

### MATURITY & YIELD#

| | |
|---|---|
| AVERAGE MATURITY | 1.19 years |
| PORTFOLIO YIELD | 8.34% |
| MODIFIED DURATION | 1.04 years |
| MACAULAY DURATION | 1.13 years |

# Calculated based on debt holdings in the portfolio

**EXPENSE RATIO#** : 2.43%

**EXPENSE RATIO# (DIRECT)** : 0.48%

# 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.

### 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 TEMPLETON

## PORTFOLIO

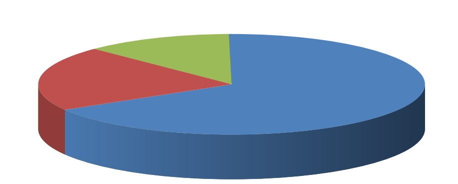
| Company Name | No. of shares | Market Value ₹ Lakhs | % of Assets (Hedged & Unhedged) | % of Assets Derivatives |
|---|---|---|---|---|
| **Auto** | | | | |
| Ashok Leyland Ltd. | 520000 | 422.76 | 1.57 | (1.58) |
| Mahindra & Mahindra Ltd. | 40438 | 275.00 | 1.02 | |
| Maruti Suzuki India Ltd. | 4050 | 268.97 | 1.00 | (1.00) |
| Bajaj Auto Ltd. | 7091 | 181.14 | 0.67 | |
| Tata Motors Ltd. | 96169 | 174.26 | 0.65 | |
| **Auto Ancillaries** | | | | |
| Apollo Tyres Ltd. | 92685 | 189.40 | 0.70 | |
| **Banks** | | | | |
| Axis Bank Ltd.* | 208200 | 1504.66 | 5.59 | (2.29) |
| Yes Bank Ltd.* | 542500 | 1052.99 | 3.91 | (3.93) |
| HDFC Bank Ltd.* | 35799 | 744.60 | 2.77 | |
| Kotak Mahindra Bank Ltd. | 42087 | 528.51 | 1.96 | |
| Punjab National Bank | 511000 | 396.03 | 1.47 | (1.48) |
| ICICI Bank Ltd. | 95061 | 346.45 | 1.29 | |
| State Bank of India | 97218 | 285.48 | 1.06 | |
| Indian Bank | 100633 | 226.83 | 0.84 | |
| Bank of Baroda | 136000 | 152.93 | 0.57 | (0.57) |
| **Cement** | | | | |
| Grasim Industries Ltd. | 38712 | 279.11 | 1.04 | |
| Ambuja Cements Ltd. | 20000 | 41.98 | 0.16 | (0.16) |
| **Consumer Durables** | | | | |
| Titan Company Ltd.* | 58500 | 582.54 | 2.16 | (2.18) |
| **Consumer Non Durables** | | | | |
| Colgate Palmolive (India) Ltd. | 25287 | 323.70 | 1.20 | |
| Hindustan Unilever Ltd. | 16800 | 296.23 | 1.10 | (1.11) |
| United Breweries Ltd. | 18456 | 263.70 | 0.98 | |
| Nestle India Ltd. | 1902 | 218.69 | 0.81 | |
| ITC Ltd. | 76800 | 214.00 | 0.80 | (0.80) |
| Dabur India Ltd. | 12500 | 55.46 | 0.21 | (0.21) |
| **Ferrous Metals** | | | | |
| Tata Steel Ltd. | 38144 | 181.83 | 0.68 | |
| **Finance** | | | | |
| Bajaj Finance Ltd. | 15750 | 405.54 | 1.51 | (1.51) |
| TI Financial Holdings Ltd. | 86040 | 382.28 | 1.42 | |
| PNB Housing Finance Ltd. | 21957 | 198.15 | 0.74 | |
| Housing Development Finance Corporation Ltd. | 8000 | 153.79 | 0.57 | (0.57) |
| Mahindra & Mahindra Financial Services Ltd. | 2500 | 10.11 | 0.04 | (0.04) |
| **Gas** | | | | |
| Petronet LNG Ltd. | 123156 | 280.36 | 1.04 | |
| Gujarat State Petronet Ltd. | 132933 | 234.03 | 0.87 | |
| GAIL (India) Ltd. | 23686 | 78.67 | 0.29 | |
| **Hotels, Resorts And Other Recreational Activities** | | | | |
| The Indian Hotels Company Ltd. | 122059 | 173.38 | 0.64 | |
| **Industrial Products** | | | | |
| Mahindra CIE Automotive Ltd. | 64953 | 152.96 | 0.57 | |
| **Non - Ferrous Metals** | | | | |
| Hindalco Industries Ltd. | 150335 | 313.45 | 1.16 | |
| **Petroleum Products** | | | | |
| Reliance Industries Ltd.* | 157500 | 1932.76 | 7.18 | (7.21) |
| Hindustan Petroleum Corporation Ltd. | 110000 | 256.85 | 0.95 | |
| Indian Oil Corporation Ltd. | 125203 | 171.34 | 0.64 | |
| **Pharmaceuticals** | | | | |
| Cadila Healthcare Ltd. | 148800 | 474.60 | 1.76 | (1.77) |
| Aurobindo Pharma Ltd. | 40000 | 315.12 | 1.17 | (1.18) |
| Dr. Reddy's Laboratories Ltd. | 7942 | 216.09 | 0.80 | |
| **Power** | | | | |
| Power Grid Corporation of India Ltd. | 145523 | 274.46 | 1.02 | |
| Tata Power Company Ltd. | 317938 | 226.69 | 0.84 | |
| NTPC Ltd. | 152948 | 213.67 | 0.79 | |
| **Software** | | | | |
| Hexaware Technologies Ltd. | 139500 | 477.93 | 1.78 | (1.77) |
| Infosys Ltd. | 52195 | 391.23 | 1.45 | |
| Tech Mahindra Ltd. | 30288 | 221.68 | 0.82 | |
| **Telecom - Services** | | | | |
| Bharti Airtel Ltd. | 75999 | 232.86 | 0.87 | (0.10) |
| **Textile Products** | | | | |
| Himatsingka Seide Ltd. | 76471 | 153.94 | 0.57 | |
| **Transportation** | | | | |
| Adani Ports and Special Economic Zone Ltd. | 50000 | 169.33 | 0.63 | (0.63) |
| **Total Equity Holding** | | **17318.50** | **64.35** | **(30.07)** |

| Debt Holdings | Rating | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| Vedanta Ltd * | CRISIL AA | 795.27 | 2.96 |
| JM Financial Products Ltd * | ICRA AA | 775.89 | 2.88 |
| LIC Housing Finance Ltd | CRISIL AAA | 500.10 | 1.86 |
| **Total Corporate Debt Holding** | | **2071.26** | **7.70** |
| Power Finance Corp Ltd * | CRISIL AAA | 985.16 | 3.66 |
| National Highways Authority Of India* | CRISIL AAA | 978.96 | 3.64 |
| **Total PSU/PFI Bonds** | | **1964.12** | **7.30** |
| Canfin Homes Ltd * | ICRA A1+ | 1860.48 | 6.91 |
| **Total Money Market Instruments** | | **1860.48** | **6.91** |

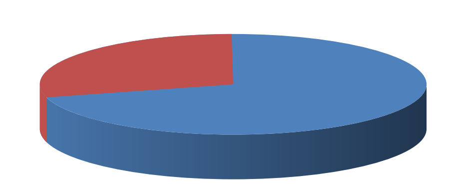
| | | |
|---|---|---|
| **Total Equity Holding** | **17,318.50** | **64.35** |
| **Total Debt Holding** | **5,895.86** | **21.91** |
| **Margin on Derivatives** | **2,536.32** | **9.42** |
| **Call, cash and other current asset** | **1,161.61** | **4.32** |
| **Total Asset** | **26,912.30** | **100.00** |

* Top 10 holdings

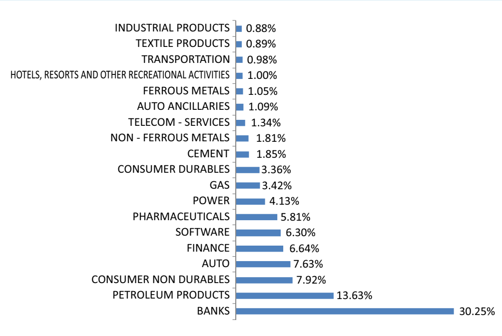
### Composition by Assets




### Debt Portfolio : Composition by Rating



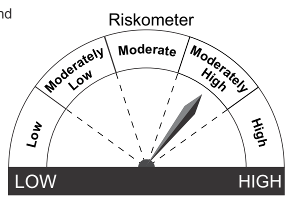

### Equity Portfolio : Sector Allocation




### 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




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 January 31, 2019

### 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)

Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity)

### BENCHMARK

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

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 123.0958 |
| Dividend Plan | ₹ 16.5622 |
| Direct - Growth Plan | ₹ 128.4048 |
| Direct - Dividend Plan | ₹ 17.4278 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 430.11 crores |
| Monthly Average | ₹ 429.67 crores |

### MATURITY & YIELD#

| | |
|---|---|
| AVERAGE MATURITY | 1.80 years |
| PORTFOLIO YIELD | 9.05% |
| MODIFIED DURATION | 1.44 years |
| MACAULAY DURATION | 1.57 years |

# Calculated based on debt holdings in the portfolio

**EXPENSE RATIO#** : 2.34%

**EXPENSE RATIO# (DIRECT)** : 1.70%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

### 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.

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd. | 66526 | 452.41 | 1.05 |
| Bajaj Auto Ltd. | 7423 | 189.62 | 0.44 |
| Tata Motors Ltd. | 74940 | 135.79 | 0.32 |
| TVS Motor Company Ltd. | 23121 | 115.61 | 0.27 |
| **Auto Ancillaries** | | | |
| Balkrishna Industries Ltd. | 40000 | 324.24 | 0.75 |
| Amara Raja Batteries Ltd. | 27000 | 201.14 | 0.47 |
| **Banks** | | | |
| HDFC Bank Ltd.* | 79000 | 1643.16 | 3.82 |
| Axis Bank Ltd.* | 206475 | 1492.19 | 3.47 |
| Kotak Mahindra Bank Ltd. | 53853 | 676.26 | 1.57 |
| ICICI Bank Ltd. | 106474 | 388.04 | 0.90 |
| Karur Vysya Bank Ltd. | 301582 | 265.24 | 0.62 |
| State Bank of India | 88509 | 259.91 | 0.60 |
| **Cement** | | | |
| Grasim Industries Ltd. | 79950 | 576.44 | 1.34 |
| **Construction Project** | | | |
| Voltas Ltd. | 60000 | 324.66 | 0.75 |
| **Consumer Non Durables** | | | |
| Asian Paints Ltd. | 34000 | 480.28 | 1.12 |
| Colgate Palmolive (India) Ltd. | 26468 | 338.82 | 0.79 |
| Kansai Nerolac Paints Ltd. | 57182 | 255.23 | 0.59 |
| United Breweries Ltd. | 15000 | 214.32 | 0.50 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 74355 | 354.45 | 0.82 |
| **Gas** | | | |
| Petronet LNG Ltd. | 190244 | 433.09 | 1.01 |
| Gujarat State Petronet Ltd. | 168573 | 296.77 | 0.69 |
| **Industrial Products** | | | |
| Cummins India Ltd. | 32100 | 253.01 | 0.59 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 153047 | 157.41 | 0.37 |
| **Minerals/Mining** | | | |
| Coal India Ltd. | 984 | 2.21 | 0.01 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd. | 254936 | 531.54 | 1.24 |
| **Petroleum Products** | | | |
| Hindustan Petroleum Corporation Ltd. | 203475 | 475.11 | 1.10 |
| Bharat Petroleum Corporation Ltd. | 93000 | 321.27 | 0.75 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd. | 25367 | 690.19 | 1.60 |
| Cadila Healthcare Ltd. | 72000 | 229.64 | 0.53 |
| Torrent Pharmaceuticals Ltd. | 7072 | 128.63 | 0.30 |
| **Power** | | | |
| NTPC Ltd. | 184376 | 257.57 | 0.60 |
| Power Grid Corporation of India Ltd. | 130625 | 246.36 | 0.57 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 65910 | 138.08 | 0.32 |
| **Software** | | | |
| Infosys Ltd. | 109904 | 823.79 | 1.92 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd. | 160000 | 490.24 | 1.14 |
| **Total Equity Holding** | | **14162.73** | **32.93** |

| Debt Holdings | Rating | Market Value (Rs. in Lakhs) | % of Assets |
|---|---|---|---|
| Housing Development Finance Corp Ltd * | CRISIL AAA | 4000.95 | 9.30 |
| State Bank Of India * | CRISIL AA+ | 2478.51 | 5.76 |
| Hinduja Leyland Finance Ltd * | IND AA- | 2034.08 | 4.73 |
| Edelweiss Commodities Services Ltd * | CRISIL AA | 1972.46 | 4.59 |
| Vedanta Ltd * | CRISIL AA | 1960.28 | 4.56 |
| KKR India Financial Services Pvt Ltd * | CRISIL AA+ | 1647.73 | 3.83 |
| Tata Steel Ltd * | BWR AA | 1501.83 | 3.49 |
| JM Financial Products Ltd | CRISIL AA | 1489.44 | 3.46 |
| Coastal Gujarat Power Ltd | CARE AA(SO) | 999.33 | 2.32 |
| The Tata Power Co Ltd | ICRA AA- | 904.42 | 2.10 |
| Indostar Capital Finance Ltd | CARE AA- | 500.22 | 1.16 |
| JM Financial Asset Reconstruction Co Ltd | ICRA AA- | 499.73 | 1.16 |
| JM Financial Products Ltd | ICRA AA | 484.93 | 1.13 |
| DLF Promenade Ltd | CRISIL AA(SO) | 444.14 | 1.03 |
| LIC Housing Finance Ltd | CRISIL AAA | 400.18 | 0.93 |
| **Total Debt Holding** | | **21318.24** | **49.56** |
| Export-Import Bank Of India | ICRA AA+ | 1476.32 | 3.43 |
| Indian Railway Finance Corp Ltd | CRISIL AAA | 936.31 | 2.18 |
| **Total PSU/PFI Bonds** | | **2412.63** | **5.61** |
| Axis Bank Ltd * | CRISIL A1+ | 1972.91 | 4.59 |
| Canfin Homes Ltd | ICRA A1+ | 1395.36 | 3.24 |
| **Total Money Market Instruments** | | **3368.27** | **7.83** |

| | | |
|---|---|---|
| **Total Equity Holding** | **14,162.73** | **32.93** |
| **Total Debt Holding** | **27,099.14** | **63.01** |
| **Call,cash and other current asset** | **1,749.12** | **4.07** |
| **Total Asset** | **43,010.99** | **100.00** |

* Top 10 holdings

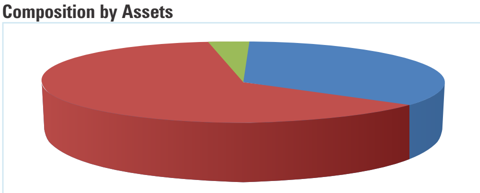
### SIP - If you had invested ₹ 10000 every month in FIPEP (Regular Plan)

| | 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 | 2,620,000 |
| Total value as on 31-Jan-2019 (Rs) | 121,812 | 388,968 | 720,930 | 1,170,519 | 1,991,862 | 10,649,925 |
| Returns | 2.80% | 5.09% | 7.27% | 9.32% | 9.78% | 11.38% |
| Total value of B: 40% Nifty 500+60%Crisil Composite Bond Fund Index | 122,289 | 402,094 | 746,701 | 1,191,727 | 1,985,705 | NA |
| B:40% Nifty 500+60%Crisil Composite Bond Fund Index Returns | 3.54% | 7.31% | 8.68% | 9.82% | 9.72% | NA |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,986 | 388,503 | 707,864 | 1,067,773 | 1,680,802 | NA |
| AB: CRISIL 10 Year Gilt Index Returns | 10.93% | 5.01% | 6.54% | 6.74% | 6.55% | NA |

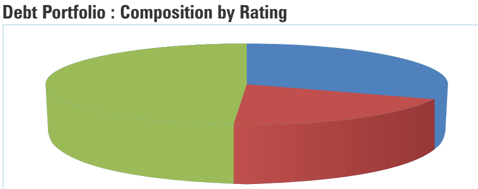
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, 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

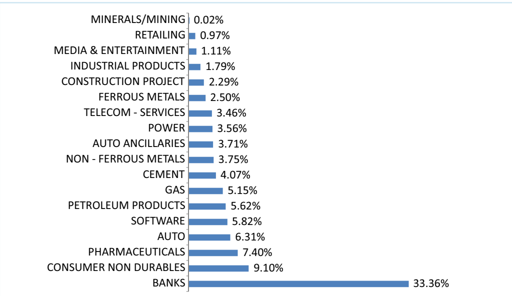
### Composition by Assets




### Debt Portfolio : Composition by Rating




### Equity Portfolio : Sector Allocation

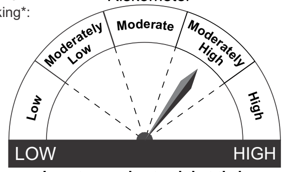



Note : Sector Allocation is provided as a percentage of Equity holding totaling to 100%
Composition by Rating is provided as a percentage of Debt Holding totaling to 100%

### 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 TEMPLETON

# Franklin India Multi – Asset Solution Fund

## FIMAS

As on January 31, 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

Anand Radhakrishnan

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 31.25 crores |
| Monthly Average | ₹ 31.28 crores |

**EXPENSE RATIO#** : 1.68%

**EXPENSE RATIO# (DIRECT)** : 0.78%

# 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.

### 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

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Mutual Fund Units/ETF** | | | |
| Franklin India Bluechip Fund | 287,421 | 1,334.24 | 42.69 |
| Franklin India Short Term Income Plan | 20,034 | 827.06 | 26.47 |
| R*Shares Gold Bees | 26,772 | 785.72 | 25.14 |
| Franklin India Liquid Fund | 4,132 | 114.23 | 3.66 |
| **Total Holding** | | **3061.25** | **97.96** |

| | | |
|---|---|---|
| **Total Holding** | **3,061.25** | **97.96** |
| **Call, cash and other current asset** | **63.85** | **2.04** |
| **Total Asset** | **3,125.10** | **100.00** |

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 12.2323 |
| Dividend Plan | ₹ 12.2323 |
| Direct - Growth Plan | ₹ 13.0434 |
| Direct - Dividend Plan | ₹ 13.0434 |

### Sector allocation- Total Assets

| | |
|---|---|
| Mutual Fund Units | 72.81% |
| ETF | 25.14% |
| Call,cash and other current asset | 2.04% |

### 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 February 2019 arrived as per proprietary model is as follows:

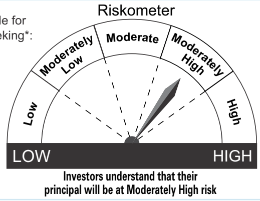
| Asset | Instrument | Total Portfolio Allocation |
|---|---|---|
| Equity | Franklin India Bluechip Fund | 36.125% |
| Fixed Income | Franklin India Short Term Income Plan | 35.125% |
| Gold | R*Shares Gold BeES | 25.000% |
| Cash | Franklin India Treasury Management Account** | 3.750% |

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

**Product Label**

This product is suitable for investors who are seeking*:

- Long Term Capital appreciation
- A fund of funds investing in diversified asset classes through a mix of strategic and tactical allocation.




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

# Franklin India Dynamic PE Ratio Fund of Funds

## FIDPEF

As on January 31, 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 PE ratio of the Nifty 50 (NSE Nifty).

### DATE OF ALLOTMENT

October 31, 2003

### FUND MANAGER(S)

Anand Radhakrishnan

### BENCHMARK

CRISIL Hybrid 35+65 - Aggressive Index (effective June 04, 2018)

### NAV AS OF JANUARY 31, 2019

| | |
|---|---|
| Growth Plan | ₹ 81.3274 |
| Dividend Plan | ₹ 36.5296 |
| Direct - Growth Plan | ₹ 86.3182 |
| Direct - Dividend Plan | ₹ 39.4378 |

### FUND SIZE (AUM)

| | |
|---|---|
| Month End | ₹ 912.91 crores |
| Monthly Average | ₹ 910.54 crores |

**EXPENSE RATIO#** : 1.71%

**EXPENSE RATIO# (DIRECT)** : 0.57%

# 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.

### 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'**

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## PORTFOLIO

| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Mutual Fund Units** | | | |
| Franklin India Short Term Income Plan | 1,337,045 | 55,195.98 | 60.46 |
| Franklin India Bluechip Fund | 7,856,853 | 36,472.34 | 39.95 |
| **Total Holding** | | **91,668.32** | **100.41** |

| | | |
|---|---|---|
| **Total Holding** | **91,668.32** | **100.41** |
| **Call, cash and other current asset** | **-376.96** | **-0.41** |
| **Total Asset** | **91,291.36** | **100.00** |

### FIDPEF's Investment strategy

| If weighted average PE ratio of NSE Nifty falls in this band... | ...the equity component will be...(%) | ...and the debt component will be ... (%) |
|---|---|---|
| Upto 12 | 90 - 100 | 0 - 10 |
| 12 - 16 | 70 - 90 | 10 - 30 |
| 16 - 20 | 50 - 70 | 30 - 50 |
| 20 - 24 | 30 - 50 | 50 - 70 |
| 24 - 28 | 10 - 30 | 70 - 90 |
| Above 28 | 0 - 10 | 90 - 100 |

### Sector allocation- Total Assets

| | |
|---|---|
| Call, Cash and other Current Asset | -0.41% |
| Mutual Fund Units | 100.41% |

### 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

## PORTFOLIO COMPOSITION AND PERFORMANCE

### How Does The Scheme Work?

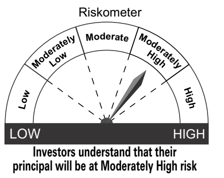
The scheme changes its Asset allocation based on the weighted average PE ratio of the Nifty 50 (NSE Nifty). At higher PE levels, it reduces allocation to equities in order to minimise downside risk. Similarly at lower PE levels, it increases allocation to equities to capitalise on their upside potential. Historically, such a strategy of varying the allocation of equity and debt/money market instruments based on the PE ratio has delivered superior risk-adjusted returns over the long term, although there is no guarantee that will be repeated in the future. Primarily, the equity component of the scheme is invested in Franklin India Bluechip Fund (FIBCF), an open end diversified equity scheme investing predominantly in large cap stocks and the debt/money market component is invested in Franklin India Short Term Income Plan (FISTIP), an open end income scheme investing in government securities, PSU bonds and corporate debt. The weighted average PE ratio of NSE Nifty as on 31.1.2019 was 22.27. In line with the Scheme Information Document, the portfolio will be rebalanced in the first week of February 2019 as follows:

Equity Fund : 40%
Fixed Income Fund : 60%

**Product Label**

This product is suitable for investors who are seeking*:

- Long Term Capital appreciation
- A hybrid fund of funds investing in equity and debt mutual funds




*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 FIDPEF (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 | 1,830,000 |
| Total value as on 31-Jan-2019 (Rs) | 123,345 | 404,987 | 744,657 | 1,188,427 | 2,013,629 | 4,844,305 |
| Returns | 5.19% | 7.79% | 8.57% | 9.74% | 9.99% | 11.80% |
| Total value of B: CRISIL Hybrid 35+65 - Aggressive Index | 121,164 | 409,184 | 762,081 | 1,241,688 | 2,105,211 | 4,611,149 |
| B:CRISIL Hybrid 35+65 - Aggressive Index Returns | 1.80% | 8.49% | 9.50% | 10.97% | 10.83% | 11.23% |
| Total value of AB: S&P BSE SENSEX | 122,816 | 434,276 | 788,323 | 1,294,421 | 2,216,342 | 5,302,538 |
| AB: S&P BSE SENSEX Returns | 4.37% | 12.56% | 10.86% | 12.14% | 11.79% | 12.83% |

**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

# Franklin India Life Stage Fund of Funds

**FILSF**

As on January 31, 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: | ₹ 12.68 crores |
| 30s Plan: | ₹ 7.16 crores |
| 40s Plan: | ₹ 13.38 crores |
| 50s Plus Plan: | ₹ 6.13 crores |
| 50s Plus Floating Rate Plan | ₹ 28.05 crores |

| | Monthly Average |
|---|---|
| 20s Plan: | ₹ 12.75 crores |
| 30s Plan: | ₹ 7.38 crores |
| 40s Plan: | ₹ 13.41 crores |
| 50s Plus Plan: | ₹ 6.20 crores |
| 50s Plus Floating Rate Plan | ₹ 27.96 crores |

**EXPENSE RATIO#**

| | |
|---|---|
| 20s Plan: 1.61% | **(Direct)** : 1.20% |
| 30s Plan: 1.78% | **(Direct)** : 1.18% |
| 40s Plan: 1.96% | **(Direct)** : 1.32% |
| 50s Plus Plan: 1.97% | **(Direct)** : 1.24% |
| 50s Plus Floating Rate Plan: 0.79% | **(Direct)** : 0.46% |

# 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.

**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'**

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

## 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 | 136,985 | 635.90 | 50.17 |
| Templeton India Value Fund | 75,825 | 188.38 | 14.86 |
| Franklin India Prima Fund | 19,462 | 187.91 | 14.83 |
| Franklin India Dynamic Accrual Fund | 185,966 | 128.23 | 10.12 |
| Franklin India Corporate Debt Fund | 188,813 | 128.10 | 10.11 |
| **Total Holding** | | **1,268.52** | **100.08** |
| **Total Holding** | | **1,268.52** | **100.08** |
| **Call, cash and other current asset** | | **-1.01** | **-0.08** |
| **Total Asset** | | **1,267.51** | **100.00** |

### 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 | 53,944 | 250.41 | 34.99 |
| Franklin India Dynamic Accrual Fund | 261,392 | 180.24 | 25.18 |
| Franklin India Corporate Debt Fund | 212,331 | 144.05 | 20.13 |
| Templeton India Value Fund | 28,442 | 70.66 | 9.87 |
| Franklin India Prima Fund | 7,297 | 70.46 | 9.84 |
| **Total Holding** | | **715.82** | **100.01** |
| **Total Holding** | | **715.82** | **100.01** |
| **Call,cash and other current asset** | | **-0.06** | **-0.01** |
| **Total Asset** | | **715.76** | **100.00** |

### 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 | 681,957 | 470.23 | 35.14 |
| Franklin India Corporate Debt Fund | 593,535 | 402.68 | 30.09 |
| Franklin India Bluechip Fund | 57,463 | 266.75 | 19.94 |
| Franklin India Prima Fund | 13,601 | 131.32 | 9.81 |
| Templeton India Value Fund | 26,508 | 65.86 | 4.92 |
| **Total Holding** | | **1,336.83** | **99.91** |
| **Total Holding** | | **1,336.83** | **99.91** |
| **Call,cash and other current asset** | | **1.25** | **0.09** |
| **Total Asset** | | **1,338.07** | **100.00** |

### 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 | 445,840 | 307.42 | 50.14 |
| Franklin India Corporate Debt Fund | 271,635 | 184.29 | 30.06 |
| Franklin India Bluechip Fund | 13,147 | 61.03 | 9.95 |
| Templeton India Value Fund | 24,257 | 60.26 | 9.83 |
| **Total Holding** | | **613.00** | **99.98** |
| **Total Holding** | | **613.00** | **99.98** |
| **Call, cash and other current asset** | | **0.13** | **0.02** |
| **Total Asset** | | **613.13** | **100.00** |

### 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 | 6,434,799 | 2,225.58 | 79.36 |
| Franklin India Bluechip Fund | 89,350 | 414.77 | 14.79 |
| Templeton India Value Fund | 54,937 | 136.49 | 4.87 |
| **Total Holding** | | **2,776.84** | **99.01** |
| **Total Holding** | | **2,776.84** | **99.01** |
| **Call,cash and other current asset** | | **27.69** | **0.99** |
| **Total Asset** | | **2,804.53** | **100.00** |

### 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% |

### Load structure

| | |
|---|---|
| **Entry Load** | Nil for all the plans |
| **Exit Load (for each purchase of Units): 20's Plan** | In respect of each purchase of Units - 1% if redeemed within 1 year of allotment |
| **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 JANUARY 31, 2019**

| | Growth | Dividend |
|---|---|---|
| 20s Plan | ₹ 79.0260 | ₹ 28.2330 |
| 30s Plan | ₹ 57.6950 | ₹ 22.2644 |
| 40s Plan | ₹ 46.7229 | ₹ 14.5344 |
| 50s Plus Plan | ₹ 35.0789 | ₹ 13.3541 |
| 50s Plus Floating Rate Plan | ₹ 36.7711 | ₹ 14.1655 |

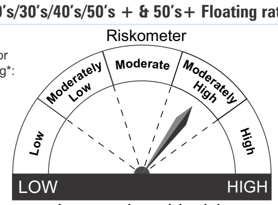
**NAV AS OF JANUARY 31, 2019 (Direct)**

| | Growth | Dividend |
|---|---|---|
| 20s Plan | ₹ 81.1015 | ₹ 29.1556 |
| 30s Plan | ₹ 59.7462 | ₹ 23.2419 |
| 40s Plan | ₹ 48.6832 | ₹ 15.0551 |
| 50s Plus Plan | ₹ 36.5672 | ₹ 13.9050 |
| 50s Plus Floating Rate Plan | ₹ 37.6948 | ₹ 14.5323 |

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

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- A fund of funds investing in equity and debt mutual funds.




**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 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 January 31, 2019

**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)**

Lakshmikanth Reddy &
Krishna Prasad Natarajan (Equity)

Sachin Padwal-Desai & Umesh Sharma (Debt)

Srikesh Nair (dedicated for making investments for Foreign Securities (Effective June 4, 2018))

**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 JANUARY 31, 2019**

| | |
|---|---|
| Growth Plan | ₹ 114.7866 |
| Dividend Plan | ₹ 21.2888 |
| Direct - Growth Plan | ₹ 122.6590 |
| Direct - Dividend Plan | ₹ 23.0872 |

**FUND SIZE (AUM)**

| | |
|---|---|
| Month End | ₹ 1938.37 crores |
| Monthly Average | ₹ 1937.66 crores |

**TURNOVER**

| | |
|---|---|
| Portfolio Turnover | 111.86% |
| Portfolio Turnover (Equity)* | 34.88% |

*Computed for equity portion of the portfolio.

**MATURITY & YIELD#**

| | |
|---|---|
| AVERAGE MATURITY | 1.99 Years |
| PORTFOLIO YIELD | 9.62% |
| MODIFIED DURATION | 1.56 Years |
| MACAULAY DURATION | 1.71 Years |

# Calculated based on debt holdings in the portfolio

**EXPENSE RATIO#** : 2.19%
**EXPENSE RATIO# (DIRECT)** : 1.04%

# 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.

**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

## PORTFOLIO

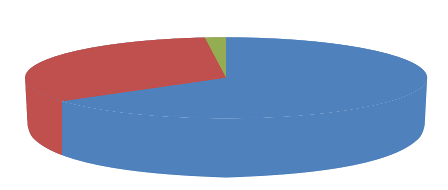
| Company Name | No. of shares | Market Value ₹ Lakhs | % of assets |
|---|---|---|---|
| **Auto** | | | |
| Mahindra & Mahindra Ltd.* | 821320 | 5585.39 | 2.88 |
| Tata Motors Ltd. | 1081483 | 1959.65 | 1.01 |
| Bajaj Auto Ltd. | 51783 | 1322.82 | 0.68 |
| **Auto Ancillaries** | | | |
| Amara Raja Batteries Ltd. | 219383 | 1634.29 | 0.84 |
| Balkrishna Industries Ltd. | 180000 | 1459.08 | 0.75 |
| Apollo Tyres Ltd. | 414842 | 847.73 | 0.44 |
| **Banks** | | | |
| Axis Bank Ltd.* | 2000862 | 14460.23 | 7.46 |
| HDFC Bank Ltd.* | 494434 | 10283.98 | 5.31 |
| Kotak Mahindra Bank Ltd.* | 559760 | 7029.19 | 3.63 |
| ICICI Bank Ltd. | 1506302 | 5489.72 | 2.83 |
| State Bank of India | 615662 | 1807.89 | 0.93 |
| Indian Bank | 389628 | 878.22 | 0.45 |
| **Cement** | | | |
| Grasim Industries Ltd. | 600350 | 4328.52 | 2.23 |
| **Construction Project** | | | |
| Voltas Ltd. | 324626 | 1756.55 | 0.91 |
| **Consumer Durables** | | | |
| Titan Company Ltd. | 147561 | 1469.41 | 0.76 |
| **Consumer Non Durables** | | | |
| Colgate Palmolive (India) Ltd. | 276850 | 3543.96 | 1.83 |
| Nestle India Ltd. | 28764 | 3307.24 | 1.71 |
| United Breweries Ltd. | 178251 | 2546.85 | 1.31 |
| Asian Paints Ltd. | 100000 | 1412.60 | 0.73 |
| **Ferrous Metals** | | | |
| Tata Steel Ltd. | 535077 | 2550.71 | 1.32 |
| **Finance** | | | |
| PNB Housing Finance Ltd. | 196933 | 1777.22 | 0.92 |
| TI Financial Holdings Ltd. | 195421 | 868.26 | 0.45 |
| **Gas** | | | |
| Petronet LNG Ltd. | 1446976 | 3294.04 | 1.70 |
| Gujarat State Petronet Ltd. | 1516102 | 2669.10 | 1.38 |
| **Hotels, Resorts And Other Recreational Activities** | | | |
| The Indian Hotels Company Ltd. | 1583382 | 2249.19 | 1.16 |
| **Industrial Products** | | | |
| Mahindra CIE Automotive Ltd. | 377910 | 889.98 | 0.46 |
| **Media & Entertainment** | | | |
| Jagran Prakashan Ltd. | 1265151 | 1301.21 | 0.67 |
| **Non - Ferrous Metals** | | | |
| Hindalco Industries Ltd.* | 3044188 | 6347.13 | 3.27 |
| **Petroleum Products** | | | |
| Indian Oil Corporation Ltd. | 2637936 | 3610.02 | 1.86 |
| Hindustan Petroleum Corporation Ltd. | 998372 | 2331.20 | 1.20 |
| Bharat Petroleum Corporation Ltd. | 398568 | 1376.85 | 0.71 |
| **Pharmaceuticals** | | | |
| Dr. Reddy's Laboratories Ltd. | 154688 | 4208.75 | 2.17 |
| Cadila Healthcare Ltd. | 374001 | 1192.88 | 0.62 |
| **Power** | | | |
| Power Grid Corporation of India Ltd. | 2508769 | 4731.54 | 2.44 |
| NTPC Ltd. | 2093346 | 2924.40 | 1.51 |
| **Retailing** | | | |
| Aditya Birla Fashion and Retail Ltd. | 649104 | 1359.87 | 0.70 |
| **Software** | | | |
| Infosys Ltd.* | 763784 | 5724.94 | 2.95 |
| Tech Mahindra Ltd. | 437745 | 3203.86 | 1.65 |
| **Telecom - Services** | | | |
| Bharti Airtel Ltd. | 985150 | 3018.50 | 1.56 |
| **Textile Products** | | | |
| Himatsingka Seide Ltd. | 921918 | 1855.82 | 0.96 |
| **Unlisted** | | | |
| Globsyn Technologies Ltd | 270000 | 0.03 | 0.00 |
| Numero Uno International Ltd | 27500 | 0.00 | 0.00 |
| **Total Equity Holding** | | **128608.82** | **66.35** |

| Debt Holdings | Rating | Market Value (Rs. in Lakhs) | % of Assets |
|---|---|---|---|
| Hinduja Leyland Finance Ltd * | IND AA- | 9,153.38 | 4.72 |
| Coastal Gujarat Power Ltd * | CARE AA(SO) | 7,994.67 | 4.12 |
| Indostar Capital Finance Ltd * | CARE AA- | 7,007.96 | 3.62 |
| JM Financial Asset Reconstruction Co Ltd | ICRA AA- | 5,435.07 | 2.80 |
| JM Financial Products Ltd | CRISIL AA | 4,964.80 | 2.56 |
| State Bank Of India | CRISIL AA+ | 3,469.91 | 1.79 |
| Housing Development Finance Corp Ltd | CRISIL AAA | 2,500.59 | 1.29 |
| Renew Power Ltd | CARE A+ | 2,009.27 | 1.04 |
| KKR India Financial Services Pvt Ltd | CRISIL AA+ | 1,647.73 | 0.85 |
| Vedanta Ltd | CRISIL AA | 1,470.21 | 0.76 |
| Andhra Bank | CRISIL AA- | 1,397.19 | 0.72 |
| LIC Housing Finance Ltd | CRISIL AAA | 1,100.50 | 0.57 |
| JM Financial Products Ltd | ICRA AA | 193.97 | 0.10 |
| **Total Debt Holding** | | **48,345.25** | **24.94** |
| Export-Import Bank Of India * | ICRA AA+ | 8,857.92 | 4.57 |
| Indian Railway Finance Corp Ltd | CRISIL AAA | 1,966.26 | 1.01 |
| **Total PSU/PFI Bonds** | | **10,824.17** | **5.58** |
| JM Financial Products Ltd | ICRA A1+ | 2,366.85 | 1.22 |
| Housing Development Finance Corp Ltd | CRISIL A1+ | 1,000.00 | 0.52 |
| **Total Money Market Instruments** | | **3,366.85** | **1.74** |

| | | |
|---|---|---|
| **Total Equity Holding** | **128,608.82** | **66.35** |
| **Total Debt Holding** | **62,536.27** | **32.26** |
| **Call,cash and other current asset** | **2,692.29** | **1.39** |
| **Total Asset** | **193,837.38** | **100.00** |

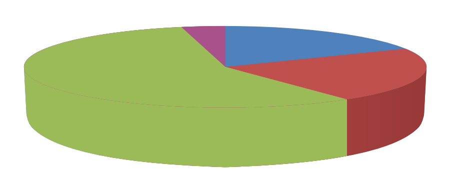
* Top 10 holdings

### Composition by Assets



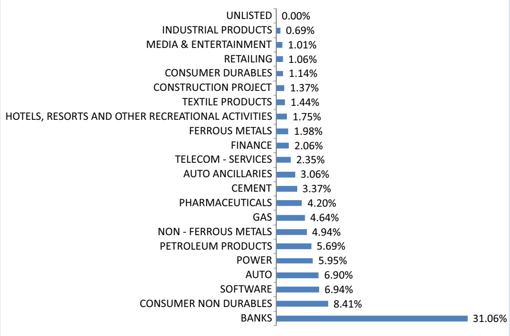
Equity 66.35%  Debt 32.26%  Other Current Asset 1.39%

### Debt Portfolio : Composition by Rating



CRISIL AAA/ ICRA A1+ / CRISIL A1+ 14.29%
ICRA AA+ / CRISIL AA+ 22.35%
IND AA-/CARE AA(SO)/CARE AA-/ICRA AA-/CRISIL AA/CRISIL AA-/ICRA AA 60.15%
CARE A+ 3.21%

### Equity Portfolio : Sector Allocation

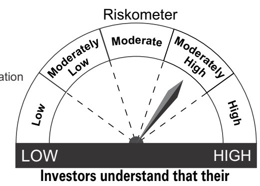



Note : Sector Allocation is provided as a percentage of Equity holding totaling to 100%
Composition by Rating is provided as a percentage of Debt Holding totaling to 100%

### Product Label ^

This product is suitable for investors who are seeking*:

- Long term capital appreciation with current income
- A fund that invests both in stocks and 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.

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

# SCHEME PERFORMANCE - REGULAR PLANS

### Franklin India Bluechip Fund (FIBCF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 441.1128
**Inception date :** Dec 01, 1993
**Fund Manager(s):**
Anand Radhakrishnan (Managing since Mar 31, 2007)
Roshi Jain (Managing since May 02, 2016)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIBCF | B: Nifty 100 ^ ^ | AB: Nifty 50* |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 years (Jan 31, 2018 to Jan 31, 2019) | -7.48% | -0.88% | -0.35% |
| Last 3 years (Jan 29, 2016 to Jan 31, 2019) | 10.03% | 13.75% | 14.20% |
| Last 5 years (Jan 31, 2014 to Jan 31, 2019) | 13.18% | 12.94% | 13.61% |
| Last 10 years (Jan 30, 2009 to Jan 31, 2019) | 16.29% | 15.71% | 15.53% |
| Last 15 years (Jan 30, 2004 to Jan 31, 2019) | 15.36% | 14.57% | 14.14% |
| Since inception till Jan 31, 2019 | 20.34% | 11.48% | 11.07% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 years | 9252 | 9912 | 9965 |
| Last 3 years | 13332 | 14735 | 14910 |
| Last 5 years | 18581 | 18384 | 18930 |
| Last 10 years | 45277 | 43091 | 42425 |
| Last 15 years | 85454 | 77091 | 72790 |
| Since inception (1.12.1993) | 1058328 | 154361 | 140796 |

Benchmark returns calculated based on Total Return Index Values

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 January 31, 2019 :** (Rs.) 57.0903
**Inception date :** Sep 10, 1996
**Fund Manager(s)**:
Anand Radhakrishnan (Managing since Jan 01, 2019)
Lakshmikanth Reddy (Managing since Jan 01, 2019)

| | TIVF | B: MSCI India Value | AB : S&P BSE SENSEX |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -15.18% | 0.64% | 2.06% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 11.43% | 13.80% | 14.86% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 14.87% | 12.18% | 13.60% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 16.78% | 13.52% | 16.05% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 14.75% | 13.85% | 14.80% |
| Since inception till 31-Jan-2019 | 15.76% | NA | 12.93% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8482 | 10064 | 10206 |
| Last 3 Years | 13849 | 14753 | 15171 |
| Last 5 Years | 20011 | 17768 | 18929 |
| Last 10 Years | 47229 | 35585 | 44369 |
| Last 15 Years | 78915 | 70108 | 79377 |
| Since inception (10-Sep-1996) | 265560 | NA | 152368 |

Benchmark returns calculated based on Total Return Index Values

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (*Nifty 50 PRI values from 10.09.1996 to 30.06.1999 and TRI values since 30.06.1999)

### Franklin India Equity Fund (FIEF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 563.9312
**Inception date :** Sep 29, 1994
**Fund Manager(s):**
Anand Radhakrishnan (Managing since Mar 31, 2007)
R. Janakiraman (Managing since Feb 01, 2011)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIEF | B: Nifty 500$ | AB: Nifty 50* |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -7.22% | -5.95% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 10.61% | 13.80% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 16.94% | 15.15% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 18.21% | 16.39% | 15.53% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 17.81% | 14.41% | 14.14% |
| Since inception till 31-Jan-2019 | 18.01% | 10.49% | 10.27% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9278 | 9405 | 9965 |
| Last 3 Years | 13545 | 14753 | 14910 |
| Last 5 Years | 21879 | 20256 | 18930 |
| Last 10 Years | 53365 | 45676 | 42425 |
| Last 15 Years | 117095 | 75448 | 72790 |
| Since inception (29-Sep-1994) | 563931 | 113541 | 108215 |

Benchmark returns calculated based on Total Return Index Values

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 January 31, 2019 :** (Rs.) 906.4771
**Inception date :** Dec 01, 1993
**Fund Manager(s):**
R. Janakiraman (Managing since Feb 11, 2008)
Hari Shyamsunder (Managing since May 02, 2016)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIPF | B: Nifty Midcap 150 ^ ^ | AB:Nifty 50* |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -10.33% | -17.10% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 12.38% | 12.26% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 21.55% | 19.06% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 23.77% | 17.78% | 15.53% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 18.22% | 15.32% | 14.14% |
| Since inception till 31-Jan-2019 | 19.60% | 11.77% | 11.07% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8967 | 8290 | 9965 |
| Last 3 Years | 14207 | 14160 | 14910 |
| Last 5 Years | 26549 | 23938 | 18930 |
| Last 10 Years | 84541 | 51433 | 42425 |
| Last 15 Years | 123347 | 84958 | 72790 |
| Since inception (01-Dec-1993) | 906477 | 164836 | 140796 |

Benchmark returns calculated based on Total Return Index Values

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of ( ^ ^ Nifty 500 PRI values from to 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 January 31, 2019 :** (Rs.) 76.3043
**Inception date :** Mar 02, 2005
**Fund Manager(s):**
Lakshmikanth Reddy (Managing since May 02, 2016)
R. Janakiraman (Managing since Feb 21, 2014)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIEAF | B: Nifty 500 | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -7.50% | -5.95% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.58% | 13.80% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 15.68% | 15.15% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 18.26% | 16.39% | 15.53% |
| Since inception till 31-Jan-2019 | 15.71% | 13.56% | 13.95% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9250 | 9405 | 9965 |
| Last 3 Years | 13168 | 14753 | 14910 |
| Last 5 Years | 20727 | 20256 | 18930 |
| Last 10 Years | 53588 | 45676 | 42425 |
| Since inception (02-Mar-2005) | 76304 | 58730 | 61619 |

Benchmark returns calculated based on Total Return Index Values

### Franklin India Opportunities Fund (FIOF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 69.2723
**Inception date :** Feb 21, 2000
**Fund Manager(s):**
R. Janakiraman (Managing since Apr 01, 2013)
Hari Shyamsunder (Managing since May 02, 2016)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIOF | B: Nifty 500 ^ ^ | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -11.93% | -5.00% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 10.32% | 13.68% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 16.34% | 14.72% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 15.58% | 16.67% | 15.53% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 14.75% | 13.61% | 14.14% |
| Since inception till 31-Jan-2019 | 10.75% | 2.44% | 11.65% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8807 | 9500 | 9965 |
| Last 3 Years | 13438 | 14706 | 14910 |
| Last 5 Years | 21323 | 19877 | 18930 |
| Last 10 Years | 42589 | 46803 | 42425 |
| Last 15 Years | 78898 | 67948 | 72790 |
| Since inception (21-Feb-2000) | 69272 | 15796 | 80705 |

# Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex.

Benchmark returns calculated based on Total Return Index Values

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 January 31, 2019 :** (Rs.) 44.4302
**Inception date :** May 18, 2006
**Fund Manager(s):**
Lakshmikanth Reddy (Managing since Jan 01, 2019)
Anand Radhakrishnan (Managing since Jan 01, 2019)
Srikesh Nair (Managing since Sep 30, 2016) (dedicated for making investments for Foreign Securities)

| | TIEIF | B: S&P BSE 200$ | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -10.45% | -3.38% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 13.19% | 14.32% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 13.97% | 15.11% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 17.95% | 16.87% | 15.53% |
| Since inception till 31-Jan-2019 | 12.44% | 11.20% | 10.93% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8955 | 9662 | 9965 |
| Last 3 Years | 14517 | 14957 | 14910 |
| Last 5 Years | 19240 | 20216 | 18930 |
| Last 10 Years | 52197 | 47602 | 42425 |
| Since inception (18-May-2006) | 44430 | 38573 | 37391 |

Benchmark returns calculated based on Total Return Index Values

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 and TRI values since 01.08.2006)

^ 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

### Franklin Asian Equity Fund (FAEF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 21.0815
**Inception date :** Jan 16, 2008
**Fund Manager(s):**
Roshi Jain (Managing since Feb 01, 2011)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FAEF | B: MSCI Asia (ex Japan) Standard Index | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -10.86% | -4.22% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 13.03% | 16.23% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 8.43% | 9.62% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 12.55% | 16.05% | 15.53% |
| Since inception till 31-Jan-2019 | 6.98% | 9.50% | 6.86% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8914 | 9578 | 9965 |
| Last 3 Years | 14454 | 15722 | 14910 |
| Last 5 Years | 14988 | 15834 | 18930 |
| Last 10 Years | 32647 | 44359 | 42425 |
| Since inception (16-Jan-2008) | 21082 | 27255 | 20807 |

Benchmark returns calculated based on Total Return Index Values

### Franklin India Focused Equity Fund (FIFEF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 38.0546
**Inception date :** Jul 26, 2007
**Fund Manager(s):**
Roshi Jain (Managing since Jul 09, 2012)
Anand Radhakrishnan (Managing since May 02, 2016)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIFEF | B: Nifty 500 | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -9.09% | -5.95% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 12.81% | 13.80% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 20.27% | 15.15% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 21.42% | 16.39% | 15.53% |
| Since inception till 31-Jan-2019 | 12.29% | 8.91% | 8.94% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9091 | 9405 | 9965 |
| Last 3 Years | 14372 | 14753 | 14910 |
| Last 5 Years | 25174 | 20256 | 18930 |
| Last 10 Years | 69744 | 45676 | 42425 |
| Since inception (26-Jul-2007) | 38055 | 26742 | 26842 |

Benchmark returns calculated based on Total Return Index Values

### Franklin India Smaller Companies Fund (FISCF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 51.2016
**Inception date :** Jan 13, 2006
**Fund Manager(s):**
R. Janakiraman (Managing since Feb 11, 2008)
Hari Shyamsunder (Managing since May 02, 2016)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FISCF | B: Nifty Smallcap250 ^ ^ | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -17.42% | -25.45% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 10.54% | 8.37% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 22.35% | 16.56% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 24.71% | 17.90% | 15.53% |
| Since inception till 31-Jan-2019 | 13.32% | 11.88% | 12.12% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8258 | 7455 | 9965 |
| Last 3 Years | 13517 | 12735 | 14910 |
| Last 5 Years | 27433 | 21528 | 18930 |
| Last 10 Years | 91130 | 51955 | 42425 |
| Since inception (13-Jan-2006) | 51202 | 43295 | 44548 |

Benchmark returns calculated based on Total Return Index Values
^ ^ 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 January 31, 2019 :** (Rs.) 38.6354
**Inception date :** Sep 04, 2009
**Fund Manager(s):**
Roshi Jain (Managing since Feb 01, 2011)
Anand Radhakrishnan (Managing since Sep 04, 2009)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FBIF | B: S&P BSE India Infrastructure Index ^ ^ | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -12.31% | -18.20% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 14.11% | 8.64% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 23.18% | 11.99% | 13.61% |
| Since inception till 31-Jan-2019 | 15.44% | 9.08% | 10.63% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8769 | 8180 | 9965 |
| Last 3 Years | 14874 | 12832 | 14910 |
| Last 5 Years | 28371 | 17618 | 18930 |
| Since inception (04-Sep-2009) | 38635 | 22671 | 25891 |

Benchmark returns calculated based on Total Return Index Values
^ ^ Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

### Franklin India Taxshield (FIT) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 538.5601
**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 | AB: Nifty 50* |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -5.38% | -5.95% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 10.55% | 13.80% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 16.70% | 15.15% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 18.95% | 16.39% | 15.53% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 17.27% | 14.41% | 14.14% |
| Since inception till 31-Jan-2019 | 22.27% | 15.62% | 14.36% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9462 | 9405 | 9965 |
| Last 3 Years | 13522 | 14753 | 14910 |
| Last 5 Years | 21653 | 20256 | 18930 |
| Last 10 Years | 56766 | 45676 | 42425 |
| Last 15 Years | 109375 | 75448 | 72790 |
| Since inception (10-Apr-1999) | 538560 | 177642 | 142860 |

Benchmark returns calculated based on Total Return Index Values
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 January 31, 2019 :** (Rs.) 85.6255
**Inception date :** Aug 04, 2000
**Fund Manager(s):**
Varun Sharma (Managing since Nov 30, 2015)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIIF - Nifty Plan | B: Nifty 50 |
|---|---|---|
| Compounded Annualised Growth Rate Performance | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -1.61% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 12.67% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 12.25% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 14.20% | 15.53% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 12.93% | 14.14% |
| Since inception till 31-Jan-2019 | 12.31% | 13.63% |
| Current Value of Standard Investment of Rs 10000 | | |
| Last 1 Years | 9839 | 9965 |
| Last 3 Years | 14318 | 14910 |
| Last 5 Years | 17829 | 18930 |
| Last 10 Years | 37783 | 42425 |
| Last 15 Years | 62054 | 72790 |
| Since inception (04-Aug-2000) | 85626 | 106398 |

Benchmark returns calculated based on Total Return Index Values

### Franklin India Technology Fund (FITF) - Growth Option ^

**NAV as at January 31, 2019 :** (Rs.) 158.4163
**Inception date :** Aug 22,1998
**Fund Manager(s):**
Anand Radhakrishnan (Managing since Mar 01, 2007)
Varun Sharma (Managing since Nov 30, 2015)
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FITF | B:S&P BSE Teck# $ | AB: Nifty 50* |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 years (Jan 31, 2018 to Jan 31, 2019) | 10.15% | 12.17% | -0.35% |
| Last 3 years (Jan 29, 2016 to Jan 31, 2019) | 11.52% | 8.45% | 14.20% |
| Last 5 years (Jan 31, 2014 to Jan 31, 2019) | 10.15% | 9.44% | 13.61% |
| Last 10 years (Jan 30, 2009 to Jan 31, 2019) | 20.96% | 21.84% | 15.53% |
| Last 15 years (Jan 30, 2004 to Jan 31, 2019) | 15.02% | 15.73% | 14.14% |
| Since inception till Jan 31, 2019 | 18.40% | NA | 14.72% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 years | 11015 | 11217 | 9965 |
| Last 3 years | 13884 | 12764 | 14910 |
| Last 5 years | 16218 | 15703 | 18930 |
| Last 10 years | 67153 | 72193 | 42425 |
| Last 15 years | 81700 | 89637 | 72790 |
| Since inception (22.8.1998) | 316876 | NA | 165897 |

# Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology
Benchmark returns calculated based on Total Return Index Values
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 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 Equity Hybrid Fund (FIEHF) - Growth Option ^

**NAV as at January 31, 2019 :** (Rs.) 114.7866
**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)
Srikesh Nair (Managing since Jun 04, 2018) (dedicated for making investments for Foreign Securities)

| | FIEHF | B:CRISIL Hybrid 35+65 - Aggressive Index | AB: Nifty 50 |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -2.67% | 0.19% | -0.35% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.34% | 12.17% | 14.20% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 14.87% | 13.21% | 13.61% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 15.14% | 13.89% | 15.53% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 13.96% | 12.14% | 14.14% |
| Since inception till 31-Jan-2019 | 13.59% | NA | 12.67% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9733 | 10019 | 9965 |
| Last 3 Years | 13081 | 14126 | 14910 |
| Last 5 Years | 20005 | 18601 | 18930 |
| Last 10 Years | 41009 | 36765 | 42425 |
| Last 15 Years | 71119 | 55884 | 72790 |
| Since inception (10-Dec-1999) | 114787 | NA | 98347 |

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

^ 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 Pension Plan (FIPEP) - Growth Option ^

**NAV as at January 31, 2019 :** (Rs.) 123.0958
**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 Years (Jan 31, 2018 to Jan 31, 2019) | 0.78% | 1.60% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.00% | 10.37% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 11.90% | 11.75% | 8.10% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 11.53% | 11.46% | 5.22% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 10.46% | 10.37% | 5.44% |
| Since inception till 31-Jan-2019 | 12.17% | NA | NA |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10078 | 10160 | 10716 |
| Last 3 Years | 12604 | 13457 | 12113 |
| Last 5 Years | 17552 | 17430 | 14764 |
| Last 10 Years | 29793 | 29627 | 16643 |
| Last 15 Years | 44519 | 43983 | 22146 |
| Since inception (31-Mar-1997) | 123096 | NA | NA |

*40% Nifty 500 + 60% CRISIL Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

### Franklin India Dynamic PE Ratio Fund of Funds (FIDPEF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 81.3274
**Inception date :** Oct 31, 2003
**Fund Manager(s)**:
Anand Radhakrishnan (Managing since Feb 01, 2011)

| | FIDPEF | B: CRISIL Hybrid 35+65 - Aggressive Index | AB: S&P BSE SENSEX |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 3.38% | 0.19% | 2.06% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.89% | 12.17% | 14.86% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 11.80% | 13.21% | 13.60% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 13.49% | 13.89% | 16.05% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 13.77% | 12.14% | 14.80% |
| Since inception till 31-Jan-2019 | 14.72% | 12.79% | 15.67% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10338 | 10019 | 10206 |
| Last 3 Years | 13280 | 14126 | 15171 |
| Last 5 Years | 17475 | 18601 | 18929 |
| Last 10 Years | 35499 | 36765 | 44369 |
| Last 15 Years | 69383 | 55884 | 79377 |
| Since inception (31-Oct-2003) | 81327 | 62786 | 92207 |

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 January 31, 2019 :** (Rs.) 64.8996
**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: Crisil Short Term Bond Fund Index ^ ^ | AB: CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.58% | 5.79% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.15% | 7.46% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.11% | 8.97% | 8.10% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.61% | 7.46% | 5.22% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 7.09% | 6.54% | 5.44% |
| Since inception till 31-Jan-2019 | 9.03% | NA | NA |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10758 | 10579 | 10716 |
| Last 3 Years | 12657 | 12417 | 12113 |
| Last 5 Years | 15470 | 15371 | 14764 |
| Last 10 Years | 22851 | 20542 | 16643 |
| Last 15 Years | 27974 | 25893 | 22146 |
| Since inception (23-Jun-1997) | 64900 | NA | NA |

^ ^ Index adjusted for the period April 1, 2002 to June 4, 2018 with the performance of Crisil Composite Bond Fund Index

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

**NAV as at January 31, 2019 :** (Rs.) The 20s Plan: (Rs.) 79.026
**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 Years (Jan 31, 2018 to Jan 31, 2019) | -6.63% | 1.86% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.81% | 13.43% | Not Applicable |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 13.51% | 13.09% | Not Applicable |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 15.66% | 14.65% | Not Applicable |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 14.10% | 13.50% | Not Applicable |
| Since inception till 31-Jan-2019 | 14.59% | 13.98% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9337 | 10186 | Not Applicable |
| Last 3 Years | 13252 | 14608 | Not Applicable |
| Last 5 Years | 18854 | 18507 | Not Applicable |
| Last 10 Years | 42879 | 39277 | Not Applicable |
| Last 15 Years | 72478 | 66931 | Not Applicable |
| Since inception (01-Dec-2003) | 79026 | 72852 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at January 31, 2019 :** The 30s Plan: (Rs.) 57.695
**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 Years (Jan 31, 2018 to Jan 31, 2019) | -2.43% | 3.45% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.20% | 11.75% | Not Applicable |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 12.03% | 11.96% | Not Applicable |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 13.35% | 12.62% | Not Applicable |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 11.91% | 11.65% | Not Applicable |
| Since inception till 31-Jan-2019 | 12.24% | 11.99% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9757 | 10345 | Not Applicable |
| Last 3 Years | 13033 | 13969 | Not Applicable |
| Last 5 Years | 17654 | 17601 | Not Applicable |
| Last 10 Years | 35053 | 32852 | Not Applicable |
| Last 15 Years | 54148 | 52336 | Not Applicable |
| Since inception (01-Dec-2003) | 57695 | 55760 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at January 31, 2019 : (Rs.)** The 40s Plan: (Rs.) 46.7229
**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 Years (Jan 31, 2018 to Jan 31, 2019) | 0.81% | 4.29% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.65% | 10.29% | Not Applicable |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 11.05% | 11.04% | Not Applicable |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 12.38% | 10.88% | Not Applicable |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 10.48% | 9.96% | Not Applicable |
| Since inception till 31-Jan-2019 | 10.69% | 10.18% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10081 | 10429 | Not Applicable |
| Last 3 Years | 12833 | 13428 | Not Applicable |
| Last 5 Years | 16893 | 16887 | Not Applicable |
| Last 10 Years | 32162 | 28120 | Not Applicable |
| Last 15 Years | 44655 | 41613 | Not Applicable |
| Since inception (01-Dec-2003) | 46723 | 43567 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at January 31, 2019 :** The 50s Plus Plan: (Rs.) 35.0789
**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 Years (Jan 31, 2018 to Jan 31, 2019) | 3.00% | 5.72% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.22% | 9.25% | Not Applicable |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.64% | 10.15% | Not Applicable |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 10.16% | 9.46% | Not Applicable |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 8.49% | 8.58% | Not Applicable |
| Since inception till 31-Jan-2019 | 8.62% | 8.70% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10300 | 10572 | Not Applicable |
| Last 3 Years | 12682 | 13049 | Not Applicable |
| Last 5 Years | 15847 | 16216 | Not Applicable |
| Last 10 Years | 26348 | 24704 | Not Applicable |
| Last 15 Years | 34002 | 34411 | Not Applicable |
| Since inception (01-Dec-2003) | 35079 | 35492 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at January 31, 2019 :** The 50s Plus Floating Rate Plan: (Rs.) 36.7711
**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 Years (Jan 31, 2018 to Jan 31, 2019) | 3.74% | 6.71% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 7.91% | 8.91% | Not Applicable |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.01% | 9.10% | Not Applicable |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 9.48% | 9.41% | Not Applicable |
| Since inception till 31-Jan-2019 | 9.35% | 9.32% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10374 | 10671 | Not Applicable |
| Last 3 Years | 12572 | 12928 | Not Applicable |
| Last 5 Years | 15397 | 15464 | Not Applicable |
| Last 10 Years | 24750 | 24588 | Not Applicable |
| Since inception (09-Jul-2004) | 36771 | 36628 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

^ 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 Dynamic Accrual Fund (FIDA) - Growth option ^**
**NAV as at January 31, 2019 :** (Rs.) 65.6657
**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 Years (Jan 31, 2018 to Jan 31, 2019) | 8.59% | 6.42% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.07% | 7.67% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 10.02% | 9.10% | 8.10% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.16% | 7.52% | 5.22% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 7.07% | 6.58% | 5.44% |
| Since inception till 31-Jan-2019 | 8.96% | NA | NA |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10859 | 10642 | 10716 |
| Last 3 Years | 12984 | 12490 | 12113 |
| Last 5 Years | 16123 | 15461 | 14764 |
| Last 10 Years | 21933 | 20663 | 16643 |
| Last 15 Years | 27906 | 26046 | 22146 |
| Since inception (05-Mar-1997) | 65666 | NA | NA |

**Franklin India Income Opportunities Fund (FIIOF) - Growth Option**
**NAV as at January 31, 2019 :** (Rs.) 22.019
**Inception date :** Dec 11, 2009
**Fund Manager(s):**
Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

| | FIIOF | B: Crisil Short-Term Bond Fund Index | AB: Crisil 10 year gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.33% | 7.10% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.53% | 7.53% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.22% | 8.30% | 8.10% |
| Since inception till 31-Jan-2019 | 9.01% | 7.91% | 6.17% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10833 | 10710 | 10716 |
| Last 3 Years | 12791 | 12441 | 12113 |
| Last 5 Years | 15549 | 14902 | 14764 |
| Since inception (11-Dec-2009) | 22019 | 20063 | 17287 |

**Franklin India Low Duration Fund (FILDF) - Growth**
**NAV as at January 31, 2019 :** (Rs.) 21.4008
**Inception date :** Jul 26, 2010
**Fund Manager(s):**
Santosh Kamath (Managing since Apr 15, 2014)
Kunal Agrawal (Managing since Apr 15, 2014)

| | Growth | B: Crisil Short-term Bond Fund Index # | AB:Crisil 1 year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.80% | 7.10% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.90% | 7.53% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.30% | 8.30% | 7.38% |
| Since inception till 31-Jan-2019 | 9.34% | 8.21% | 6.94% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10880 | 10710 | 10722 |
| Last 3 Years | 12925 | 12441 | 12166 |
| Last 5 Years | 15604 | 14902 | 14282 |
| Since inception (26-Jul-2010) | 21401 | 19599 | 17718 |

# Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended 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

**Franklin India Low Duration Fund (FILDF) - Monthly Dividend (MD) ^**
**NAV as at January 31, 2019 :** (Rs.) 10.6391
**Inception date :** Feb 07, 2000
**Fund Manager(s):**
Santosh Kamath (Managing since Apr 15, 2014)
Kunal Agrawal (Managing since Apr 15, 2014)

| | MD | B: Crisil Short-term Bond Fund Index # | AB:Crisil 1 year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.80% | 7.10% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.90% | 7.53% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.29% | 8.30% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.74% | 8.90% | 6.29% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 7.55% | 7.92% | 6.04% |
| Since inception till 31-Jan-2019 | 8.00% | NA | 6.43% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10880 | 10710 | 10722 |
| Last 3 Years | 12925 | 12441 | 12166 |
| Last 5 Years | 15594 | 14902 | 14282 |
| Last 10 Years | 23130 | 23468 | 18411 |
| Last 15 Years | 29844 | 31382 | 24105 |
| Since inception (07-Feb-2000) | 43104 | NA | 32654 |

# Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended 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

**Franklin India Low Duration Fund (FILDF) - Quarterly Dividend (QD) ^**
**NAV as at January 31, 2019 :** (Rs.) QD: 10.4587
**Inception date :** Feb 07, 2000
**Fund Manager(s):**
Santosh Kamath (Managing since Apr 15, 2014)
Kunal Agrawal (Managing since Apr 15, 2014)

| | QD | B: Crisil Short-term Bond Fund Index # | AB:Crisil 1 year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.80% | 7.10% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.90% | 7.53% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.29% | 8.30% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.74% | 8.90% | 6.29% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 7.55% | 7.92% | 6.04% |
| Since inception till 31-Jan-2019 | 8.01% | NA | 6.43% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10880 | 10710 | 10722 |
| Last 3 Years | 12925 | 12441 | 12166 |
| Last 5 Years | 15594 | 14902 | 14282 |
| Last 10 Years | 23130 | 23468 | 18411 |
| Last 15 Years | 29846 | 31382 | 24105 |
| Since inception (07-Feb-2000) | 43186 | NA | 32654 |

# Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended 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

**Franklin India Debt Hybrid Fund (FIDHF) - Growth option ^**
**NAV as at January 31, 2019 :** (Rs.) 54.1921
**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)
Srikesh Nair (Managing since Nov 30, 2015)
(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 Years (Jan 31, 2018 to Jan 31, 2019) | 2.31% | 5.03% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 7.13% | 8.76% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.62% | 10.11% | 8.10% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 9.49% | 9.08% | 5.22% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 8.60% | 8.04% | 5.44% |
| Since inception till 31-Jan-2019 | 9.65% | NA | NA |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10231 | 10503 | 10716 |
| Last 3 Years | 12302 | 12875 | 12113 |
| Last 5 Years | 15830 | 16191 | 14764 |
| Last 10 Years | 24779 | 23865 | 16643 |
| Last 15 Years | 34525 | 31913 | 22146 |
| Since inception (28-Sep-2000) | 54192 | 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 Government Securities Fund (FIGSF) - Growth ^**
**NAV as at January 31, 2019 :** (Rs.) 40.5281
**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 Years (Jan 31, 2018 to Jan 31, 2019) | 5.60% | 9.67% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 6.59% | 9.04% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 8.71% | 10.61% | 8.10% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 6.13% | 7.72% | 5.22% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 7.06% | 7.68% | 5.44% |
| Since inception till 31-Jan-2019 | 8.50% | NA | 6.76% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10560 | 10967 | 10716 |
| Last 3 Years | 12116 | 12973 | 12113 |
| Last 5 Years | 15185 | 16564 | 14764 |
| Last 10 Years | 18132 | 21041 | 16643 |
| Last 15 Years | 27862 | 30368 | 22146 |
| Since inception (07-Dec-2001) | 40528 | NA | 30749 |

**Franklin India Savings Fund (FISF) - Growth Option ^**
**NAV as at January 31, 2019 :** (Rs.) Retail: 33.8119
**Inception date :** Feb 11, 2002
**Fund Manager(s):**
Pallab Roy (Managing since Jun 25, 2008)
Umesh Sharma (Managing since Oct 25, 2018)

| | Retail | B: Crisil Liquid Fund Index | AB:1 Crisil year T-Bill Index |
|---|---|---|---|
| Discrete 12 months performance | | | |
| Jan 24, 2019 to Jan 31, 2019 (7 Days) | 7.72% | 7.31% | 9.44% |
| Jan 16, 2019 to Jan 31, 2019 (15 Days) | 7.54% | 7.32% | 9.43% |
| Dec 31, 2018 to Jan 31, 2019 (1 Month) | 8.38% | 7.43% | 8.91% |
| Oct 31, 2018 to Jan 31, 2019 (3 Months) | 8.82% | 7.68% | 9.59% |
| Jul 31, 2018 to Jan 31, 2019 (6 Months) | 7.95% | 7.64% | 8.49% |
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.69% | 7.68% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 7.64% | 7.27% | 6.73% |

^ 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 5 Years (Jan 31, 2014 to Jan 31, 2019) | 8.02% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 7.96% | 7.45% | 6.29% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 7.55% | 7.04% | 6.04% |
| Since inception till 31-Jan-2019 | 7.44% | NA | 6.03% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10769 | 10768 | 10722 |
| Last 3 Years | 12479 | 12351 | 12166 |
| Last 5 Years | 14711 | 14571 | 14282 |
| Last 10 Years | 21525 | 20533 | 18411 |
| Last 15 Years | 29817 | 27760 | 24105 |
| Since inception (11-Feb-2002) | 33812 | NA | 27047 |

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

**NAV as at January 31, 2019 :** (Rs.) Retail: 3937.8082
**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:1 year T-bill |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 9.00% | 7.10% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.70% | 7.53% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.30% | 8.30% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 9.14% | 7.78% | 6.29% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 8.50% | 7.24% | 6.04% |
| Since inception till 31-Jan-2019 | 8.39% | NA | 6.05% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10900 | 10710 | 10722 |
| Last 3 Years | 12854 | 12441 | 12166 |
| Last 5 Years | 15602 | 14902 | 14282 |
| Last 10 Years | 24000 | 21162 | 18411 |
| Last 15 Years | 34051 | 28568 | 24105 |
| Since inception (31-Jan-2002) | 39378 | NA | 27169 |

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

**NAV as at January 31, 2019 :** (Rs.) IP: 3249.2156
**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:1 year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 9.43% | 7.10% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 9.12% | 7.53% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.71% | 8.30% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 9.47% | 7.78% | 6.29% |
| Since inception till 31-Jan-2019 | 9.18% | 7.64% | 6.25% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10943 | 10710 | 10722 |
| Last 3 Years | 13004 | 12441 | 12166 |
| Last 5 Years | 15899 | 14902 | 14282 |
| Last 10 Years | 24727 | 21162 | 18411 |
| Since inception (06-Sep-2005) | 32492 | 26836 | 22557 |

\# The plan is suspended for further subscription

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

**NAV as at January 31, 2019 :** (Rs.) 24.5375
**Inception date :** Dec 18, 2007
**Fund Manager(s)**:
Pallab Roy (Managing since Jun 25, 2008)
Santosh Kamath (Managing since Oct 25, 2018)

| | FIUBF | B: Crisil Liquid Fund Index | AB:1 Crisil year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.59% | 7.68% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.42% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 8.72% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.28% | 7.45% | 6.29% |
| Since inception till 31-Jan-2019 | 8.40% | 7.56% | 6.51% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10859 | 10768 | 10722 |
| Last 3 Years | 12753 | 12351 | 12166 |
| Last 5 Years | 15196 | 14571 | 14282 |
| Last 10 Years | 22171 | 20533 | 18411 |
| Since inception (18-Dec-2007) | 24538 | 22514 | 20177 |

### Franklin India Ultra Short Bond Fund - Super Institutional - Growth

**NAV as at January 31, 2019 :** (Rs.) 25.8709
**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: Crisil Liquid Fund Index | AB:1 Crisil year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 9.08% | 7.68% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.97% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.30% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.81% | 7.45% | 6.29% |
| Since inception till 31-Jan-2019 | 8.92% | 7.56% | 6.51% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10908 | 10768 | 10722 |
| Last 3 Years | 12948 | 12351 | 12166 |
| Last 5 Years | 15603 | 14571 | 14282 |
| Last 10 Years | 23271 | 20533 | 18411 |
| Since inception (18-Dec-2007) | 25871 | 22514 | 20177 |

### Franklin India Ultra Short Bond Fund - Institutional - Growth

**NAV as at January 31, 2019 :** (Rs.) 25.0887
**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: Crisil Liquid Fund Index | AB:1 Crisil year T-Bill Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.81% | 7.68% | 7.22% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.63% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 8.94% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 8.50% | 7.45% | 6.29% |
| Since inception till 31-Jan-2019 | 8.62% | 7.56% | 6.51% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10881 | 10768 | 10722 |
| Last 3 Years | 12829 | 12351 | 12166 |
| Last 5 Years | 15348 | 14571 | 14282 |
| Last 10 Years | 22619 | 20533 | 18411 |
| Since inception (18-Dec-2007) | 25089 | 22514 | 20177 |

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

**NAV as at January 31, 2019 :** (Rs.) Retail: 4324.0578
**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 | | | |
| Jan 24, 2019 to Jan 31, 2019 (7 Days) | 6.39% | 7.31% | 9.44% |
| Jan 16, 2019 to Jan 31, 2019 (15 Days) | 6.53% | 7.32% | 9.43% |
| Dec 31, 2018 to Jan 31, 2019 (1 Month) | 6.66% | 7.43% | 8.91% |
| Oct 31, 2018 to Jan 31, 2019 (3 Months) | 7.03% | 7.68% | 9.59% |
| Jul 31, 2018 to Jan 31, 2019 (6 Months) | 6.88% | 7.64% | 8.49% |
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 6.81% | 7.68% | 7.22% |
| Last 3 Years (Jan 31, 2016 to Jan 31, 2019) | 6.56% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 7.19% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 7.21% | 7.45% | 6.29% |
| Last 15 Years (Jan 30, 2004 to Jan 31, 2019) | 6.98% | 7.04% | 6.04% |
| Since inception till 31-Jan-2019 | 7.30% | NA | 6.60% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10681 | 10768 | 10722 |
| Last 3 Years | 12103 | 12346 | 12161 |
| Last 5 Years | 14152 | 14571 | 14282 |
| Last 10 Years | 20073 | 20533 | 18411 |
| Last 15 Years | 27544 | 27760 | 24105 |
| Since inception (29-Apr-1998) | 43241 | NA | 37741 |

\# 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 January 31, 2019 :** (Rs.) IP: 2802.5033
**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 | | | |
| Jan 24, 2019 to Jan 31, 2019 (7 Days) | 6.64% | 7.31% | 9.44% |
| Jan 16, 2019 to Jan 31, 2019 (15 Days) | 6.78% | 7.32% | 9.43% |
| Dec 31, 2018 to Jan 31, 2019 (1 Month) | 6.91% | 7.43% | 8.91% |
| Oct 31, 2018 to Jan 31, 2019 (3 Months) | 7.28% | 7.68% | 9.59% |
| Jul 31, 2018 to Jan 31, 2019 (6 Months) | 7.14% | 7.64% | 8.49% |
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.08% | 7.68% | 7.22% |
| Last 3 Years (Jan 31, 2016 to Jan 31, 2019) | 6.83% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 7.46% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 7.48% | 7.45% | 6.29% |
| Since inception till 31-Jan-2019 | 7.30% | 7.12% | 6.10% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10708 | 10768 | 10722 |
| Last 3 Years | 12194 | 12346 | 12161 |
| Last 5 Years | 14330 | 14571 | 14282 |
| Last 10 Years | 20581 | 20533 | 18411 |
| Since inception (22-Jun-2004) | 28025 | 27330 | 23779 |

\# 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 January 31, 2019 :** (Rs.) SIP: 2754.4558
**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 | | | |
| Jan 24, 2019 to Jan 31, 2019 (7 Days) | 7.08% | 7.31% | 9.44% |
| Jan 16, 2019 to Jan 31, 2019 (15 Days) | 7.22% | 7.32% | 9.43% |
| Dec 31, 2018 to Jan 31, 2019 (1 Month) | 7.35% | 7.43% | 8.91% |
| Oct 31, 2018 to Jan 31, 2019 (3 Months) | 7.73% | 7.68% | 9.59% |
| Jul 31, 2018 to Jan 31, 2019 (6 Months) | 7.59% | 7.64% | 8.49% |
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.54% | 7.68% | 7.22% |
| Last 3 Years (Jan 31, 2016 to Jan 31, 2019) | 7.28% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 7.89% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 7.86% | 7.45% | 6.29% |
| Since inception till 31-Jan-2019 | 7.84% | 7.36% | 6.26% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10754 | 10768 | 10722 |
| Last 3 Years | 12349 | 12346 | 12161 |

^ 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 5 Years | 14624 | 14571 | 14282 |
| Last 10 Years | 21319 | 20533 | 18411 |
| Since inception (02-Sep-2005) | 27545 | 25956 | 22583 |

# 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 January 31, 2019 :** (Rs.) 27.5432
**Inception date :** Apr 23, 2001
**Fund Manager(s):**
Pallab Roy (Managing since Aug 07, 2006)
Umesh Sharma (Managing since Jul 05, 2010)
Srikesh Nair (Managing since Jun 04, 2018) (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 Years (Jan 31, 2018 to Jan 31, 2019) | 6.79% | 7.68% | 7.22% |
| Last 3 Years (Jan 31, 2016 to Jan 31, 2019) | 6.33% | 7.27% | 6.73% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 6.36% | 7.81% | 7.38% |
| Last 10 Years (Jan 30, 2009 to Jan 31, 2019) | 5.99% | 7.45% | 6.29% |
| Last 15 Years (Jan 31, 2004 to Jan 31, 2019) | 5.87% | 7.04% | 6.04% |
| Since inception till 31-Jan-2019 | 5.86% | NA | 6.24% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10679 | 10768 | 10722 |
| Last 3 Years | 12025 | 12346 | 12161 |
| Last 5 Years | 13613 | 14571 | 14282 |
| Last 10 Years | 17900 | 20533 | 18411 |
| Last 15 Years | 23549 | 27757 | 24104 |
| Since inception (23-Apr-2001) | 27543 | NA | 29344 |

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

### Franklin India Credit Risk Fund (FICRF) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 19.338
**Inception date :** Dec 07, 2011
**Fund Manager(s):**
Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

| | FICRF | B: Crisil Short-Term Bond Fund Index# | AB: Crisil 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 8.77% | 7.10% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 8.63% | 7.53% | 6.58% |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 9.36% | 8.30% | 8.10% |
| Since inception till 31-Jan-2019 | 9.65% | 8.41% | 7.27% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10877 | 10710 | 10716 |
| Last 3 Years | 12829 | 12441 | 12113 |
| Last 5 Years | 15649 | 14902 | 14764 |
| Since inception (07-Dec-2011) | 19338 | 17828 | 16523 |

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

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

**NAV as at January 31, 2019 :** (Rs.) 28.9342
**Inception date :** Feb 06, 2012
**Fund Manager(s):**
Srikesh Nair (Managing since May 2, 2016)
(dedicated for making investments for Foreign Securities)

| | FIF-FUSOF | B: Russell 3000 Growth | AB |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 11.01% | 11.82% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 14.40% | 18.31% | Not Applicable |
| Last 5 Years (Jan 31, 2014 to Jan 31, 2019) | 10.50% | 15.43% | Not Applicable |
| Since inception till 31-Jan-2019 | 16.42% | 20.19% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 11101 | 11182 | Not Applicable |
| Last 3 Years | 14988 | 16585 | Not Applicable |
| Last 5 Years | 16480 | 20503 | Not Applicable |
| Since inception (06-Feb-2012) | 28934 | 36148 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

### Franklin India Banking & PSU Debt Fund - Growth*

**NAV as at January 31, 2019 :** (Rs.) 14.4779
**Inception date :** Apr 25, 2014
**Fund Manager(s):**
Sachin Padwal-Desai (Managing since Apr 25, 2014)
Umesh Sharma (Managing since Apr 25, 2014)
Srikesh Nair (Managing since Jun 04, 2018) (dedicated for making investments for Foreign Securities)

| | FIBPDF | B: Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.25% | 6.42% | 7.16% |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 7.54% | 7.67% | 6.58% |
| Since inception till 31-Jan-2019 | 8.06% | 8.99% | 8.20% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10725 | 10642 | 10716 |
| Last 3 Years | 12445 | 12490 | 12113 |
| Since inception (25-Apr-2014) | 14478 | 15083 | 14569 |

### Franklin India Feeder - Franklin European Growth Fund*

**NAV as at January 31, 2019 :** (Rs.) 9.5453
**Inception date :** May 16, 2014
**Fund Manager(s):**
Srikesh Nair (Managing since Nov 30, 2015)
(dedicated for making investments for Foreign Securities)

| | FIF-FEGF | B: MSCI Europe Index | AB |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -10.39% | -3.13% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 4.81% | 9.03% | Not Applicable |
| Since inception till 31-Jan-2019 | -0.98% | 4.43% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 8961 | 9687 | Not Applicable |
| Last 3 Years | 11519 | 12971 | Not Applicable |
| Since inception (16-May-2014) | 9545 | 12267 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values
*This scheme has been in existence for more than 3 year but less than 5 years

Different plans have a different expense structure

### Franklin India Multi-Asset Solution Fund - Growth*

**NAV as at January 31, 2019 :** (Rs.) 12.2323
**Inception date :** Nov 28, 2014
**Fund Manager(s):**
Anand Radhakrishnan (Managing since Feb 27, 2015)

| | FIMAS | B :CRISIL Hybrid 35+65 - Aggressive Index | AB |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | -0.58% | 0.19% | Not Applicable |
| Last 3 Years (Jan 29, 2016 to Jan 31, 2019) | 6.52% | 12.17% | Not Applicable |
| Since inception till 31-Jan-2019 | 4.94% | 8.23% | Not Applicable |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 9942 | 10019 | Not Applicable |
| Last 3 Years | 12093 | 14126 | Not Applicable |
| Since inception (28-Nov-2014) | 12232 | 13914 | Not Applicable |

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 Fixed Maturity Plans - Series 1 - Plan A (1108 Days) - Growth Option

**NAV as at January 31, 2019 :** (Rs.) 11.2516
**Inception date :** Mar 27, 2017
**Fund Manager(s):**
Sachin Padwal-Desai (Managing since Mar 27, 2017), Umesh Sharma (Managing since Mar 27, 2017)

| | FMPS1A | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.22% | 6.42% | 7.16% |
| Since inception till 31-Jan-2019 | 6.58% | 5.48% | 2.97% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10722 | 10642 | 10716 |
| Since inception (27-Mar-2017) | 11252 | 11038 | 10556 |

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 January 31, 2019 :** (Rs.) 11.1646
**Inception date :** May 12, 2017
**Fund Manager(s):**
Sachin Padwal-Desai (Managing since May 12, 2017), Umesh Sharma (Managing since May 12, 2017)

| | FMPS1B | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 7.17% | 6.42% | 7.16% |
| Since inception till 31-Jan-2019 | 6.60% | 5.57% | 3.49% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10717 | 10642 | 10716 |
| Since inception (12-May-2017) | 11165 | 10979 | 10609 |

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 January 31, 2019 :** (Rs.) 10.6254
**Inception date :** November 29, 2017
**Fund Manager(s):**
Sachin Padwal-Desai (Managing since November 29, 2017), Umesh Sharma (Managing since November 29, 2017)

| | FMPS2A | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 6.21% | 6.42% | 7.16% |
| Since inception till 31-Jan-2019 | 5.31% | 4.73% | 3.72% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10621 | 10642 | 10716 |
| Since inception (29-Nov-2017) | 10625 | 10556 | 10438 |

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 January 31, 2019 :** (Rs.) 10.6463
**Inception date :** December 20, 2017
**Fund Manager(s):**
Sachin Padwal-Desai (Managing since December 20, 2017), Umesh Sharma (Managing since December 20, 2017)

| | FMPS2B | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 6.24% | 6.42% | 7.16% |
| Since inception till 31-Jan-2019 | 5.78% | 5.22% | 4.77% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10624 | 10642 | 10716 |
| Since inception (20-Dec-2017) | 10646 | 10584 | 10533 |

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 January 31, 2019 :** (Rs.) 10.6362
**Inception date :** Jan 10, 2018
**Fund Manager(s):**
Sachin Padwal-Desai (Managing since January 10, 2018), Umesh Sharma (Managing since January 10, 2018)

| | FMPS2B | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|---|---|---|---|
| Compounded Annualised Growth Rate Performance | | | |
| Last 1 Years (Jan 31, 2018 to Jan 31, 2019) | 6.28% | 6.42% | 7.16% |
| Since inception till 31-Jan-2019 | 6.01% | 5.84% | 6.13% |
| Current Value of Standard Investment of Rs 10000 | | | |
| Last 1 Years | 10628 | 10642 | 10716 |
| Since inception (10-Jan-2018) | 10636 | 10618 | 10649 |

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.

W.e.f. November 30, 2015, Srikesh Nair has been appointed as Fund Manager, dedicated for making investments in Foreign Securities for Franklin Equity Funds (currently for Franklin Asian Equity Fund,

Franklin India Prima Fund, Franklin India Equity Fund, Franklin India Equity Advantage Fund, Franklin India Opportunities Fund, Franklin India Focused Equity Fund, Franklin Build India Fund, Franklin India Technology Fund, Franklin India Index Fund – NSE Nifty Plan, Franklin India Smaller Companies Fund and equity portion of Franklin India Debt Hybrid Fund). NA : Not Available

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

## Franklin India Bluechip Fund (FIBCF) - Growth Option

**SIP - If you had invested ₹ 10000 every month in FIBCF**

| | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Jan 1997 |
|---|---|---|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 600,000 | 840,000 | 1,200,000 | 2,650,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,986 | 386,496 | 718,873 | 1,193,629 | 2,096,486 | 33,264,657 |
| Returns | -4.61% | 4.66% | 7.16% | 9.87% | 10.75% | 19.33% |
| Total value of B: Nifty 100 ^ ^ | 120,184 | 422,761 | 766,963 | 1,258,747 | 2,156,505 | 15,874,544 |
| B:Nifty 100 ^ ^ Returns | 0.28% | 10.71% | 9.75% | 11.35% | 11.28% | 14.07% |
| Total value of AB: Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 15,462,504 |
| AB: Nifty 50* Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 13.88% |

Benchmark returns calculated based on Total Return Index Values
^ ^ 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 | 2,690,000 |
| Total value as on 31-Jan-2019 (Rs) | 111,466 | 376,101 | 715,285 | 1,216,387 | 2,106,451 | 25,162,540 |
| Returns | -12.87% | 2.86% | 6.96% | 10.39% | 10.84% | 16.98% |
| Total value of B: MSCI India Value Index | 123,476 | 427,528 | 771,830 | 1,216,096 | 1,936,260 | NA |
| B:MSCI India Value Index Returns | 5.40% | 11.48% | 10.00% | 10.39% | 9.25% | NA |
| Total value of S&P BSE SENSEX | 122,854 | 434,403 | 788,810 | 1,295,176 | 2,219,553 | 17,015,105 |
| S&P BSE SENSEX Returns | 4.42% | 12.58% | 10.88% | 12.15% | 11.82% | 14.23% |

Benchmark returns calculated based on Total Return Index Values
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (*Nifty 50 PRI values from 10.09.1996 to 30.06.1999 and TRI values since 30.06.1999)

## 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 | 2,910,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,665 | 389,669 | 747,111 | 1,324,106 | 2,431,930 | 58,141,097 |
| Returns | -5.10% | 5.21% | 8.70% | 12.77% | 13.53% | 20.39% |
| Total value of B: Nifty 500[$] | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 22,336,381 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 14.34% |
| Total value of AB: Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 19,153,170 |
| AB: Nifty 50* Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 13.35% |

Benchmark returns calculated based on Total Return Index Values
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 | 3,020,000 |
| Total value as on 31-Jan-2019 (Rs) | 114,105 | 387,206 | 782,372 | 1,515,359 | 3,012,124 | 75,818,228 |
| Returns | -8.95% | 4.78% | 10.55% | 16.55% | 17.51% | 20.95% |
| Total value of B: Nifty Midcap 150 ^ ^ | 110,220 | 375,723 | 750,692 | 1,348,087 | 2,388,113 | 26,548,605 |
| B:Nifty Midcap 150 ^ ^ Returns | -14.71% | 2.79% | 8.89% | 13.27% | 13.19% | 14.61% |
| Total value of Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 20,437,693 |
| Nifty 50* | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 13.00% |

Benchmark returns calculated based on Total Return Index Values
^ ^ 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 to 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 | 1,670,000 |
| Total value as on 31-Jan-2019 (Rs) | 115,824 | 385,602 | 725,633 | 1,282,335 | 2,323,594 | 4,417,418 |
| Returns | -6.37% | 4.51% | 7.53% | 11.87% | 12.68% | 12.99% |
| Total value of B: Nifty 500 | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 3,943,741 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 11.54% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 3,924,975 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 11.48% |

Benchmark returns calculated based on Total Return Index Values

## Franklin India Focused Equity Fund (FIFEF) - Growth Option

**SIP - If you had invested ₹ 10000 every month in FIFEF**

| | 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 | 1,390,000 |
| Total value as on 31-Jan-2019 (Rs) | 119,015 | 398,696 | 772,536 | 1,455,078 | 2,770,867 | 3,568,200 |
| Returns | -1.51% | 6.74% | 10.04% | 15.41% | 15.96% | 15.32% |
| Total value of B: Nifty 500 | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 2,765,327 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 11.30% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 2,709,274 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 10.97% |

Benchmark returns calculated based on Total Return Index Values

## 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 | 1,330,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,392 | 398,786 | 725,501 | 1,118,464 | 1,892,518 | 2,219,967 |
| Returns | -5.51% | 6.75% | 7.52% | 8.04% | 8.81% | 8.89% |
| Total value of B: MSCI Asia (ex-Japan) | 120,006 | 427,902 | 775,781 | 1,213,715 | 2,171,579 | 2,587,285 |
| B:MSCI Asia (ex-Japan) Returns | 0.01% | 11.54% | 10.21% | 10.33% | 11.41% | 11.46% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 2,560,369 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 11.28% |

Benchmark returns calculated based on Total Return Index Values
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 | 1,530,000 |
| Total value as on 31-Jan-2019 (Rs) | 114,761 | 393,789 | 739,783 | 1,240,675 | 2,219,946 | 3,414,261 |
| Returns | -7.97% | 5.91% | 8.30% | 10.95% | 11.82% | 11.85% |
| Total value of B: S&P BSE 200[$] | 118,674 | 415,258 | 776,573 | 1,301,848 | 2,250,665 | 3,325,852 |
| B:S&P BSE 200[$] Returns | -2.04% | 9.49% | 10.25% | 12.29% | 12.08% | 11.48% |
| Total value of AB: Nifty 50* | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 3,195,273 |
| AB: Nifty 50* Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 10.91% |

Benchmark returns calculated based on Total Return Index Values
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of ($ S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006 and TRI values since 01.08.2006)

## 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 | 2,380,000 |
| Total value as on 31-Jan-2019 (Rs) | 117,213 | 391,140 | 746,067 | 1,317,100 | 2,455,506 | 20,614,720 |
| Returns | -4.26% | 5.46% | 8.64% | 12.62% | 13.71% | 18.76% |
| Total value of B: Nifty 500 | 117,005 | 408,428 | 766,537 | 1,289,399 | 2,213,014 | 12,958,481 |
| B:Nifty 500 Returns | -4.58% | 8.36% | 9.73% | 12.03% | 11.76% | 15.00% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 11,652,463 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.13% |

Benchmark returns calculated based on Total Return Index Values
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 | 2,270,000 |
| Total value as on 31-Jan-2019 (Rs) | 114,279 | 381,361 | 723,548 | 1,266,952 | 2,189,576 | 10,718,790 |
| Returns | -8.69% | 3.78% | 7.42% | 11.53% | 11.56% | 14.54% |
| Total value of B: Nifty 500 ^ ^ | 117,385 | 408,991 | 764,240 | 1,280,697 | 2,213,587 | 8,480,544 |
| B:Nifty 500 ^ ^ Returns | -4.00% | 8.46% | 9.61% | 11.84% | 11.77% | 12.49% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 10,410,229 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.29% |

^ ^ 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 | Since Inception |
|---|---|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 600,000 | 840,000 | 1,130,000 |
| Total value as on 31-Jan-2019 (Rs) | 116,410 | 393,522 | 789,979 | 1,537,035 | 2,519,414 |
| Returns | -5.48% | 5.86% | 10.94% | 16.95% | 16.33% |
| Total value of B: S&P BSE India Infrastructure Index ^ ^ | 107,974 | 361,453 | 672,934 | 1,127,716 | 1,706,278 |
| B:S&P BSE India Infrastructure Index ^ ^ Returns | -17.98% | 0.26% | 4.53% | 8.27% | 8.50% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 1,927,329 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 10.96% |

Benchmark returns calculated based on Total Return Index Values
^ ^ 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 | 970,000 |
| Total value as on 31-Jan-2019 (Rs) | 108,603 | 364,804 | 753,359 | 1,551,958 | 2,047,997 |
| Returns | -17.07% | 0.86% | 9.03% | 17.22% | 17.95% |
| Total value of B: Nifty Smallcap 250 ^ ^ | 103,844 | 342,615 | 679,829 | 1,204,347 | 1,496,849 |
| B:Nifty Smallcap 250 ^ ^ Returns | -23.89% | -3.18% | 4.94% | 10.12% | 10.48% |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 1,561,056 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.48% |

Benchmark returns calculated based on Total Return Index Values
^ ^ 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 | 2,290,000 |
| Total value as on 31-Jan-2019 (Rs) | 119,517 | 390,607 | 737,987 | 1,263,412 | 2,226,642 | 11,068,550 |
| Returns | -0.74% | 5.37% | 8.21% | 11.46% | 11.88% | 14.61% |
| Total value of B: CRISIL Hybrid 35+65 - Aggressive Index | 121,210 | 409,294 | 762,466 | 1,242,299 | 2,107,355 | NA |
| B:CRISIL Hybrid 35+65 - Aggressive Index Returns | 1.87% | 8.51% | 9.51% | 10.98% | 10.84% | NA |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 10,596,448 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.23% |

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 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 | 840,000 |
| Total value as on 31-Jan-2019 (Rs) | 123,245 | 448,981 | 816,393 | 1,377,404 | 1,377,404 |
| Returns | 5.04% | 14.88% | 12.27% | 13.88% | 13.88% |
| Total value of B: Russell 3000 Growth Index | 124,655 | 467,406 | 900,947 | 1,582,462 | 1,582,462 |
| B:Russell 3000 Growth Index Returns | 7.23% | 17.70% | 16.26% | 17.77% | 17.77% |

Benchmark returns calculated based on Total Return Index Values
^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

### 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 | 2,620,000 |
| Total value as on 31-Jan-2019 (Rs) | 121,812 | 388,968 | 720,930 | 1,170,519 | 1,991,862 | 10,649,925 |
| Returns | 2.80% | 5.09% | 7.27% | 9.32% | 9.78% | 11.38% |
| Total value of Benchmark## | 122,289 | 402,094 | 746,701 | 1,191,727 | 1,985,705 | NA |
| Benchmark Returns## | 3.54% | 7.31% | 8.68% | 9.82% | 9.72% | NA |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,986 | 388,503 | 707,864 | 1,067,773 | 1,680,802 | NA |
| AB: CRISIL 10 Year Gilt Index Returns | 10.93% | 5.01% | 6.54% | 6.74% | 6.55% | 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 | 860,000 |
| Total value as on 31-Jan-2019 (Rs) | 126,566 | 410,572 | 749,172 | 1,160,602 | 1,198,890 |
| Returns | 10.27% | 8.72% | 8.81% | 9.08% | 9.11% |
| Total value of B: Crisil Short Term Bond Fund Index | 125,200 | 399,507 | 725,781 | 1,115,539 | 1,151,085 |
| B:Crisil Short Term Bond Fund Index Returns | 8.11% | 6.88% | 7.54% | 7.97% | 8.00% |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,936 | 388,418 | 707,808 | 1,067,748 | 1,100,479 |
| AB: CRISIL 10 Year Gilt Index Returns | 10.86% | 4.99% | 6.54% | 6.75% | 6.77% |

Benchmark returns calculated based on Total Return Index Values

### 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 | 2,220,000 |
| Total value as on 31-Jan-2019 (Rs) | 120,196 | 413,805 | 748,013 | 1,210,229 | 2,024,523 | 8,500,648 |
| Returns | 0.30% | 9.25% | 8.75% | 10.25% | 10.09% | 13.01% |
| Total value of B: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 9,935,332 |
| B:Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.41% |

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 | 1,820,000 |
| Total value as on 31-Jan-2019 (Rs) | 117,112 | 386,151 | 723,222 | 1,206,015 | 2,118,892 | 4,994,600 |
| The 20s Plan Returns | -4.42% | 4.60% | 7.40% | 10.16% | 10.95% | 12.28% |
| Total value of Benchmark*** | 122,570 | 423,247 | 775,205 | 1,262,385 | 2,145,156 | 4,837,355 |
| Benchmark*** Returns | 3.98% | 10.79% | 10.18% | 11.43% | 11.18% | 11.92% |

***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 | 1,820,000 |
| Total value as on 31-Jan-2019 (Rs) | 119,759 | 391,498 | 726,161 | 1,176,721 | 2,020,591 | 4,415,417 |
| The 30s Plan Returns | -0.37% | 5.52% | 7.56% | 9.47% | 10.05% | 10.86% |
| Total value of Benchmark*** | 123,619 | 415,231 | 762,150 | 1,220,041 | 2,047,817 | 4,363,504 |
| Benchmark*** Returns | 5.62% | 9.49% | 9.50% | 10.48% | 10.31% | 10.72% |

***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 | 1,820,000 |
| Total value as on 31-Jan-2019 (Rs) | 121,719 | 395,017 | 728,477 | 1,160,222 | 1,968,383 | 4,115,829 |
| The 40s Plan Returns | 2.66% | 6.12% | 7.69% | 9.07% | 9.56% | 10.04% |
| Total value of Benchmark*** | 124,174 | 407,523 | 749,529 | 1,183,872 | 1,964,712 | 3,974,890 |
| Benchmark*** Returns | 6.49% | 8.22% | 8.83% | 9.64% | 9.52% | 9.63% |

***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 | 1,820,000 |
| Total value as on 31-Jan-2019 (Rs) | 123,072 | 397,423 | 726,206 | 1,127,467 | 1,857,557 | 3,650,307 |
| The 50s Plus Returns | 4.77% | 6.53% | 7.57% | 8.27% | 8.46% | 8.63% |
| Total value of Benchmark*** | 125,166 | 404,075 | 741,423 | 1,156,239 | 1,900,208 | 3,688,997 |
| Benchmark*** Returns | 8.05% | 7.64% | 8.39% | 8.98% | 8.89% | 8.75% |

***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 | 1,750,000 |
| Total value as on 31-Jan-2019 (Rs) | 122,980 | 396,989 | 721,603 | 1,122,595 | 1,849,977 | 3,431,293 |
| The 50s Plus Floating Rate Returns | 4.62% | 6.45% | 7.31% | 8.15% | 8.38% | 8.70% |
| Total value of Benchmark*** | 124,623 | 408,748 | 738,654 | 1,146,719 | 1,885,536 | 3,446,111 |
| Benchmark*** Returns | 7.20% | 8.42% | 8.25% | 8.74% | 8.74% | 8.76% |

***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 | 2,620,000 |
| Total value as on 31-Jan-2019 (Rs) | 126,516 | 410,919 | 757,113 | 1,165,639 | 1,895,317 | 6,993,858 |
| Returns | 10.19% | 8.78% | 9.23% | 9.20% | 8.84% | 8.18% |
| Total value of B: Crisil Composite Bond Fund Index | 125,649 | 395,991 | 726,924 | 1,117,583 | 1,811,770 | NA |
| B:Crisil Composite Bond Fund Index Returns | 8.82% | 6.28% | 7.61% | 8.02% | 7.99% | NA |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,936 | 388,418 | 707,808 | 1,067,748 | 1,680,533 | NA |
| AB: CRISIL 10 Year Gilt Index Returns | 10.86% | 4.99% | 6.54% | 6.75% | 6.55% | 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 | 2,590,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,763 | 405,689 | 738,791 | 1,141,691 | 1,894,406 | 6,905,943 |
| Returns | 9.00% | 7.91% | 8.25% | 8.62% | 8.83% | 8.27% |
| Total value of B: CRISL Short Term Bond Fund Index ^ ^ | 124,895 | 393,655 | 722,651 | 1,111,025 | 1,801,149 | NA |
| B:CRISL Short Term Bond Fund Index ^ ^ Returns | 7.63% | 5.89% | 7.37% | 7.86% | 7.87% | NA |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,936 | 388,418 | 707,808 | 1,067,748 | 1,680,533 | NA |
| AB: CRISIL 10 Year Gilt Index Returns | 10.86% | 4.99% | 6.54% | 6.75% | 6.55% | NA |

^ ^ Index adjusted for the period April 1, 2002 to June 4, 2018 with the performance of Crisil Composite Bond Fund Index

### 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 | Since Inception |
|---|---|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 600,000 | 840,000 | 1,100,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,993 | 409,584 | 746,787 | 1,155,340 | 1,684,633 |
| Returns | 9.36% | 8.56% | 8.68% | 8.95% | 9.04% |
| Total value of B: Crisil Short Term Bond Fund Index | 125,200 | 399,507 | 725,781 | 1,115,539 | 1,610,540 |
| B:Crisil Short Term Bond Fund Index Returns | 8.11% | 6.88% | 7.54% | 7.97% | 8.10% |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,936 | 388,418 | 707,808 | 1,067,748 | 1,507,031 |
| AB: CRISIL 10 Year Gilt Index Returns | 10.86% | 4.99% | 6.54% | 6.75% | 6.70% |

### 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 | 1,030,000 |
| Total value as on 31-Jan-2019 (Rs) | 126,054 | 410,286 | 751,923 | 1,164,483 | 1,550,320 |
| Returns | 9.46% | 8.67% | 8.96% | 9.17% | 9.29% |
| Total value of B: CRISL Short Term Bond Fund Index # | 125,200 | 399,507 | 725,781 | 1,115,539 | 1,471,623 |
| B:CRISL Short Term Bond Fund Index # Returns | 8.11% | 6.88% | 7.54% | 7.97% | 8.12% |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,104 | 398,756 | 715,777 | 1,081,441 | 1,408,338 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.96% | 6.75% | 6.99% | 7.10% | 7.13% |

# Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended 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

### 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 | 2,200,000 |
| Total value as on 31-Jan-2019 (Rs) | 122,446 | 387,067 | 707,244 | 1,116,213 | 1,855,699 | 5,325,947 |
| Returns | 3.79% | 4.76% | 6.51% | 7.99% | 8.44% | 8.89% |
| Total value of B: CRISIL Hybrid 85+15 - Conservative Index | 124,678 | 399,337 | 736,131 | 1,147,536 | 1,881,995 | NA |
| B:CRISIL Hybrid 85+15 - Conservative Index Returns | 7.28% | 6.85% | 8.11% | 8.76% | 8.71% | NA |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,986 | 388,503 | 707,864 | 1,067,621 | 1,680,715 | NA |
| AB: CRISIL 10 Year Gilt Index Returns | 10.93% | 5.01% | 6.54% | 6.74% | 6.55% | 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 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 | 2,060,000 |
| Total value as on 31-Jan-2019 (Rs) | 126,199 | 382,457 | 698,065 | 1,066,830 | 1,700,690 | 4,077,721 |
| Returns | 9.69% | 3.97% | 5.99% | 6.72% | 6.78% | 7.45% |
| Total value of B: I-SEC Li-Bex | 127,424 | 402,305 | 747,168 | 1,160,032 | 1,908,576 | NA |
| B:I-SEC Li-Bex Returns | 11.62% | 7.34% | 8.70% | 9.07% | 8.97% | NA |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,936 | 388,418 | 707,808 | 1,067,748 | 1,680,533 | 3,651,030 |
| AB: CRISIL 10 Year Gilt Index Returns | 10.86% | 4.99% | 6.54% | 6.75% | 6.55% | 6.30% |

*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

### 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 | 2,040,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,164 | 403,071 | 728,484 | 1,115,322 | 1,823,156 | 4,147,843 |
| Returns | 8.05% | 7.47% | 7.69% | 7.97% | 8.11% | 7.81% |
| Total value of B: Crisil Liquid Fund Index | 124,962 | 401,795 | 723,772 | 1,106,393 | 1,794,267 | NA |
| B:Crisil Liquid Fund Index Returns | 7.73% | 7.26% | 7.43% | 7.74% | 7.80% | NA |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,104 | 398,756 | 715,777 | 1,081,441 | 1,715,580 | 3,629,077 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.96% | 6.75% | 6.99% | 7.10% | 6.95% | 6.40% |

### 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 | Since Inception |
|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 570,000 |
| Total value as on 31-Jan-2019 (Rs) | 113,980 | 365,194 | 584,983 |
| Returns | -9.14% | 0.93% | 1.08% |
| Total value of B: MSCI Europe Index | 117,916 | 398,760 | 656,669 |
| B:MSCI Europe Index Returns | -3.19% | 6.75% | 5.90% |

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 | 2,040,000 |
| Total value as on 31-Jan-2019 (Rs) | 126,648 | 411,928 | 750,434 | 1,161,128 | 1,921,120 | 4,579,878 |
| Returns | 10.40% | 8.94% | 8.88% | 9.09% | 9.10% | 8.84% |
| Total value of B: Crisil Short Term Bond Fund Index | 125,200 | 399,507 | 725,781 | 1,115,539 | 1,816,271 | NA |
| B:Crisil Short Term Bond Fund Index Returns | 8.11% | 6.88% | 7.54% | 7.97% | 8.03% | NA |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,104 | 398,756 | 715,777 | 1,081,441 | 1,715,580 | 3,629,362 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.96% | 6.75% | 6.99% | 7.10% | 6.95% | 6.40% |

### 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 | 1,340,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,905 | 407,818 | 742,669 | 1,143,715 | 1,879,113 | 2,207,591 |
| Returns | 9.22% | 8.26% | 8.46% | 8.67% | 8.68% | 8.60% |
| Total value of B: Crisil Liquid Fund Index | 124,962 | 401,795 | 723,772 | 1,106,393 | 1,794,267 | 2,097,886 |
| B:Crisil Liquid Fund Index Returns | 7.73% | 7.26% | 7.43% | 7.74% | 7.80% | 7.74% |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,104 | 398,756 | 715,777 | 1,081,441 | 1,715,580 | 1,989,771 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.96% | 6.75% | 6.99% | 7.10% | 6.95% | 6.85% |

### 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 | 2,460,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,456 | 453,685 | 809,158 | 1,367,421 | 2,549,190 | 13,719,739 |
| Returns | 8.51% | 15.60% | 11.90% | 13.67% | 14.41% | 14.67% |
| Total value of B: S&P BSE TECK | 128,013 | 448,024 | 785,362 | 1,354,523 | 2,604,459 | NA |
| B:S&P BSE TECK Returns | 12.57% | 14.72% | 10.70% | 13.40% | 14.81% | NA |
| Total value of AB: Nifty 50 | 121,016 | 423,385 | 774,302 | 1,270,782 | 2,171,162 | 12,941,447 |
| AB: Nifty 50 Returns | 1.57% | 10.81% | 10.13% | 11.62% | 11.40% | 14.21% |

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

Benchmark returns calculated based on Total Return Index Values

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 PE Ratio Fund of Funds (FIDPEF)

**SIP - If you had invested ₹ 10000 every month in FIDPEF**

| | 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 | 1,830,000 |
| Total value as on 31-Jan-2019 (Rs) | 123,345 | 404,987 | 744,657 | 1,188,427 | 2,013,629 | 4,844,305 |
| Returns | 5.19% | 7.79% | 8.57% | 9.74% | 9.99% | 11.80% |
| Total value of B: CRISIL Hybrid 35+65 - Aggressive Index | 121,164 | 409,184 | 762,081 | 1,241,688 | 2,105,211 | 4,611,149 |
| B:CRISIL Hybrid 35+65 - Aggressive Index Returns | 1.80% | 8.49% | 9.50% | 10.97% | 10.83% | 11.23% |
| Total value of AB: S&P BSE SENSEX | 122,816 | 434,276 | 788,323 | 1,294,421 | 2,216,342 | 5,302,538 |
| AB: S&P BSE SENSEX Returns | 4.37% | 12.56% | 10.86% | 12.14% | 11.79% | 12.83% |

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 year | Since Inception |
|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 510,000 |
| Total value as on 31-Jan-2019 (Rs) | 121,331 | 383,197 | 563,279 |
| Returns | 2.06% | 4.09% | 4.62% |
| Total value of B: CRISIL Hybrid 35+65 - Aggressive Index | 121,164 | 409,184 | 614,078 |
| B:CRISIL Hybrid 35+65 - Aggressive Index Returns | 1.80% | 8.49% | 8.69% |

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 Banking & PSU Debt Fund - Growth*

**SIP - If you had invested ₹ 10000 every month in FIBPDF**

| | 1 year | 3 years | Since Inception |
|---|---|---|---|
| Total amount Invested (Rs) | 120,000 | 360,000 | 580,000 |
| Total value as on 31-Jan-2019 (Rs) | 125,883 | 401,140 | 696,030 |
| Returns | 9.19% | 7.15% | 7.48% |
| Total value of B: Crisil Composite Bond Fund Index | 125,649 | 395,991 | 695,888 |
| B:Crisil Composite Bond Fund Index Returns | 8.82% | 6.28% | 7.47% |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,936 | 388,418 | 678,161 |
| AB: CRISIL 10 Year Gilt Index Returns | 10.86% | 4.99% | 6.41% |

### 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 | 2,500,000 |
| Total value as on 31-Jan-2019 (Rs) | 124,469 | 397,322 | 711,731 | 1,082,856 | 1,754,340 | 5,611,962 |
| Returns | 6.94% | 6.51% | 6.76% | 7.14% | 7.37% | 7.16% |
| Total value of B: Crisil Liquid Fund Index | 124,978 | 401,813 | 723,790 | 1,106,410 | 1,794,285 | NA |
| B:Crisil Liquid Fund Index Returns | 7.74% | 7.26% | 7.43% | 7.74% | 7.80% | NA |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,114 | 398,767 | 715,788 | 1,081,452 | 1,715,591 | 5,138,222 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.95% | 6.75% | 6.99% | 7.10% | 6.95% | 6.42% |

### 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 | 1,760,000 |
| Total value as on 31-Jan-2019 (Rs) | 124,640 | 398,902 | 716,521 | 1,093,315 | 1,779,359 | 3,161,242 |
| Returns | 7.20% | 6.77% | 7.03% | 7.41% | 7.64% | 7.57% |
| Total value of B: Crisil Liquid Fund Index | 124,978 | 401,813 | 723,790 | 1,106,410 | 1,794,285 | 3,158,271 |
| B:Crisil Liquid Fund Index Returns | 7.74% | 7.26% | 7.43% | 7.74% | 7.80% | 7.56% |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,114 | 398,767 | 715,788 | 1,081,452 | 1,715,591 | 2,919,913 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.95% | 6.75% | 6.99% | 7.10% | 6.95% | 6.58% |

### 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 | 1,610,000 |
| Total value as on 31-Jan-2019 (Rs) | 124,935 | 401,605 | 724,651 | 1,110,443 | 1,818,575 | 2,828,956 |
| Returns | 7.67% | 7.23% | 7.48% | 7.84% | 8.06% | 8.00% |
| Total value of B: Crisil Liquid Fund Index | 124,978 | 401,813 | 723,790 | 1,106,410 | 1,794,285 | 2,757,120 |
| B:Crisil Liquid Fund Index Returns | 7.74% | 7.26% | 7.43% | 7.74% | 7.80% | 7.65% |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,114 | 398,767 | 715,788 | 1,081,452 | 1,715,591 | 2,569,989 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.95% | 6.75% | 6.99% | 7.10% | 6.95% | 6.68% |

### 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 | 2,140,000 |
| Total value as on 31-Jan-2019 (Rs) | 124,471 | 396,794 | 704,104 | 1,055,389 | 1,667,105 | 3,787,063 |
| Returns | 6.95% | 6.42% | 6.33% | 6.42% | 6.40% | 6.04% |
| Total value of B: Crisil Liquid Fund Index | 124,966 | 401,801 | 723,778 | 1,106,398 | 1,794,273 | NA |
| B:Crisil Liquid Fund Index Returns | 7.73% | 7.26% | 7.43% | 7.74% | 7.80% | NA |
| Total value of AB: CRISIL 1 Year T-Bill Index | 125,109 | 398,763 | 715,783 | 1,081,447 | 1,715,586 | 3,912,348 |
| AB: CRISIL 1 Year T-Bill Index Returns | 7.96% | 6.75% | 6.99% | 7.10% | 6.95% | 6.37% |

*This scheme has been in existence for more than 3 year 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

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

# DIVIDEND ^ /BONUS HISTORY

| Record Date | Rate per unit (₹) | Record Date NAV* (₹) |
|---|---|---|
| **FIBCF**** | | |
| 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 | 37.0825 |
| 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 | 46.31 |
| Jan 24, 2006 | 3.00 | 33.94 |
| Jan 19, 2005 | 2.50 | 24.07 |
| Feb 03, 2004 | 2.00 | 22.43 |
| Jul 30, 2003 | 2.00 | 15.45 |
| Mar 18, 2002 | 1.00 | 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 | 3.00 | 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 | 3.00 | 27.16 |
| Sep 16, 2003 | 2.00 | 20.48 |
| Apr 28, 2000 | 1.50 | 14.45 |
| **FIEF**** | | |
| 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 | 3.00 | 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 | 4.00 | 23.02 |
| Mar 23, 2004 | 2.50 | 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 |
| Sep 10, 1999 | 2.00 | 18.83 |
| **FIPF**** | | |
| Mar 09, 2018 | 6.50 | 67.5237 |
| Jun 23, 2017 | 6.00 | 67.9742 |
| Jun 24, 2016 | 5.50 | 60.0045 |
| Jun 12, 2015 | 5.50 | 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 | 47.49 |
| 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 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 17, 2018 | 1.99 | 25.5353 |
| Aug 24, 2017 | 2.00 | 25.6720 |
| 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 | 12.3336 |
| Sep 24, 2010 | 0.60 | 14.0782 |
| **TIEIF**** | | |
| Sep 14, 2018 | 0.70 | 16.9193 |
| 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 | 13.4313 |
| 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 |
| **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 |

| Record Date | Rate per unit (₹) Individual /HUF and Others | Record Date NAV*(₹) |
|---|---|---|
| **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 | 32.2527 |
| 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 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 |
| **FITF**** | | |
| 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** | | |
| Feb 23, 2018 | 3.00 | 32.3911 |
| 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**** | | |
| 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 |
| May 04, 2006 | 2.50 | 24.26 |
| Jun 15, 2005 | 2.00 | 17.77 |
| Nov 25, 2003 | 1.50 | 13.99 |
| **FIPEP**** | | |
| 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 |
| Mar 16, 2000 | 1.20 | 12.41 |
| Dec 14, 1998 | 1.20 | 11.46 |
| Dec 31, 1997 | 1.20 | 11.31 |
| **FIDPEF** | | |
| Jan 04, 2019 | 0.6123 0.5670 | 37.2602 |
| Oct 19, 2018 | 0.6123 0.5670 | 36.9403 |
| Jul 27, 2018 | 0.6123 0.5670 | 38.1949 |
| Jan 25, 2018 | 0.6139 0.5688 | 39.6356 |
| Oct 27, 2017 | 0.6139 0.5688 | 39.4063 |
| Jul 28, 2017 | 0.6139 0.5688 | 39.4771 |
| Apr 28, 2017 | 0.6139 0.5688 | 38.8500 |
| Jan 27, 2017 | 0.6139 0.5688 | 38.1366 |
| Oct 28, 2016 | 0.6139 0.5688 | 38.3277 |
| Jul 29, 2016 | 0.6139 0.5688 | 38.5642 |
| Apr 22, 2016 | 0.6139 0.5688 | 37.2128 |
| Jan 29, 2016 | 0.6139 0.5688 | 36.8363 |
| Oct 23, 2015 | 0.6139 0.5688 | 39.0775 |
| Jul 31, 2015 | 0.6139 0.5688 | 39.6780 |
| Apr 24, 2015 | 0.6139 0.5688 | 39.1259 |
| Jan 23, 2015 | 0.5444 0.5049 | 40.4486 |
| Oct 31, 2014 | 0.5444 0.5049 | 38.9760 |
| Jul 25, 2014 | 0.5845 0.5597 | 37.3434 |
| Apr 17, 2014 | 0.5845 0.5597 | 34.6225 |
| Jan 17, 2014 | 0.7500 | 34.0279 |
| Oct 25, 2013 | 0.5000 | 33.5026 |
| Jul 19, 2013 | 0.5000 | 33.3401 |
| Apr 18, 2013 | 0.5000 | 33.5991 |
| Jan24, 2013 | 0.5000 | 35.1158 |
| Oct 12, 2012 | 0.5000 | 32.7953 |
| Jul 20, 2012 | 0.5000 | 32.6255 |
| Apr 20, 2012 | 0.5000 | 32.9140 |
| Jan 27, 2012 | 0.5000 | 32.7953 |
| Oct 21, 2011 | 0.5000 | 32.4593 |
| Jul 29, 2011 | 0.5000 | 33.5827 |
| Apr 21, 2011 | 0.5000 | 34.3488 |
| Nov 19, 2010 | 3.0000 | 36.4936 |
| **FIIOF** | | |
| Dec 21, 2018 | 0.1585 0.1467 | 11.1595 |
| Sep 21, 2018 | 0.1585 0.1467 | 11.0381 |
| Jun 15, 2018 | 0.1585 0.1467 | 11.0671 |
| Mar 16, 2018 | 0.1589 0.1472 | 11.1889 |
| Dec 15, 2017 | 0.1589 0.1472 | 11.2181 |
| Sep15, 2017 | 0.1589 0.1472 | 11.2866 |
| Jun 16, 2017 | 0.1589 0.1472 | 11.2380 |
| Mar 17, 2017 | 0.1589 0.1472 | 11.1758 |
| Dec 16, 2016 | 0.1589 0.1472 | 11.1627 |
| Sep 16, 2016 | 0.1589 0.1472 | 11.0969 |
| Jun 17, 2016 | 0.1589 0.1472 | 10.9848 |
| Mar 28 2016 | 0.1625 0.1506 | 10.9144 |
| Dec 18, 2015 | 0.1625 0.1506 | 11.1631 |
| Sep 18, 2015 | 0.1625 0.1506 | 11.1094 |
| Jun 19, 2015 | 0.1625 0.1506 | 11.1331 |
| Mar 20, 2015 | 0.1633 0.1515 | 11.1335 |
| Dec 19, 2014 | 0.1633 0.1515 | 11.0699 |
| Sep 19, 2014 | 0.1753 0.1679 | 10.9355 |
| Jun 20, 2014 | 0.1753 0.1679 | 10.9281 |
| Mar 21, 2014 | 0.2338 0.2239 | 10.8983 |
| Dec 27, 2013 | 0.2727 0.2612 | 11.0099 |
| May 24, 2013 | 0.1970 0.1679 | 10.9240 |
| Mar 15, 2013 | 0.1629 0.1396 | 10.7503 |
| Dec 28,2012 | 0.176 0.151 | 10.7276 |
| Sep 28, 2012 | 0.198 0.169 | 10.7321 |
| Jun 29, 2012 | 0.1982 0.1698 | 10.6430 |
| Mar 30, 2012 | 0.1982 0.1698 | 10.5922 |
| Dec 30, 2011 | 0.2202 0.1888 | 10.6446 |
| Sep 29, 2011 | 0.2202 0.1888 | 10.6564 |
| Jun 24, 2011 | 0.2202 0.1888 | 10.6385 |

| Record Date | Rate per unit (₹) Individual /HUF and Others | Record Date NAV*(₹) |
|---|---|---|
| **FIDA$** | | |
| Dec 21, 2018 | 0.1621 0.1501 | 12.0463 |
| Sep 21, 2018 | 0.1621 0.1501 | 11.8566 |
| Jun 15, 2018 | 0.1621 0.1501 | 11.8439 |
| Mar 16, 2018 | 0.1625 0.1506 | 11.9928 |
| Dec 15, 2017 | 0.1625 0.1506 | 12.0222 |
| Sep15, 2017 | 0.1625 0.1506 | 12.1007 |
| Jun 16, 2017 | 0.1625 0.1506 | 12.0451 |
| Mar 17, 2017 | 0.1625 0.1506 | 11.9542 |
| Dec 16, 2016 | 0.1625 0.1506 | 11.9175 |
| Sep 16, 2016 | 0.1625 0.1506 | 11.8507 |
| Jun 17, 2016 | 0.1625 0.1506 | 11.6920 |
| Mar 28, 2016 | 0.1625 0.1506 | 11.6133 |
| Dec 18, 2015 | 0.1625 0.1506 | 11.7014 |
| Sep 18, 2015 | 0.1625 0.1506 | 11.6327 |
| Jun 19, 2015 | 0.1625 0.1506 | 11.5957 |
| Mar 20, 2015 | 0.1633 0.1515 | 11.5711 |
| Dec 19, 2014 | 0.1633 0.1515 | 11.4522 |
| Sep 19, 2014 | 0.1714 0.1642 | 11.2265 |
| Jun 20, 2014 | 0.1753 0.1679 | 11.2912 |
| **FICDF** | | |
| (Annual Dividend) • | | |
| Mar 16, 2018 | 0.9751 0.9034 | 18.4748 |
| Mar 17, 2017 | 0.9028 0.8365 | 18.4013 |
| Mar 28, 2016 | 0.7223 0.6692 | 17.6341 |
| (Half Yearly Dividend) • | | |
| Sep 21, 2018 | 0.3602 0.3335 | 13.9637 |
| Mar 16, 2018 | 0.3972 0.3680 | 14.2593 |
| Sep15, 2017 | 0.3972 0.3680 | 14.4284 |
| (Monthly Dividend)# | | |
| Jan 18, 2019 | 0.0720 0.0667 | 15.9531 |
| Dec 21, 2018 | 0.0720 0.0667 | 15.9240 |
| Nov 22, 2018 | 0.0720 0.0667 | 15.7188 |
| (Quarterly Plan)$ | | |
| Dec 21, 2018 | 0.1981 0.1834 | 13.5316 |
| Sep 21, 2018 | 0.1981 0.1834 | 13.3287 |
| Jun 15, 2018 | 0.1981 0.1834 | 13.4137 |
| **FILDF** | | |
| (Monthly Dividend)# | | |
| Jan 18, 2019 | 0.0540 0.0500 | 10.6749 |
| Dec 21, 2018 | 0.0540 0.0500 | 10.6630 |
| Nov 22, 2018 | 0.0540 0.0500 | 10.6293 |
| Oct 19, 2018 | 0.0360 0.0334 | 10.5848 |
| (Quarterly Dividend)$ | | |
| Dec 21, 2018 | 0.1621 0.1501 | 10.5603 |
| Sep 21, 2018 | 0.1621 0.1501 | 10.5123 |
| Jun 15, 2018 | 0.1333 0.1234 | 10.4873 |
| **FIDHF** | | |
| (Monthly Dividend)# | | |
| Jan 18, 2019 | 0.0612 0.0567 | 13.2600 |
| Dec 21, 2018 | 0.0612 0.0567 | 13.2948 |
| Nov 22, 2018 | 0.0612 0.0567 | 13.1753 |
| (Quarterly Dividend)$ | | |
| Dec 21, 2018 | 0.1873 0.1734 | 12.9408 |
| Sep 21, 2018 | 0.1873 0.1734 | 13.0165 |
| Jun 15, 2018 | 0.1981 0.1834 | 13.1893 |
| **FIGSF (Quarterly)$** | | |
| Dec 21, 2018 | 0.1441 0.1334 | 10.9427 |
| Sep 21, 2018 | 0.1441 0.1334 | 10.4317 |
| Jun 15, 2018 | 0.1441 0.1334 | 10.6156 |
| **FISF (Monthly)$** | | |
| Jan 18, 2019 | 0.0468 0.0434 | 10.2123 |
| Dec 21, 2018 | 0.0432 0.0400 | 10.2019 |
| Nov 22, 2018 | 0.0432 0.0400 | 10.1886 |
| Oct 19, 2018 | 0.0396 0.0367 | 10.1670 |
| **FISF (Quarterly)$** | | |
| Dec 21, 2018 | 0.1585 0.1467 | 11.0376 |
| Sep 21, 2018 | 0.1585 0.1467 | 11.0302 |
| Jun 15, 2018 | 0.1585 0.1467 | 11.0429 |
| **FISTIP** | | |
| (Retail Monthly Dividend)# | | |
| Jan 18, 2019 | 5.9427 5.5029 | 1220.4992 |
| Dec 21, 2018 | 5.9427 5.5029 | 1219.3879 |
| Nov 22, 2018 | 5.9427 5.5029 | 1204.9969 |
| Oct 19, 2018 | 5.9427 5.5029 | 1202.5817 |
| (Quarterly Dividend)$ | | |
| Quarterly | | |
| Dec 21, 2018 | 18.0081 16.6756 | 1275.2191 |
| Sep 21, 2018 | 18.0081 16.6756 | 1256.6587 |
| Jun 15, 2018 | 18.0081 16.6756 | 1256.1042 |
| (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** | | |
| Dec 21, 2018 | 0.1585 0.1467 | 11.3188 |
| Sep 21, 2018 | 0.1585 0.1467 | 11.1653 |
| Jun 15, 2018 | 0.1585 0.1467 | 11.1708 |
| Mar 16, 2018 | 0.1589 0.1472 | 11.2877 |
| Dec 15, 2017 | 0.1589 0.1472 | 11.3274 |
| Sep15, 2017 | 0.1589 0.1472 | 11.3957 |
| Jun 16, 2017 | 0.1589 0.1472 | 11.3682 |
| Mar 17, 2017 | 0.1589 0.1472 | 11.3038 |
| Dec 16, 2016 | 0.1589 0.1472 | 11.2900 |
| Sep 16, 2016 | 0.1589 0.1472 | 11.2369 |
| Jun 17, 2016 | 0.1589 0.1472 | 11.1284 |
| Mar 28, 2016 | 0.1625 0.1506 | 11.0823 |
| **FIBPDF** | | |
| Dec 21, 2018 | 0.1441 0.1334 | 10.4874 |
| Sep 21, 2018 | 0.1441 0.1334 | 10.3336 |
| Jun 15, 2018 | 0.1441 0.1334 | 10.3685 |
| Mar 16, 2018 | 0.1445 0.1338 | 10.5560 |
| Dec 15, 2017 | 0.1445 0.1338 | 10.6439 |
| Sep15, 2017 | 0.1445 0.1338 | 10.7046 |
| Jun 16, 2017 | 0.1445 0.1338 | 10.7537 |
| Mar 17, 2017 | 0.1445 0.1338 | 10.6134 |
| Dec 16, 2016 | 0.1445 0.1338 | 10.7538 |
| Sep 16, 2016 | 0.1445 0.1338 | 10.7376 |
| Jun 17, 2016 | 0.1445 0.1338 | 10.6336 |
| Mar 28, 2016 | 0.1445 0.1338 | 10.6218 |
| **FILSF (20s Plan)** | | |
| 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)** | | |
| 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)** | | |
| 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)** | | |
| 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)** | | |
| 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 |

Dividend on face value per unit : FISTIP - ₹1000 ; others - ₹10

**Fund Managers Industry Experience**

| Name | Industry experience |
|---|---|
| **EQUITY** | |
| Anand Radhakrishnan | 25 Years |
| R. Janakiraman | 22 Years |
| Roshi Jain | 17 Years |
| Varun Sharma | 11 Years |
| Srikesh Nair | 8 Years |
| Lakshmikanth Reddy | 22 Years |
| Hari Shyamsunder | 14 Years |
| Krishna Prasad Natarajan | 13 Years |
| **FIXED INCOME** | |
| Santosh Kamath | 26 Years |
| Kunal Agrawal | 13 Years |
| Sachin Padwal-Desai | 19 Years |
| Umesh Sharma | 19 Years |
| Pallab Roy | 18 Years |
| Paul S Parampreet | 11 Years |

**Past performance may or may not be sustained in future. ^ Pursuant to payment of dividend, the NAV of the scheme will fall to the extent of payout and statutory levy (if applicable) • Past 12 months dividend history # Past 3 months dividend history $ Past 3 quarters dividend history ** Since inception. ***1:1 bonus.. Dividend distribution tax is taken into consideration wherever applicable while calculating the NAV performance. Dividend history given for Dividend plan/ option with frequency of Monthly & above dividend. For complete dividend history log on to www.franklintempletonindia.com**
**The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus.**