



REACH FOR BETTER™

Monthly Fact Sheet
As on July 31, 2020



**FRANKLIN
TEMPLETON**



Understanding The Factsheet

Fund Manager

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

Application Amount for Fresh Subscription/Minimum Investment

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

Minimum Additional Amount

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

SIP

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

NAV

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

Benchmark

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

Entry Load

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

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

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

Exit Load

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

Yield to Maturity/ Portfolio Yield

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

Modified Duration

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

Macaulay Duration

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

Standard Deviation

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

Sharpe Ratio

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

Beta

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

AUM

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

Holdings

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

Nature of Scheme

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

Rating Profile

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

Contents

Fund Snapshot	6
Market Update	10

CATEGORY	FUND NAME
EQUITY / FOF-OVERSEAS / INDEX FUNDS	
Large Cap Fund	Franklin India Bluechip Fund (FIBCF) 12
Multi Cap Fund	Franklin India Equity Fund (FIEF) (Erstwhile Franklin India Prima Plus) 13
Large & Mid Cap Fund	Franklin India Equity Advantage Fund (FIEAF) (Erstwhile Franklin India Flexi Cap Fund) 14
ELSS	Franklin India Taxshield (FIT) 15
Focused Fund	Franklin India Focused Equity Fund (FIFE) (Erstwhile Franklin India High Growth Companies Fund) 16
Value Fund	Templeton India Value Fund (TIVF) (Erstwhile Templeton India Growth Fund) 17
Dividend Yield Fund	Templeton India Equity Income Fund (TIEIF) 18
Mid Cap Fund	Franklin India Prima Fund (FIPF) 19
Small Cap Fund	Franklin India Smaller Companies Fund (FISCF) 20
Thematic - Infrastructure	Franklin Build India Fund (FBIF) 21
Thematic - Special Situations	Franklin India Opportunities Fund (FIOF) 22
Thematic - Technology	Franklin India Technology Fund (FITF) 23
FOF - Overseas - U.S.	Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF) 24
FOF - Overseas - Europe	Franklin India Feeder - Franklin European Growth Fund (FIF-FEGF) 25
Thematic - Asian Equity	Franklin Asian Equity Fund (FAEF) 26
Index - Nifty	Franklin India Index Fund-NSE Nifty Plan (FIIF) 27

DEBT FUNDS	
Overnight Fund	Franklin India Overnight Fund (FIONF) 28
Liquid Fund	Franklin India Liquid Fund (FILF) (Erstwhile Franklin India Treasury Management Account) 29
Money Market Fund	Franklin India Savings Fund (FISF) (Erstwhile Franklin India Savings Plus Fund) 30
Floater Fund	Franklin India Floating Rate Fund (FIFRF) (Erstwhile Franklin India Cash Management Account) 31
Corporate Bond Fund	Franklin India Corporate Debt Fund (FICDF) (Erstwhile Franklin India Income Builder Account) 32
Banking & PSU Fund	Franklin India Banking & PSU Debt Fund (FIBPDF) 33
Gilt Fund	Franklin India Government Securities Fund (FIGSF) (Erstwhile Franklin India Government Securities Fund - Long Term Plan) 34

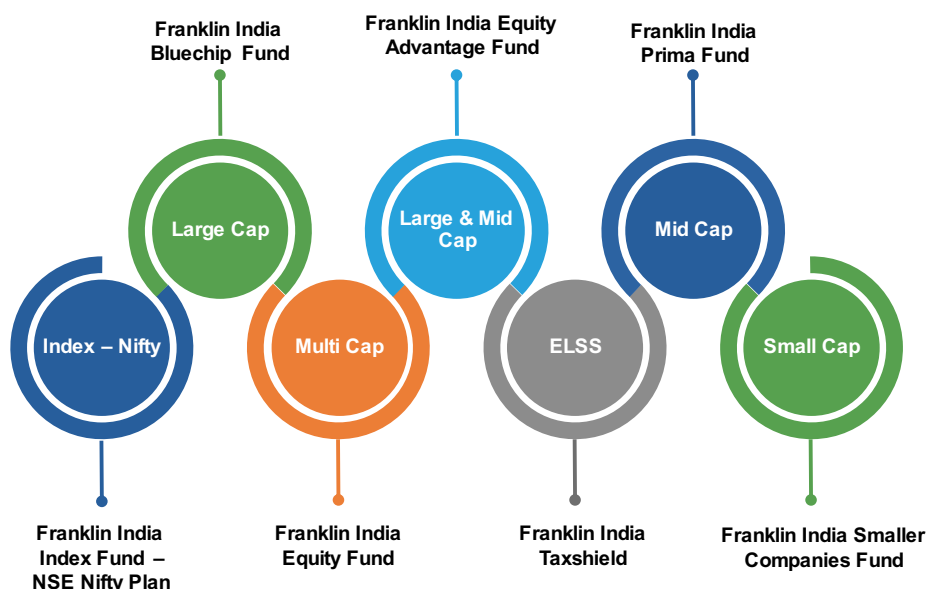
HYBRID / SOLUTION ORIENTED / FOF-DOMESTIC FUNDS	
Conservative Hybrid Fund	Franklin India Debt Hybrid Fund (FIDHF) (Number of Segregated Portfolios - 1) (Erstwhile Franklin India Monthly Income Plan) 35
Equity Savings Fund	Franklin India Equity Savings Fund (FIESF) 36
Retirement Fund	Franklin India Pension Plan (FIPEP) 37
FOF - Domestic	Franklin India Multi - Asset Solution Fund (FIMAS) 38
FOF - Domestic	Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF) (Erstwhile Franklin India Dynamic PE Ratio Fund of Funds) 38
FOF - Domestic	Franklin India Life Stage Fund Of Funds (FILSF) 39
Aggressive Hybrid Fund	Franklin India Equity Hybrid Fund (FIEHF) (Erstwhile Franklin India Balanced Fund) 40

DETAILS OF SCHEMES UNDER WINDING UP	
Ultra Short Duration Fund	Updates on the six yield-oriented Fixed Income Schemes 42
Low Duration Fund	Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1) (FIUBF) 43
Short Duration Fund	Franklin India Low Duration Fund (Number of Segregated Portfolios - 2) (FILDF) 44
Credit Risk Fund	Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3) (FISTIP) 45
	Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3) (FICRF) (Erstwhile Franklin India Corporate Bond Opportunities Fund) 46
Dynamic Bond	Franklin India Dynamic Accrual Fund (Number of Segregated Portfolios - 3) (FIDA) 47
Medium Duration Fund	Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2) (FIIOF) 48

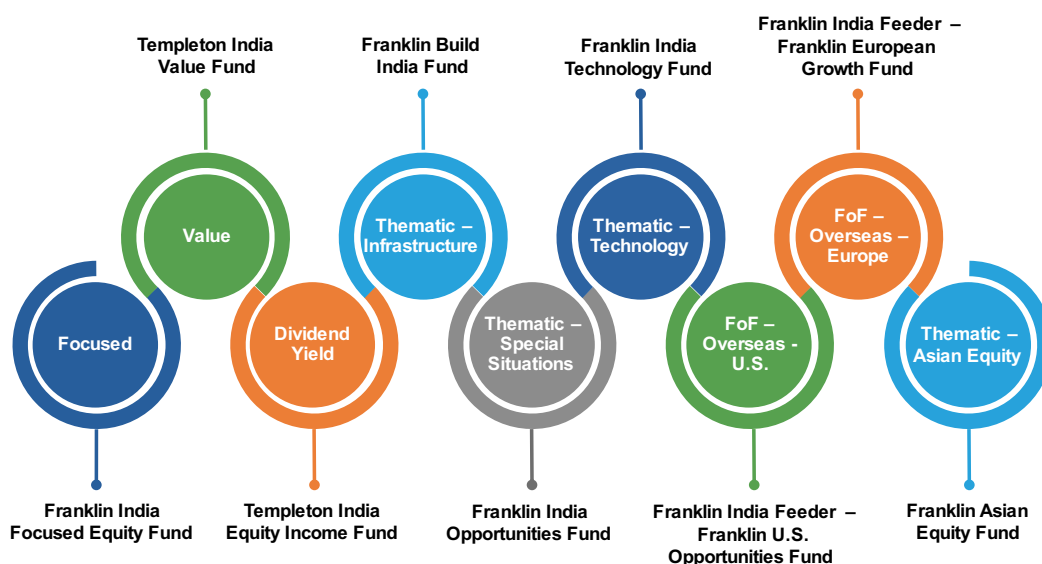
Scheme Performance	49
SIP Returns	60
Dividend/Bonus History/Fund Managers Industry Experience	63

Equity Oriented Funds* - Positioning

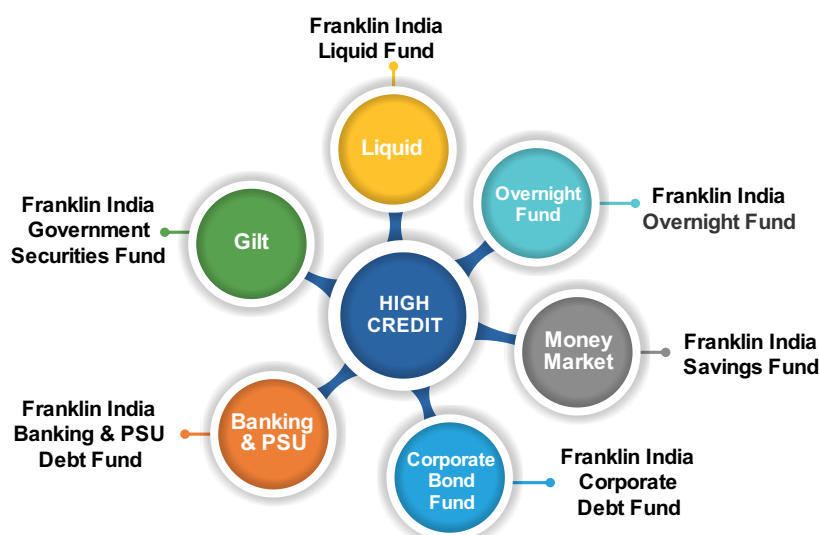
DIVERSIFIED



STYLE / THEME



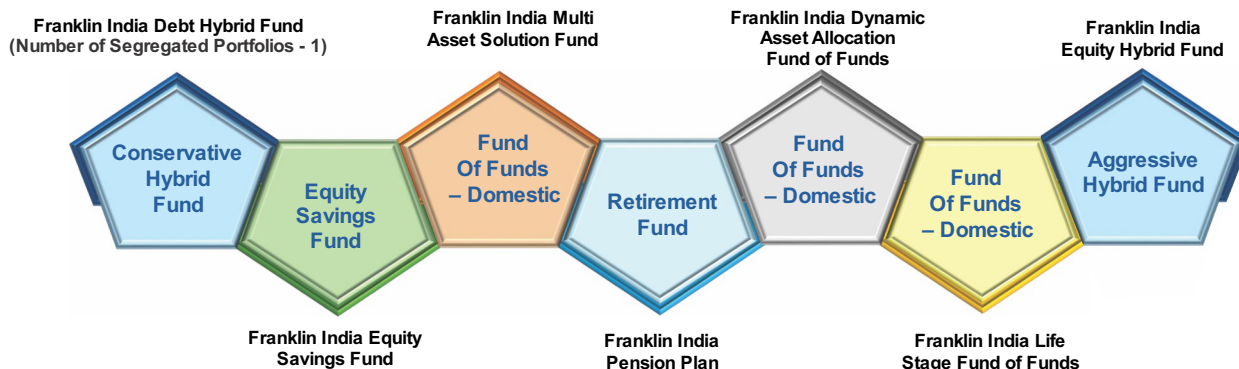
Debt Funds** - Positioning



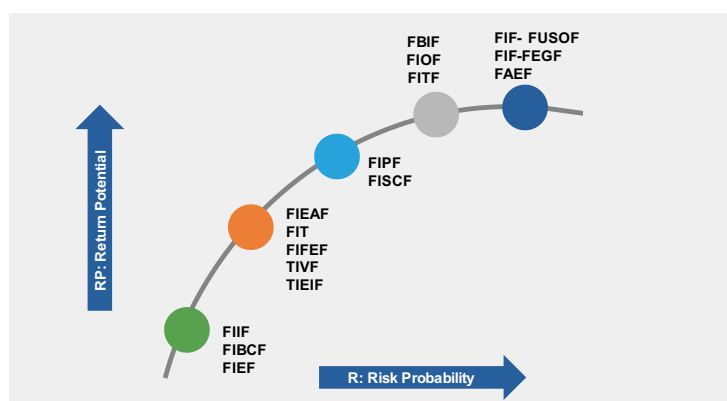
* Includes Equity Funds, Fund Of Funds and Index Funds

** 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

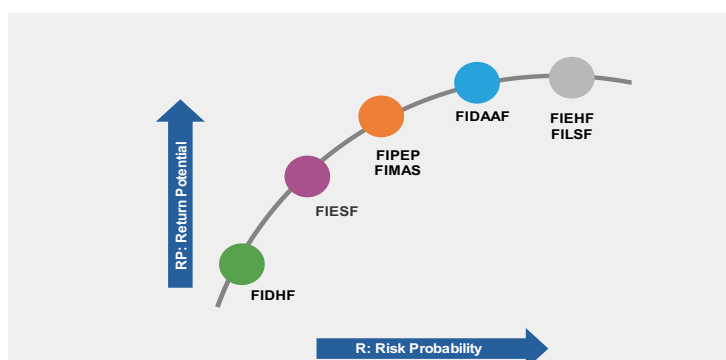


* Includes Equity Funds, Fund Of Funds and Index Funds

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, **FIFE:** Franklin India Focused Equity Fund, **TIVF:** Templeton India Value Fund, **TIEF:** 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.

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



FIDHF: Franklin India Debt Hybrid Fund (Number of Segregated Portfolios - 1), **FIESF:** Franklin India Equity Savings Fund, **FIEP:** Franklin India Pension Plan, **FIMAS:** Franklin India Multi Asset Solution Fund, **FIDAAF:** Franklin India Dynamic Asset Allocation Fund of Funds, **FIEHF:** Franklin India Equity Hybrid Fund, **FILSF:** Franklin India Life Stage Fund of Funds – 20s Plan

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



Snapshot of Equity / FOF-Overseas / Index Funds

Scheme Name	Franklin India Bluechip Fund	Franklin India Equity Fund	Franklin India Equity Advantage Fund	Franklin India Taxshield	Franklin India Focused Equity Fund	Templeton India Value Fund	Templeton India Equity Income Fund	Franklin India Prima Fund
Category	Large Cap Fund	Multi Cap Fund	Large & Mid Cap Fund	ELSS	Focused Fund	Value Fund	Dividend Yield Fund	Mid Cap Fund
Scheme Characteristics	Min 80% Large Caps	Min 65% Equity across Large, Mid & Small Caps	Min 35% Large Caps & Min 35% Mid Caps	Min 80% Equity with a statutory lock in of 3 years & tax benefit	Max 30 Stocks, Min 65% Equity, Focus on Multi-Cap	Value Investment Strategy (Min 65% Equity)	Predominantly Dividend Yielding Stocks (Min 65% Equity)	Min 65% Mid Caps
Indicative Investment Horizon	5 years and above							
Inception Date	01-Dec-1993	29-Sept-1994	2-Mar-2005	10-Apr-1999	26-Jul-2007	10-Sept-1996	18-May-2006	1-Dec-1993
Fund Manager	Roshi Jain & Anand Radhakrishnan Pyari Menon ^	Anand Radhakrishnan, R. Janakiraman & Pyari Menon ^	Lakshmikanth Reddy, R. Janakiraman & Pyari Menon ^	Lakshmikanth Reddy & R. Janakiraman	Roshi Jain, Anand Radhakrishnan & Pyari Menon ^	Anand Radhakrishnan & Lakshmikanth Reddy	Lakshmikanth Reddy & Anand Radhakrishnan Pyari Menon ^	R. Janakiraman, Hari Shyamsunder & Pyari Menon ^
Benchmark	Nifty 100	Nifty 500	Nifty LargeMidcap 250 (effective February 11, 2019)	Nifty 500	Nifty 500	S&P BSE 500 (effective February 11, 2019)	Nifty Dividend Opportunities 50 (effective February 11, 2019)	Nifty Midcap 150
Fund Details as on 31 July 2020								
Month End AUM (Rs. in Crores)	5117.54	8419.00	2016.32	3452.68	6999.04	394.39	772.58	6200.53
Portfolio Turnover	45.26%	34.73%	43.00%	26.28%	51.30%	48.29%	32.62%	25.25%
Standard Deviation	5.86%	6.10%	6.84%	6.19%	6.54%	6.80%	5.37%	6.41%
Portfolio Beta	0.91	0.93	0.91	0.94	0.97	0.99	0.99	0.81
Sharpe Ratio*	-0.29	-0.28	-0.34	-0.31	-0.23	-0.48	-0.26	-0.29
Expense Ratio [§]	Regular : 1.94% Direct : 1.23%	Regular : 1.83% Direct : 1.10%	Regular : 2.10% Direct : 1.16%	Regular : 1.94% Direct : 1.04%	Regular : 1.87% Direct : 1.11%	Regular : 2.52% Direct : 1.56%	Regular : 2.37% Direct : 1.27%	Regular : 1.89% Direct : 1.09%
Composition by Assets as on 31 July 2020								
Equity	90.11	96.80	97.39	91.82	91.98	92.46	96.84	95.90
Debt	-	-	-	-	-	-	-	-
REITs	-	-	-	-	-	-	1.34	-
Margin on Derivatives	-	-	-	-	-	-	-	-
Other Assets	9.89	3.20	2.61	8.18	8.02	7.54	1.82	4.10
Portfolio Details as on 31 July 2020								
No. of Stocks	25	54	59	53	26	35	49	56
Top 10 Holdings %	61.00	48.19	47.08	51.09	65.52	51.08	47.55	30.41
Top 5 Sectors %	69.93%	61.90%	50.52%	57.17%	74.07%	63.16%	57.03%	46.96%
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Nil All subscriptions in FIT are subject to a lock-in period of 3 years from the date of allotment and the unit holder cannot redeem, transfer, assign or pledge the units during the period.	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities

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

Different plans have a different expense structure



Snapshot of Equity / FOF-Overseas / Index Funds

Scheme Name	Franklin India Smaller Companies Fund	Franklin Build India Fund	Franklin India Opportunities Fund	Franklin India Technology Fund	Franklin India Feeder-Franklin U.S. Opportunities Fund	Franklin India Feeder-Franklin European Growth Fund	Franklin Asian Equity Fund	Franklin India Index Fund-NSE Nifty Plan
Category	Small Cap Fund	Thematic - Infrastructure	Thematic - Special Situations	Thematic - Technology	FOF - Overseas - U.S.	FOF - Overseas - Europe	Thematic - Asian Equity	Index - Nifty
Scheme Characteristics	Min 65% Small Caps	Min 80% Equity in Infrastructure theme	Min 80% Equity in Special Situations theme	Min 80% Equity in technology theme	Minimum 95% assets in the underlying funds	Minimum 95% assets in the underlying funds	Min 80% in Asian equity (ex-Japan) theme	Minimum 95% of assets to replicate / track Nifty 50 index
Indicative Investment Horizon	5 years and above							
Inception Date	13-Jan-2006	4-Sept-2009	21-Feb-2000	22-Aug-1998	06-February-2012	16-May-2014	16-Jan-2008	04-Aug-2000
Fund Manager	R. Janakiraman, Hari Shyamsunder & Pyari Menon ^	Roshi Jain & Anand Radhakrishnan Pyari Menon ^	R Janakiraman & Hari Shyamsunder Pyari Menon ^	Anand Radhakrishnan, Varun Sharma Pyari Menon ^	Pyari Menon (effective September 26, 2019) (For Franklin India Feeder - Franklin U.S. Opportunities Fund) Grant Bowers, Sara Araghi (For Franklin U.S. Opportunities Fund)	Pyari Menon (effective September 26, 2019) (For Franklin India Feeder - Franklin European Growth Fund) Robert Mazzuoli, Dylan Ball (For Franklin European Growth Fund)	Roshi Jain Pyari Menon ^	Varun Sharma Pyari Menon ^
Benchmark	Nifty Smallcap 250	S&P BSE India Infrastructure Index	Nifty 500	S&P BSE Teck	Russell 3000 Growth Index	MSCI Europe Index	MSCI Asia (ex-Japan) Standard Index	Nifty 50
Fund Details as on 31 July 2020								
Month End AUM (Rs. in Crores)	5243.80	888.65	492.77	310.49	2074.50	17.52	161.64	325.06
Portfolio Turnover	23.29%	28.00%	13.98%	21.46%	-	-	33.27%	-
Standard Deviation	7.19%	6.97%	6.30%	5.63%	-	-	4.98%	-
Portfolio Beta	0.79	0.90	0.96	0.96	-	-	1.03	-
Sharpe Ratio*	-0.51	-0.37	-0.24	0.77	-	-	0.25	-
Expense Ratio [§]	Regular : 1.91% Direct : 1.11%	Regular : 2.33% Direct : 1.30%	Regular : 2.53% Direct : 1.48%	Regular : 2.64% Direct : 1.47%	Regular : 1.61% Direct : 0.63%	Regular : 1.53% Direct : 0.60%	Regular : 2.59% Direct : 2.00%	Regular : 0.67% Direct : 0.26%
Composition by Assets as on 31 July 2020								
Equity	94.04	96.10	96.17	95.67	-	-	96.04	99.17
Debt	-	-	-	-	-	-	-	-
Margin on Derivatives	-	-	-	-	-	-	-	-
Other Assets	5.96	3.90	3.83	4.33	-	-	3.96	0.83
Portfolio Details as on 31 July 2020								
No. of Stocks	64	35	38	22	-	-	50	51
Top 10 Holdings %	32.62	60.98	55.14	81.21	-	-	59.59	62.23
Top 5 Sectors %	42.97%	69.55%	65.31%	95.67%	-	-	70.05%	-
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 1 Yrs - 1%	Upto 1 Yrs - 1%	Upto 1 Yrs - 1%	Upto 7 Days - 0.25%

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities

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

Different plans have a different expense structure



Snapshot of Debt Funds

Scheme Name	Franklin India Overnight Fund	Franklin India Liquid Fund	Franklin India Savings Fund	Franklin India Floating Rate Fund	Franklin India Corporate Debt Fund	Franklin India Banking & PSU Debt Fund	Franklin India Government Securities Fund																
Category	Overnight Fund	Liquid Fund	Money Market Fund	Floater Fund	Corporate Bond Fund	Banking & PSU Fund	Gilt Fund																
Scheme Characteristics	Regular income over short term with high level of safety and liquidity	Max Security Level Maturity of 91 days	Money Market Instruments with Maturity upto 1 year	Min 65% in Floating Rate Instruments	Min 80% in Corporate Bonds (only AA+ and above)	Min 80% in Banks / PSUs / PFIs / Municipal Bonds	Min 80% in G-secs (across maturity)																
Indicative Investment Horizon	1 Day and above	7 Days or more	1 month and above	1 month and above	1 year and above	1 year and above	1 year and above																
Inception Date	May 08, 2019	R : 29-Apr-1998 I : 22-Jun-2004 SI : 02-Sep-2005	R : 11-Feb-2002 I : 06-Sep-2005 SI : 09-May-2007	23-Apr-2001	23-Jun-1997	25-Apr-2014	07-Dec-2001																
Fund Manager	Pallab Roy & Umesh Sharma	Pallab Roy & Umesh Sharma	Pallab Roy & Umesh Sharma	Pallab Roy, Umesh Sharma & Pyari Menon**	Santosh Kamath Umesh Sharma & Sachin Padwal-Desai	Umesh Sharma, Sachin Padwal-Desai Pyari Menon ^	Sachin Padwal - Desai & Umesh Sharma																
Benchmark	CRISIL Overnight Index	Crisil Liquid Fund Index	NIFTY Money Market Index	Crisil Liquid Fund Index	NIFTY Corporate Bond Index	NIFTY Banking & PSU Debt Index	I-SEC Li-Bex																
Fund Details as on 31 July 2020																							
Month End AUM (Rs. in Crores)	562.74	2205.67	1315.76	170.50	836.58	1041.64	295.35																
Yield To Maturity	3.17%	3.35%	3.72%	6.03%	5.88%	5.31%	5.52%																
Average Maturity	0.01 Years	0.08 years	0.43 years	1.87 Years	2.90 years	4.96 years	8.89 years																
Modified Duration	0.01 Years	0.08 Years	0.41 years	1.57 Years	2.37 years	3.78 years	6.42 years																
Macaulay Duration	0.01 Years	0.08 Years	0.43 years	1.63 Years	2.49 years	3.94 years	6.61 years																
Expense Ratio ^s	Regular : 0.15% Direct : 0.10%	Regular : (R) 0.86% (I) 0.61%, (SI) 0.19% Direct : (SI) 0.10%	Regular : (R) 0.28% Direct : (R) 0.13%	Regular : 0.95% Direct : 0.16%	Regular : 0.86% Direct : 0.29%	Regular : 0.50% Direct : 0.19%	Retail : 1.05% Direct : 0.59%																
Composition by Assets as on 31 July 2020																							
Corporate Debt	-	-	-	47.10%	23.97%	1.21%	-																
Gilts	-	51.56%	15.02%	35.96%	8.16%	26.17%	86.48%																
PSU/PFI Bonds	-	3.42%	-	-	54.94%	53.34%	-																
Money Market Instruments	-	33.20%	83.48%	13.49%	1.18%	11.83%	-																
Other Assets	100.00%	11.82%	1.50%	3.45%	5.98%	5.27%	13.52%																
Perpetual Bonds/AT1 Bonds/Tier II Bonds	-	-	-	-	5.77%	2.17%	-																
Composition by Ratings as on 31 July 2020																							
AAA and Equivalent ^{ss}	-	100.00%	100.00%	82.47%	91.10%	99.00%	100%																
AA +	-	-	-	-	5.18%	-	-																
AA/AA- and Equivalent	-	-	-	17.53%	3.73%	1.00%	-																
A and Equivalent	-	-	-	-	-	-	-																
BBB and Equivalent	-	-	-	-	-	-	-																
B and equivalent	-	-	-	-	-	-	-																
C and equivalent	-	-	-	-	-	-	-																
D	-	-	-	-	-	-	-																
Other Details																							
Exit Load (for each purchase of Units)	Nil	<table><tr><td>Investor exit upon subscription</td><td>Exit load as a % of redemption proceeds</td></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>Nil</td></tr></table>	Investor exit upon subscription	Exit load as a % of redemption proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	Nil	Nil	Nil	Nil	Nil	FIGSF : Nil
Investor exit upon subscription	Exit load as a % of redemption proceeds																						
Day 1	0.0070%																						
Day 2	0.0065%																						
Day 3	0.0060%																						
Day 4	0.0055%																						
Day 5	0.0050%																						
Day 6	0.0045%																						
Day 7 onwards	Nil																						

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

Different plans have a different expense structure

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

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

Scheme Name	Franklin India Debt Hybrid Fund (No. of Segregated Portfolios - 1) ^{##}	Franklin India Equity Savings Fund	Franklin India Pension Plan	Franklin India Multi - Asset Solution Fund	Franklin India Dynamic Asset Allocation Fund of Funds	Franklin India Equity Hybrid Fund
Category	Conservative Hybrid Fund	Equity Savings Fund	Retirement Fund	FOF - Domestic	FOF - Domestic	Aggressive Hybrid Fund
Scheme Characteristics	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	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	28-Sep-2000	27-Aug-2018	31-Mar-1997	28- Nov-2014	31-Oct-2003	10-Dec-1999
Fund Manager	Sachin Padwal-Desai & Umesh Sharma (Debt) Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity) Pyari Menon ^	Lakshmikanth Reddy (Equity) Sachin Padwal-Desai and Umesh Sharma (Fixed Income) Pyari Menon ^	Sachin Padwal-Desai & Umesh Sharma (Debt) Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity)	Paul S Parampreet	Paul S Parampreet	Lakshmikanth Reddy & Krishna Prasad Natarajan (Equity) Sachin Padwal-Desai & Umesh Sharma (Debt) Pyari Menon ^
Benchmark	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	CRISIL Hybrid 35 + 65 - Aggressive Index
Fund Details as on 31 July 2020						
Month End AUM (Rs. in Crores)	218.87	146.80	422.22	19.55	734.57	1342.11
Portfolio Turnover	-	486.65% ^s 498.56% (Equity) ^{**}	-	-	-	98.69% 15.67% (Equity) ^{ss}
Yield To Maturity	5.49%	4.92%	5.99%	-	-	7.75%
Average Maturity	5.51 years	4.39 years	4.81 years	-	-	3.85 years
Modified Duration	4.15 years	3.16 years	3.69 years	-	-	2.96 years
Macaulay Duration	4.32 years	3.32 years	3.83 years	-	-	3.07 years
Expense Ratio ^s	Regular : 2.27% Direct : 1.44%	Regular : 2.09% Direct : 0.92%	Regular : 2.27% Direct : 1.53%	Regular : 1.66% Direct : 1.00%	Regular : 1.46% Direct : 0.50%	Regular : 2.20% Direct : 1.21%
Composition by Assets as on 31 July 2020						
Corporate Debt	12.08%	Equity 70.79% Gilts 2.72% PSU/PFI Bonds 3.82% Corporate Debt 3.54% Money Market Instrument 3.34% Other current asset 15.78%	Gilts 29.79%	Fixed Income 27.39	Fixed Income 18.07	Equity 72.60%
Gilts	32.14%		Equity 29.34%	Equity 29.00	Equity 55.15	Corporate Debt 9.34%
PSU/PFI Bonds	9.73%		Corporate Debt 15.88%	Nippon India ETF Gold Bees 24.19	Other Current Asset 26.77	Gilts 9.42%
Money Market Instruments	8.95%		Money Market Instrument 5.81%	Other Current Asset 19.43		Money Market Instrument 1.83%
Other Assets	11.33%		PSU/PFI Bonds 4.51%			PSU/PFI Bonds 1.00%
Equity	23.24%		Other current asset 7.42%			Other current asset 1.58%
Perpetual Bonds/AT1 Bonds/ Tier II Bonds	2.53%		Perpetual Bonds/AT1 Bonds/Tier II Bonds 7.24%			Perpetual Bonds/AT1 Bonds/Tier II Bonds 4.24%
Composition by Ratings as on 31 July 2020						
AAA and Equivalent ^{ss}	96.06%	100.00%	79.41%	-	-	48.92%
AA+	3.94%	-	9.58%	-	-	5.91%
AA/AA- and Equivalent	-	-	11.01%	-	-	45.17%
A and Equivalent	-	-	-	-	-	-
BBB and Equivalent	-	-	-	-	-	-
B and equivalent	-	-	-	-	-	-
Other Details						
Exit Load (for each purchase of Units)	Upto 10% of the Units within 1 yr – NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr – 1 % After 1 Yr – NIL	Upto 10% of the Units within 1 yr – NIL* Any redemption/switch out in excess of the above limit: Upto 1 Yr – 1 % After 1 Yr – NIL	3%, if redeemed before the age of 58 years (subject to lock-in period) and target amount Nil, if redeemed after the age of 58 years	Upto 3 Yrs - 1%	For exit load of this fund, please refer to the fund page on page 44	Upto 10% of the Units within 1 yr – NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr – 1 %

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

^s The rates specified are the actual expenses charged as at the end of the month. The above ratio includes the GST on Investment Management Fees. The above ratio also includes, proportionate charge in respect of sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable. ^{ss} Sovereign Securities; Call, Cash & Other Current Assets (net of outstanding borrowings, if any) ^s Includes fixed income securities and equity derivatives ^{ss} Computed for equity portion of the portfolio including equity derivatives

For Franklin India Equity Hybrid Fund, Franklin India Debt Hybrid Fund, Franklin India Pension Plan & Franklin India Equity Savings Fund the Maturity & Yield is calculated based on debt holdings in the portfolio.

^{##} Details given are only for Main Portfolio, for segregated portfolio details please refer the fund page

Different plans have a different expense structure

Equity Market Snapshot

Anand Radhakrishnan, CIO – Franklin Equity

Global Markets

Global economic activity improved since lockdowns were lifted, but high frequency data pointed to a pause in recovery, particularly in US. US GDP for the second quarter fell by an annualized rate of 32.9% compared with the previous quarter. While this confirms the largest decline in GDP since the Second World War, investors have been more focused on the recovery in some of the economic data since April. Daily new infections in the US began to rise again from mid-June, and that trend continued throughout most of July. Europe looked to have managed the virus better than many other regions in the second quarter, though there are some concerns about rising cases more recently. Second-quarter GDP fell by 12.1% compared with the previous quarter – the largest quarterly decline in the eurozone's history. China and South Korea have recovered well without significant rise in cases. In China, GDP for the second quarter grew by 3.2% year on year.

Base metals continued to rally in July driven by the improvement in demand following the gradual reopening of the global economy and confidence that any second waves of infection will not require national but only targeted mini lockdowns. Crude and gold also rose for the month.

Monthly Change for July 2020 (%)		Monthly Change for July 2020 (%)	
MSCI AC World Index	5.1	S&P BSE Sensex	7.7
MSCI Emerging Markets	8.4	Nifty 50	7.5
Dow Jones	2.4	Nifty 500	6.6
Nasdaq	6.8	Nifty Midcap 150	4.3
S&P 500	5.5	S&P BSE SmallCap	5.2
FTSE Eurotop 100	-2.6	S&P BSE Finance	1.8
FTSE 100	-4.4	S&P BSE Auto	8.0
Hang Seng	0.7	S&P BSE Information Technology	22.6
Nikkei	-2.6	S&P BSE Fast Moving Consumer Goods	1.7
Brent crude (USD/bbl)	5.2	S&P BSE OIL & GAS	4.0
Spot LME Aluminium USD/MT	4.6	S&P BSE Capital Goods	-1.0
Spot LME Copper USD/MT	7.0	S&P BSE Healthcare	12.4
Spot LME ZINC USD/MT	13.3	S&P BSE Metal	8.5

Domestic Market

The increase in new cases in India continued throughout July and total cases are nearing the 2 million mark. Indian equities rallied in July, following the broader global trend, despite continuing tensions with China and a sharp spike in new coronavirus cases in the country. Gains were made across cap ranges: the large-cap S&P BSE SENSEX gained 8% on the month, while the S&P BSE SmallCap gained 5% and the S&P BSE MidCap gained 6%. Within industries, Metals and Autos were among the strongest performers, gaining 9% and 8%, respectively. The S&P BSE Metals was lifted by a recent surge in precious and industrial metals, whilst growth in consumer demand for automobiles supported the Autos industry.

Localized lockdowns limited the recovery in industrial indicators and led to a worsening in consumption indicators. Industrial activity indicators like power demand (-6.2% from -24%) and rail freight transport (-6.3% from -35.3%) recovered YoY in June from that in May. E-way bill generation used for commercial goods movement by road, rebounded from -84% YoY in April to +7% YoY in the last week of June. Diesel consumption weakened to -21% YoY 1H July from -15.4% YoY in June. The number of daily property registrations in Maharashtra weakened to -32% YoY in 1H July after recovering to -27% YoY in 2H June from lows of -99% YoY in April. Daily passenger vehicle registrations worsened to -50% YoY in 1H July from -25% YoY in 2H June. In 1H July, this weakened for two-wheelers/commercial vehicles/three-wheelers to -53%/-79%/-84% YoY from -28%/-62%/-69% YoY in 2H June. Daily digital peer-to-peer banking transactions under Unified Payment Interface (UPI) + Immediate Payment Service (IMPS) by value/volume for 1H July was +11%/+2% versus the pre-Covid-19 (Feb) level, up from +2%/-6% in 2H June and -40%/-31% in April. Daily credit and debit card transaction volume remain above pre-Covid-19 level.

Macroeconomic Indicators: Macroeconomic indicators remained weak during the month. The India Manufacturing PMI fell to 46.0 in July from 47.2 in June, led by a decline in manufacturing output and new orders. New export orders index, however, increased, along with employment and price indices. All indices remain below 50, indicating continued decline in activity at a faster pace than in June, but at a much slower pace than in April and May. Service PMI rose slightly to 34.2 in July from 33.7 in June, led by an increase in the outstanding business and new export orders indices. The outstanding business and input price indices were recorded above 50, driven by an expansion in backlogs and input

costs. Growth in industrial production recovered in May to -34.7% YoY from -57.6% in April. All sub-indices contracted in YoY terms but expanded sequentially from extremely low levels in April, as nationwide lockdown rules were relaxed. INR appreciated in July by 0.92%.

India's headline CPI inflation rose sharply to 7.2% YoY, 6.3% YoY and 6.1% YoY in April, May and June respectively from the last published figure of 5.8% YoY in March. Core inflation (measured by headline excluding food, fuel and transport) picked up in April, and May compared to March; and then stayed flat in June. Food inflation rose in April due to supply-chain constraints from lockdown restrictions, however with gradual lifting of these restrictions, food inflation eased in May and June. Fuel inflation also picked up in June compared to May. The merchandise trade balance turned positive first time since Jan 2002 at USD 0.8 bn in June compared to a deficit of USD 3.1 bn in May. Exports continued to improve though contracting by 12.4% (YoY June 2020). Imports fell compared to the month of May and contracted by 47.6% (YoY June 2020).

Corporate Earnings: The impact of lockdown during most part of Q1FY21 was reflected in the earnings reported so far. Sales and earnings contracted for most sectors. Corporates employed efficient cost management strategies to protect margins. Information technology (cost control, deal wins and robust deal pipelines) and healthcare (reduction in operating expenditure) sectors posted strong results beating market expectations and also presented positive forward estimates. Banks mostly reported a decline in the moratorium books and high liquidity in the balance sheets hurt margins. Consumer sector (good monsoon, rural demand for low-ticket items and cost control), auto (cost management), telecom (higher data usage) and metals (improving demand) sectors also posted results that beat market estimates. Other sectors including capital goods (working capital stress), cement (softer prices) infrastructure (slower resumption of projects), oil & gas (improving demand as economic activities pick up) are expected to see a more gradual recovery in earnings led by evolving economic situations.

Outlook

As India continues on the path of phased reopening of the economy, a resurgence in COVID cases at regional levels has led to localized lockdowns. This has made the unlocking process patchy and is contributing to demand destruction, restricting the rebound in many high frequency indicators. Slower economic recovery is expected on delayed pick up in consumption and investment activities. However, agriculture sector growth and government spending are likely to provide support. Rural economic growth is expected to pick up faster as compared to urban growth recovery due to expectation of normal monsoon aiding Kharif crop.

Overall stimulus measures are expected to push the government debt rate higher. Extent of fiscal breach could in turn determine the incremental market borrowing. The RBI expects real GDP to contract in H1FY21 with a negative outlook for FY21. The central bank sees risks to growth recovery projection if (i) spread of pandemic is prolonged (ii) monsoon ends deficient (iii) global financial market volatility increases.

Globally, the easing of lockdowns and reopening of the economies has sparked hopes of a quick turnaround in the global economic growth with some high frequency consumption and investment indicators bouncing back meaningfully. However, concerns about possibility of a second wave of infections is weighing on these economies. Synchronized policy response by major global economies, a global positive, could augur well to counter the pandemic led economic slump and push for faster recovery in world output growth. This in turn is, however, pushing debt levels of the economies higher than the levels seen post GFC in 2008. Speed of economic growth resurrection will be contingent on growth trends in COVID-19 cases, extent of lockdown in various states, elongated domestic and global demand recovery timeframes as well as sustainability of support from policy measures.

An interesting trend to spot is the simultaneous appreciation seen in risky assets (equity) safe haven assets (gold) and low risk assets (sovereign bonds). Increased global liquidity and return of risk appetite despite the persistence of pandemic have contributed to this trend. Key positives for the Indian economy stem from a positive trade balance (after 18 years), rising forex reserves (all time high), expectation of inflation levels easing out once supply disruption-led price spikes normalize and policy measures supporting growth recovery among other factors.

From an investment perspective, (i) diversified equity funds with core exposure to large caps and (ii) mid and small cap segment which offer relatively favorable valuation may together present medium to long term opportunity within the equity market. We suggest staggered investments to mitigate portfolio volatility and sharp drawdowns in the current stressful market.

Fixed Income Market Snapshot

Santosh Kamath, CIO - Fixed Income

Global long-term bond yields of major economies ended lower in July as investors gravitated towards safe-haven government bonds amidst surplus liquidity. During the month, the yields on the 10-year government bonds moved in a range of 3 to 40 bps, across economies. In the July monetary policy meeting, the Federal Reserve Open Market Committee (FOMC) unanimously decided to maintain the federal fund rate at 0-0.25% considering the impact of the pandemic on the US economy and the significant near and medium-term risks to economy activity, employment, and inflation. This is the third policy meeting where the FOMC chose to maintain status quo. US benchmark 10-year yields fell by 15 bps during the month, trading at the lowest level seen since early March 2020. The US GDP for Q2CY20 fell by an annual rate of 32.9% due to reduced consumer spending, particularly on services such as health care, food services, recreation, and transportation. The European Central Bank (ECB) kept its main refinancing rate unchanged at 0% while the deposit rate remained at a record low of -0.5%. In addition, the central bank pledged to buy up to Euro 1.35 trillion worth of debt through June 2021 under its Pandemic Emergency Purchase Programme (PEPP). The Politburo of China indicated that despite the better-than expected GDP growth in Q2, top policymakers are not complacent about the economic outlook, as the economy continues to face uncertainties in both the near and medium-terms. The Chinese economy is likely to face weak external demand due to continued global spread of COVID-19 and its consequent impact on economic activity. China is also facing mid to long-term challenges stemming from geopolitical tensions and potential supply chain disruptions. Within China, the public sector has benefited from a stronger financing push for infrastructure projects. On the other hand, the private sector has been hit harder by the global pandemic. Its woes have been further exacerbated by weak profits, inventory overhang, and the ongoing China-US trade tensions. The Politburo meeting also emphasized that China's monetary policy should be more targeted, flexible, and proper. It pledged to keep reasonable growth in the money supply and total social financing (TSF) and push financing costs significantly lower. This is in line with the recent announcements made by People Bank of China, including maintaining money supply and credit growth at "significantly higher" levels than last year, and lowering lending rates as a way to meet the government's target of "letting the banking system to give up RMB 1.5trn of profits to the real economy this year."

Domestic Market Scenario

Second Bi-monthly Monetary Policy Review

The Reserve Bank of India (RBI) in its monetary policy review on August 6, 2020, kept the repo rate unchanged at 4.00%, in line with our expectation. The MPC maintained its accommodative policy stance mentioning that it would remain accommodative for as long as it is necessary to revive growth and mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target. The next MPC meeting is scheduled to be held from September 29 to October 1, 2020.

Yields : In July, the 91-day treasury bill yield rose by 17bps while the 10-year government securities' yield was down by 6bps. The fall in yields was due to RBI's special Open Market Operations (OMOs) along with expectations of measures to absorb excess supply of government securities. However, the fall was partly offset due to fear of over supply of government securities and retail inflation surpassing RBI's upper tolerance limit in June, prompting anticipations of a status quo by the central bank. Faced with revenue shortfalls due to the lockdown, state governments have been resorting to market borrowings to meet their funding requirements. In the current FY21, 25 states and 1 UT have cumulatively raised INR 2.15 trillion via market borrowings, which is a 63% increase from the borrowings in the corresponding period of FY20.

Forex: The outstanding liquidity in the banking system continued to be in surplus mode in July 2020 and was at INR 3.82 trillion, as on July 31. However, the liquidity was capped due to month end fund requirement by Government. Under the INR 3 trillion of Emergency Credit Line Guarantee Scheme for MSMEs, banks have sanctioned INR 1.36 trillion to the MSMEs out of which INR 872 billion were disbursed as of July 29, 2020. The daily net absorption by the RBI from the banking system widened from INR 6.34 trillion as on June 26, 2020 to INR 6.55 trillion as on July 31, 2020.

Macro

Inflation: With a partial easing of nation-wide restrictions, the ministry has released the general CPI index for the month of June 2020, though with a low response rate. As per the provisional estimate for the month, the retail inflation

was at 6.1%, breaching the upper band of the RBI's inflation target (4% with +/- 2%). The ministry has also released imputed index for April 2020 and May 2020, on the basis of which the inflation during these months was recorded at 7.2% and 6.3%, respectively. The core inflation has risen for the fourth successive month to 5.1%.

For third successive month in June 2020, the Wholesale Price Inflation (WPI) recorded a deflationary trajectory. WPI for June was recorded at -1.8% compared to -3.2% in May 2020, due to increase in manufactured products, primary article, and the food index. The market expects the WPI to move closer to zero from its negative trajectory as food prices are likely to go up due to seasonal variations, re-imposition of lockdown measures in the certain parts of the country and increase in the prices of petrol and diesel.

Fiscal Deficit: The fiscal deficit for Q1FY21 stood at INR 6.62 trillion or 83.2% against 61% registered in the corresponding period a year ago, reflecting the impact of the coronavirus pandemic on tax collections and as the government front-loaded its spending. Lower tax and non-tax revenues coupled with higher capital expenditure have contributed to the widening of the fiscal deficit.

Outlook:

The RBI's Monetary Policy Committee (MPC) voted unanimously in favour of keeping the policy repo rate unchanged, in line with our expectation. It proposed to continue with the accommodative stance for as long as necessary, to revive growth and mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward.

Post the announcement, yields hardened by 4-5bps across the yield curve. The decision indicates that the committee would monitor for a durable reduction in inflation before it considers lowering the policy rates again.

The RBI refrained from announcing growth and inflation forecasts for the year. However, it expects GDP growth to contract in FY21 and inflation prints to remain elevated in Q2FY21, before moderating in H2FY21. Due to COVID-19 related supply chain disruptions, near-term inflation is expected to remain high. However, the RBI mentioned that upside risks to inflation may be mitigated by a normal monsoon and due to base effect.

On a cumulative basis (from June 1 to July 22), the South West monsoon progress has been at a 6 year best with rainfall being 6% above the Long Period Average (LPA). However, over the last few weeks, rainfall has weakened in most parts of India, especially northwest and central India. Weekly rainfall has been 12.5% lower than the LPA. Reservoir levels are at a surplus which bodes well for the ongoing Kharif and upcoming winter sowing season.

Faced with revenue shortfalls due to the lockdown of the last 4 months, central and state governments have been increasingly resorting to market borrowings to meet their funding requirements. There has been a marked increase in borrowings across most states in the current fiscal year when compared to the previous fiscal. The market is currently witnessing a high supply of government securities and State Development Loans (SDLs). In the absence of any announcements for ameliorating the supply situation like Open Market Operations (OMOs), a dispensation to banks to increase the Held to Maturity (HTM) portion, or any other similar measures, we expect yields to remain range bound in the short to mid end of the curve. However, for the long-end of the curve, we envisage an upward bias. Any significant upside is likely to be capped by yield management tools. The RBI highlighted that while there is still space for further rate cuts, it would like to use this space more judiciously when its most effective. Depending on the inflation trajectory, we expect a 25 to 50bps rate cut. However, the timing of such rate cuts would be data dependent.

In the current market environment, we continue to remain positive on duration strategies with a focus on the short to mid part of the yield curve as it offers better risk-reward to the investors. Investors may consider investing in funds having such exposure with lower volatility.

	30-Jun-20	31-Jul-20
10Y Benchmark: 5.79% GS 2030	5.88	5.83
Call rates	4.10%	4.10%
Exchange rate	75.51	74.82

Franklin India Bluechip Fund



FBCF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Large Cap Fund

SCHEME CHARACTERISTICS

Min 80% Large Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 1, 1993

FUND MANAGER(S)

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

BENCHMARK

Nifty 100

NAV AS OF JULY 31, 2020

Growth Plan	₹ 417.9854
Dividend Plan	₹ 30.7872
Direct - Growth Plan	₹ 445.0201
Direct - Dividend Plan	₹ 33.6955

FUND SIZE (AUM)

Month End	₹ 5117.54 crores
Monthly Average	₹ 5167.50 crores

TURNOVER

Portfolio Turnover	45.26%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	5.86%
Beta	0.91
Sharpe Ratio*	-0.29

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.94%

EXPENSE RATIO* (DIRECT) : 1.23%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 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

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Hero MotoCorp Ltd	200000	5353.00	1.05
Tata Motors Ltd DVR	8000000	3000.00	0.59
Auto Ancillaries			
Apollo Tyres Ltd	3300000	3572.25	0.70
Banks			
ICICI Bank Ltd*	13800000	47858.40	9.35
State Bank of India*	21000000	40204.50	7.86
Axis Bank Ltd*	8300000	35826.95	7.00
HDFC Bank Ltd*	3200000	33049.60	6.46
Federal Bank Ltd	20000000	10780.00	2.11
Cement			
ACC Ltd*	1930000	27511.19	5.38
Ultratech Cement Ltd*	575000	23674.48	4.63
Ambuja Cements Ltd	6000000	13206.00	2.58
Grasim Industries Ltd	2000000	12661.00	2.47
Construction Project			
Larsen & Toubro Ltd	1000000	9134.50	1.78
Gas			
GAIL (India) Ltd	14500000	14014.25	2.74
Healthcare Services			
Apollo Hospitals Enterprise Ltd	300000	5023.80	0.98
Non - Ferrous Metals			
Hindalco Industries Ltd	4500000	7339.50	1.43

@ Reverse Repo : 9.73%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.16%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Oil			
Oil & Natural Gas Corporation Ltd	3500000	2740.50	0.54
Petroleum Products			
Bharat Petroleum Corporation Ltd*	5700000	23586.60	4.61
Indian Oil Corporation Ltd*	24000000	21228.00	4.15
Pharmaceuticals			
Lupin Ltd*	2200000	20384.10	3.98
Dr. Reddy's Laboratories Ltd	200000	9042.10	1.77
Power			
NTPC Ltd	21400000	18618.00	3.64
Software			
Infosys Ltd	1540460	14880.84	2.91
Telecom - Services			
Bharti Airtel Ltd*	7000000	38839.50	7.59
Transportation			
Interglobe Aviation Ltd	2000000	19597.00	3.83
Total Equity Holdings		461126.05	90.11
Total Holdings		461,126.05	90.11
Call, cash and other current asset		50,627.86	9.89
Total Asset		511,753.91	100.00

* Top 10 holdings

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

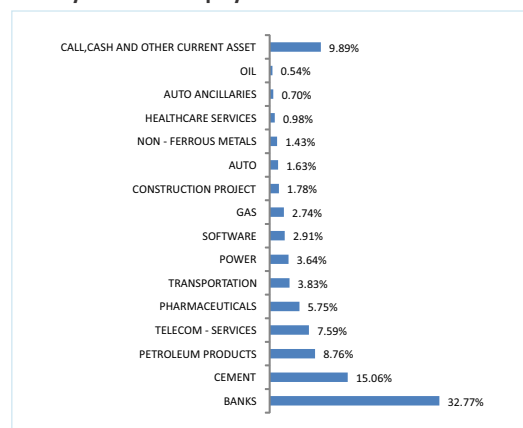
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,830,000
Total value as on 31-Jul-2020 (Rs)	120,134	341,285	612,164	964,247	1,662,457	31,694,975
Returns	0.21%	-3.44%	0.79%	3.89%	6.35%	17.26%
Total value of B: Nifty 100 TRI ^ ^	125,067	377,062	710,120	1,098,911	1,897,127	16,695,322
B:Nifty 100 TRI ^ ^ Returns	7.94%	3.03%	6.68%	7.55%	8.86%	13.02%
Total value of AB: Nifty 50* TRI	125,030	377,675	712,891	1,111,815	1,916,382	16,298,275
AB: Nifty 50* TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	12.86%

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

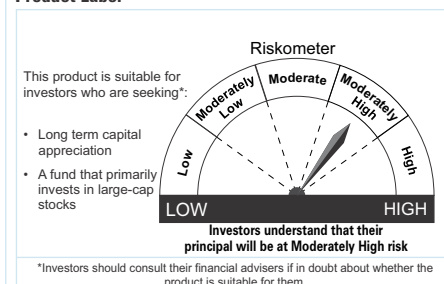
^ ^ Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996, S&P BSE SENSEX TRI values from 19.08.1996 to 04.06.2018 and Nifty 100 TRI values since 04.06.2018, * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Industry Allocation - Equity Assets



Product Label



FRANKLIN
TEMPLETON

Franklin India Equity Fund

(Erstwhile Franklin India Prima Plus)



FIEF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Multi Cap Fund

SCHEME CHARACTERISTICS

Min 65% Equity across Large, Mid & Small Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 29, 1994

FUND MANAGER(S)

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

BENCHMARK

Nifty 500

NAV AS OF JULY 31, 2020

Growth Plan	₹ 531.8891
Dividend Plan	₹ 30.0156
Direct - Growth Plan	₹ 570.3560
Direct - Dividend Plan	₹ 32.9553

FUND SIZE (AUM)

Month End	₹ 8419.00 crores
Monthly Average	₹ 8459.99 crores

TURNOVER

Portfolio Turnover	34.73%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.10%
Beta	0.93
Sharpe Ratio*	-0.28

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.83%

EXPENSE RATIO* (DIRECT) : 1.10%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd*	6700000	40632.15	4.83
TVS Motor Co Ltd	4500000	17437.50	2.07
Tata Motors Ltd	16500000	17267.25	2.05
Tata Motors Ltd DVR	5000000	1875.00	0.22
Auto Ancillaries			
Apollo Tyres Ltd	3000000	3247.50	0.39
Banks			
HDFC Bank Ltd*	6400000	66099.20	7.85
ICICI Bank Ltd*	12500000	43350.00	5.15
Axis Bank Ltd*	8000000	34532.00	4.10
State Bank of India*	13000000	24888.50	2.96
Kotak Mahindra Bank Ltd*	1500000	20486.25	2.43
Karur Vysya Bank Ltd	7000000	2418.50	0.29
Cement			
ACC Ltd	1400000	19956.30	2.37
Grasim Industries Ltd	3100000	19624.55	2.33
Ultratech Cement Ltd	4600000	18939.58	2.25
JK Lakshmi Cement Ltd	3200000	9419.20	1.12
Construction Project			
Larsen & Toubro Ltd*	3200000	29230.40	3.47
Consumer Durables			
Voltas Ltd	3100000	18550.40	2.20
Consumer Non Durables			
United Breweries Ltd	2030000	19318.50	2.29
United Spirits Ltd	3200000	18598.40	2.21
Marico Ltd	4800000	17445.60	2.07
Jyothy Labs Ltd	8700000	10718.40	1.27
Dabur India Ltd	2000000	10271.00	1.22
Finance			
ICICI Prudential Life Insurance Co Ltd	3900000	17637.75	2.09
Aditya Birla Capital Ltd	12000000	6492.00	0.77
Gas			
GAIL (India) Ltd	12000000	11598.00	1.38
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co Ltd	3097076	2364.62	0.28
Industrial Capital Goods			
CG Power and Industrial Solutions Ltd	22000000	2046.00	0.24
Industrial Products			
Finolex Industries Ltd	1855722	8544.67	1.01
SKF India Ltd	520000	7644.00	0.91
Cummins India Ltd	1900000	7631.35	0.91
Bharat Forge Ltd	1100000	4201.45	0.50
Media & Entertainment			
Jagran Prakashan Ltd	7000000	2684.50	0.32
Non - Ferrous Metals			
Hindalco Industries Ltd	1500000	2446.50	0.29

@ Reverse Repo : 3.08%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.12%

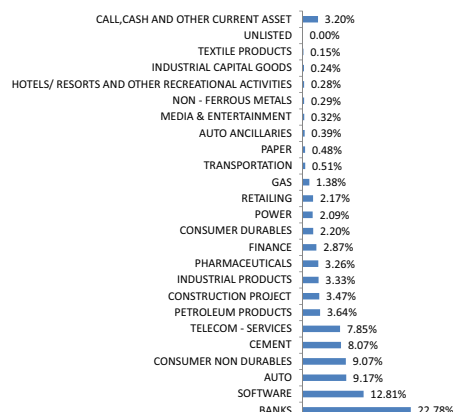
SIP - If you had invested ₹ 10000 every month in FIEF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	3,090,000
Total value as on 31-Jul-2020 (Rs)	121,785	342,090	615,955	1,010,371	1,864,970	55,013,640
Returns	2.78%	-3.29%	1.03%	5.20%	8.54%	18.43%
Total value of B: Nifty 500 ¹ TRI	124,837	364,797	685,470	1,094,460	1,911,265	23,015,843
B:Nifty 500 ¹ TRI Returns	7.58%	0.86%	5.27%	7.44%	9.00%	13.27%
Total value of AB: Nifty 50 ¹ TRI	125,030	377,675	712,891	1,111,815	1,916,382	20,144,559
AB: Nifty 50 ¹ TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	12.47%

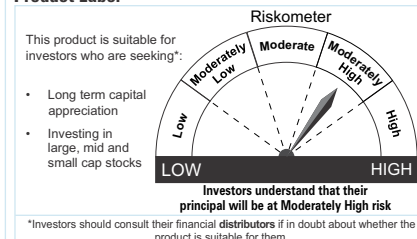
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy,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

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

Industry Allocation - Equity Assets



Product Label



Franklin India Equity Advantage Fund

(Erstwhile Franklin India Flexi Cap Fund)

FIEAF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Large & Mid Cap Fund

SCHEME CHARACTERISTICS

Min 35% Large Caps & Min 35% Mid Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

March 2, 2005

FUND MANAGER(S)

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

BENCHMARK

Nifty LargeMidcap 250 (effective February 11, 2019)

NAV AS OF JULY 31, 2020

Growth Plan	₹ 66.9432
Dividend Plan	₹ 11.7353
Direct - Growth Plan	₹ 70.8587
Direct - Dividend Plan	₹ 12.7322

FUND SIZE (AUM)

Month End	₹ 2016.32 crores
Monthly Average	₹ 2022.99 crores

TURNOVER

Portfolio Turnover	43.00%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.84%
Beta	0.91
Sharpe Ratio*	-0.34

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*	: 2.10%
EXPENSE RATIO* (DIRECT)	: 1.16%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd*	1146570	6953.37	3.45
Ashok Leyland Ltd	4919680	2393.42	1.19
Tata Motors Ltd DVR	3415915	1280.97	0.64
Auto Ancillaries			
Balkrishna Industries Ltd	357387	4724.83	2.34
Sundaram Clayton Ltd	42129	656.07	0.33
Banks			
Axis Bank Ltd*	3161548	13646.82	6.77
HDFC Bank Ltd*	1238046	12786.54	6.34
ICICI Bank Ltd*	2485871	8621.00	4.28
Federal Bank Ltd	8330054	4489.90	2.23
City Union Bank Ltd	2118215	2567.28	1.27
IndusInd Bank Ltd	330528	1731.14	0.86
Cement			
The Ramco Cements Ltd	364298	2520.76	1.25
Grasim Industries Ltd	380035	2405.81	1.19
Ambuja Cements Ltd	188143	414.10	0.21
Chemicals			
Tata Chemicals Ltd	1001059	3060.24	1.52
Construction			
Phoenix Mills Ltd	105014	647.94	0.32
Construction Project			
Larsen & Toubro Ltd	399838	3652.32	1.81
Consumer Durables			
Volta Ltd	323797	1937.60	0.96
Consumer Non Durables			
Tata Consumer Products Ltd	641207	2744.69	1.36
United Breweries Ltd	247050	2351.05	1.17
Kansai Nerolac Paints Ltd	312320	1354.06	0.67
Fertilisers			
Coromandel International Ltd	511291	3988.58	1.98
Finance			
Cholamandalam Financial Holdings Ltd*	1561999	5179.59	2.57
PNB Housing Finance Ltd	1174352	2456.74	1.22
Equitas Holdings Ltd	1113029	546.50	0.27
Gas			
Gujarat State Petronet Ltd	2265841	4639.31	2.30
Petronet LNG Ltd	1532307	3797.82	1.88
Healthcare Services			
Apollo Hospitals Enterprise Ltd*	357232	5982.21	2.97
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co Ltd	4517530	3449.13	1.71
Lemon Tree Hotels Ltd	5150797	1215.59	0.60
Industrial Capital Goods			
Bharat Electronics Ltd*	7544411	7231.32	3.59
Industrial Products			
Mahindra CIE Automotive Ltd	2469496	2679.40	1.33
Finolex Cables Ltd	360275	971.84	0.48

@ Reverse Repo : 2.67%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.07%

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	1,850,000
Total value as on 31-Jul-2020 (Rs)	116,220	320,224	570,382	919,970	1,670,848	4,042,499
Returns	-5.80%	-7.46%	-1.99%	2.56%	6.44%	9.47%
Total value of B: Nifty LargeMidcap 250 Index TRI	124,884	364,602	685,041	1,093,733	1,909,942	4,211,269
B:Nifty LargeMidcap 250 Index TRI Returns	7.65%	0.83%	5.24%	7.42%	8.99%	9.95%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	4,274,262
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	10.12%

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

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

Industry Allocation - Equity Assets



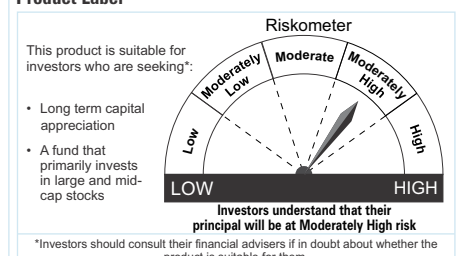
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
SKF India Ltd	65000	955.50	0.47
NRB Bearings Ltd	724550	563.34	0.28
Media & Entertainment			
Jagran Prakashan Ltd	1656994	635.46	0.32
Dish TV India Ltd	4997148	359.79	0.18
Non - Ferrous Metals			
Hindalco Industries Ltd	1724884	2813.29	1.40
National Aluminium Co Ltd	3050843	999.15	0.50
Paper			
Century Textile & Industries Ltd	397199	1223.17	0.61
Petroleum Products			
Indian Oil Corporation Ltd	3938381	3483.50	1.73
Hindustan Petroleum Corporation Ltd	1225067	2633.89	1.31
Pharmaceuticals			
Cadila Healthcare Ltd	1052564	4088.16	2.03
Dr. Reddy's Laboratories Ltd	67295	3042.44	1.51
Lupin Ltd	211893	1963.29	0.97
Power			
Tata Power Co Ltd*	16577483	8073.23	4.00
CESC Ltd	710784	3906.11	1.94
NHPC Ltd	18217899	3698.23	1.83
NTPC Ltd	1892345	1646.34	0.82
Retailing			
Aditya Birla Fashion and Retail Ltd	805716	1004.73	0.50
Spencers Retail Ltd	269073	225.75	0.11
Aditya Birla Fashion and Retail Ltd - Partly-Paid Rights ##	94174	65.64	0.03
Spencers Retail Ltd - Rights Entitlements ##	35876	3.19	0.00**
Software			
Infosys Ltd*	1829339	17671.41	8.76
Tech Mahindra Ltd	283932	1935.42	0.96
Cyient Ltd	415509	1371.18	0.68
Telecom - Services			
Bharti Airtel Ltd*	1583873	8788.12	4.36
Textile Products			
K.P.R. Mill Ltd	417110	1748.94	0.87
Himatsingka Seide Ltd	656332	403.64	0.20
Total Equity Holdings		196380.90	97.39

Total Holdings	196,380.90	97.39
Call, cash and other current asset	5,250.94	2.61
Total Asset	201,631.85	100.00

Awaiting Listing

* Top 10 holdings
** Less than 0.01

Product Label



Franklin India Taxshield

FIT

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

An Open-End Equity Linked Savings Scheme

SCHEME CATEGORY

ELSS

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

April 10, 1999

FUND MANAGER(S)

Lakshminanth Reddy & R. Janakiraman

BENCHMARK

Nifty 500

NAV AS OF JULY 31, 2020

Growth Plan	₹ 488.2023
Dividend Plan	₹ 32.4668
Direct - Growth Plan	₹ 522.3673
Direct - Dividend Plan	₹ 35.6015

FUND SIZE (AUM)

Month End	₹ 3452.68 crores
Monthly Average	₹ 3430.56 crores

TURNOVER

Portfolio Turnover	26.28%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.19%
Beta	0.94
Sharpe Ratio*	-0.31

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.94%

EXPENSE RATIO* (DIRECT) : 1.04%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 500/500

MINIMUM INVESTMENT FOR SIP

₹ 500/500

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 500/500

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units) Nil

Different plans have a different expense structure

TAX BENEFITS

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

LOCK-IN PERIOD

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

Scheme specific risk factors: All investments in Franklin India Taxshield are subject to a lock-in-period of 3 years from the date of respective allotment and the unit holders cannot redeem, transfer, assign or pledge the units during this period. The Trustee, AMC, their directors or 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**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd*	1859699	11278.14	3.27
Bajaj Auto Ltd	137369	4127.87	1.20
Tata Motors Ltd	2746634	2874.35	0.83
TVS Motor Co Ltd	265282	1027.97	0.30
Tata Motors Ltd DVR	1791828	671.94	0.19
Auto Ancillaries			
Balkrishna Industries Ltd	402972	5327.49	1.54
Banks			
HDFC Bank Ltd*	2630104	27163.71	7.87
Axis Bank Ltd*	6104842	26351.55	7.63
ICICI Bank Ltd*	4383052	15200.42	4.40
Kotak Mahindra Bank Ltd	474652	6482.56	1.88
State Bank of India	1935519	3705.55	1.07
Cement			
Grasim Industries Ltd	1081440	6846.06	1.98
Ambuja Cements Ltd	311857	686.40	0.20
Construction Project			
Larsen & Toubro Ltd	757133	6916.03	2.00
Consumer Durables			
Titan Co Ltd	199808	2084.50	0.60
Volta Ltd	300000	1795.20	0.52
Consumer Non Durables			
United Breweries Ltd	871834	8296.81	2.40
United Spirits Ltd	896279	5209.17	1.51
Kansai Nerolac Paints Ltd	607174	2632.40	0.76
Ferrous Metals			
Tata Steel Ltd	960704	3519.06	1.02
Finance			
Cholamandalam Financial Holdings Ltd	1338759	4439.32	1.29
PNB Housing Finance Ltd	1158898	2424.41	0.70
Equitas Holdings Ltd	1695647	832.56	0.24
Gas			
Petronet LNG Ltd*	4078627	10108.88	2.93
Gujarat State Petronet Ltd	2995176	6132.62	1.78
GAIL (India) Ltd	2792178	2698.64	0.78
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co Ltd	6223868	4751.92	1.38
Lemon Tree Hotels Ltd	6320734	1491.69	0.43
Industrial Capital Goods			
Bharat Electronics Ltd	3970503	3805.73	1.10
Industrial Products			
Mahindra CIE Automotive Ltd	2516044	2729.91	0.79

@ Reverse Repo : 8.10%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.08%

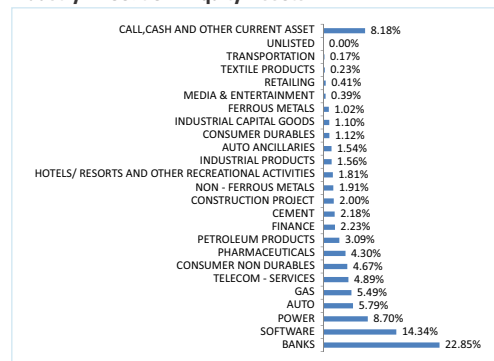
SIP - If you had invested ₹ 10000 every month in FIT (Regular Plan)

	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	2,560,000
Total value as on 31-Jul-2020 (Rs)	116,633	329,206	592,422	968,263	1,787,930	18,855,780
Returns	-5.17%	-5.72%	-0.50%	4.00%	7.74%	16.14%
Total value of B: Nifty 500 TRI	124,837	364,797	685,470	1,094,460	1,911,265	13,429,441
B:Nifty 500 TRI Returns	7.58%	0.86%	5.27%	7.44%	9.00%	13.60%
Total value of AB: Nifty 50* TRI	125,030	377,675	712,891	1,111,815	1,916,382	12,327,583
AB: Nifty 50* TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	12.95%

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

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

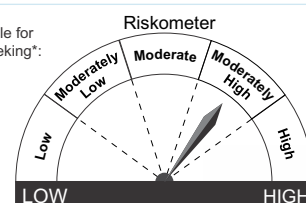
Industry Allocation - Equity Assets



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



Investors understand that their principal will be at Moderately High risk

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

Franklin India Focused Equity Fund

(Erstwhile Franklin India High Growth Companies Fund)

FIFE

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Focused Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

July 26, 2007

FUND MANAGER(S)

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

BENCHMARK

Nifty 500

NAV AS OF JULY 31, 2020

Growth Plan	₹ 36.0486
Dividend Plan	₹ 19.5439
Direct - Growth Plan	₹ 39.0047
Direct - Dividend Plan	₹ 21.6789

FUND SIZE (AUM)

Month End	₹ 6999.04 crores
Monthly Average	₹ 7144.91 crores

TURNOVER

Portfolio Turnover	51.30%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.54%
Beta	0.97
Sharpe Ratio*	-0.23

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*	: 1.87%
EXPENSE RATIO* (DIRECT)	: 1.11%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)
1% if redeemed/switched-out within one year of allotment.

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd DVR	10970698	4114.01	0.59
Banks			
State Bank of India*	37000000	70836.50	10.12
ICICI Bank Ltd*	19500000	67626.00	9.66
Axis Bank Ltd*	12000000	51798.00	7.40
HDFC Bank Ltd*	3800000	39246.40	5.61
Federal Bank Ltd	36000000	19404.00	2.77
Cement			
ACC Ltd*	3100000	44188.95	6.31
Ultratech Cement Ltd*	825000	33967.73	4.85
JK Lakshmi Cement Ltd	4500000	13245.75	1.89
Orient Cement Ltd	17200000	11068.20	1.58
Construction			
Sobha Ltd	4800000	10514.40	1.50
ITD Cementation India Ltd	15000000	6787.50	0.97
Somany Ceramics Ltd	3200000	4129.60	0.59
Construction Project			
Larsen & Toubro Ltd	1000000	9134.50	1.31
Gas			
GAIL (India) Ltd	17000000	16430.50	2.35
Healthcare Services			
Apollo Hospitals Enterprise Ltd	267701	4482.92	0.64

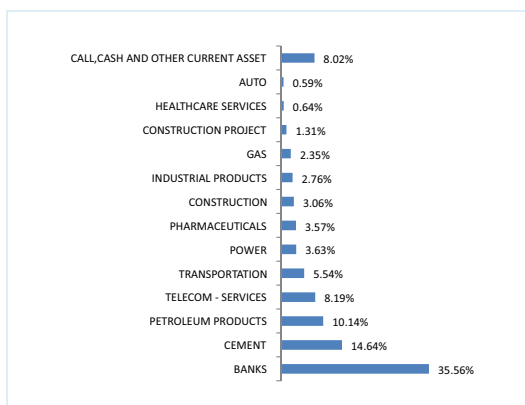
@ Reverse Repo : 7.69%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.33%

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

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,570,000
Total value as on 31-Jul-2020 (Rs)	116,861	338,566	621,660	1,050,718	2,070,892	3,550,084
Returns	-4.82%	-3.95%	1.40%	6.30%	10.52%	11.72%
Total value of B: Nifty 500 TRI	124,837	364,797	685,470	1,094,460	1,911,265	3,009,657
B:Nifty 500 TRI Returns	7.58%	0.86%	5.27%	7.44%	9.00%	9.43%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	3,007,301
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	9.42%

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.

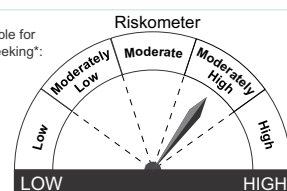
Industry Allocation - Equity Assets



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.



**FRANKLIN
TEMPLETON**

Templeton India Value Fund

(Erstwhile Templeton India Growth Fund)

TIVF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following a value investment strategy

SCHEME CATEGORY

Value Fund

SCHEME CHARACTERISTICS

Value Investment Strategy
(Min 65% Equity)

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 10, 1996

FUND MANAGER(S)

Anand Radhakrishnan & Lakshminanth Reddy

BENCHMARK

S&P BSE 500

(effective February 11, 2019)

NAV AS OF JULY 31, 2020

Growth Plan	₹ 204.2602
Dividend Plan	₹ 44.6719
Direct - Growth Plan	₹ 215.9468
Direct - Dividend Plan	₹ 48.0984

FUND SIZE (AUM)

Month End	₹ 394.39 crores
Monthly Average	₹ 394.32 crores

TURNOVER

Portfolio Turnover	48.29%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.80%
Beta	0.99
Sharpe Ratio*	-0.48

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.52%

EXPENSE RATIO* (DIRECT) : 1.56%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd*	330000	2001.29	5.07
Tata Motors Ltd DVR	3000000	1125.00	2.85
Ashok Leyland Ltd	600000	291.90	0.74
Auto Ancillaries			
Apollo Tyres Ltd	450000	487.13	1.24
Banks			
ICICI Bank Ltd*	800000	2774.40	7.03
State Bank of India*	1400000	2680.30	6.80
HDFC Bank Ltd*	250000	2582.00	6.55
Axis Bank Ltd	200000	863.30	2.19
Federal Bank Ltd	1600000	862.40	2.19
Cement			
Grasim Industries Ltd*	210000	1329.41	3.37
Chemicals			
Tata Chemicals Ltd	250000	764.25	1.94
Consumer Non Durables			
ITC Ltd*	800000	1553.20	3.94
Tata Consumer Products Ltd	230000	984.52	2.50
Emami Ltd	300000	719.55	1.82
Finance			
PNB Housing Finance Ltd	200000	418.40	1.06
Equitas Holdings Ltd	800000	392.80	1.00
Gas			
GAIL (India) Ltd	800000	773.20	1.96
Industrial Capital Goods			
Bharat Electronics Ltd	1100000	1054.35	2.67
Industrial Products			
Finolex Cables Ltd	200000	539.50	1.37
Minerals/Mining			
Coal India Ltd	800000	1034.00	2.62

@ Reverse Repo : 7.58%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.04%

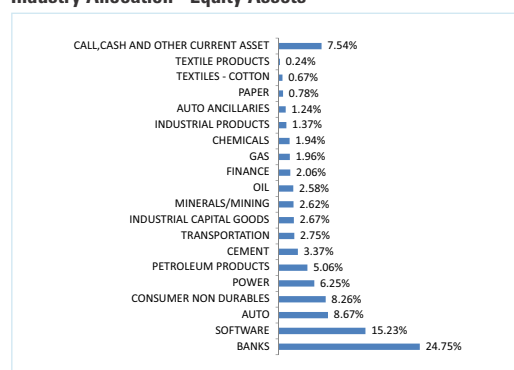
SIP - If you had invested ₹ 10000 every month in TIVF (Regular Plan - Dividend)

	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	2,870,000
Total value as on 31-Jul-2020 (Rs)	116,969	307,702	553,463	887,031	1,529,382	21,740,821
Returns	-4.66%	-9.94%	-3.17%	1.54%	4.74%	14.47%
Total value of B: S&P BSE 500 TRI	125,228	379,155	712,711	1,093,839	1,763,414	NA
B:S&P BSE 500 TRI Returns	8.19%	3.40%	6.82%	7.42%	7.47%	NA
Total value of S&P BSE SENSEX TRI	125,264	386,540	735,342	1,142,512	1,978,459	18,185,780
S&P BSE SENSEX TRI Returns	8.25%	4.68%	8.07%	8.64%	9.66%	13.30%

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

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

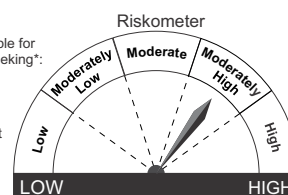
Industry Allocation - Equity Assets



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- An equity 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 July 31, 2020

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme predominantly investing in dividend yielding stocks

SCHEME CATEGORY

Dividend Yield Fund

SCHEME CHARACTERISTICS

Predominantly Dividend Yielding Stocks (Min 65% Equity)

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

May 18, 2006

FUND MANAGER(S)

Lakshmikanth Reddy & Anand Radhakrishnan

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

BENCHMARK

Nifty Dividend Opportunities 50 (effective February 11, 2019)

NAV AS OF JULY 31, 2020

Growth Plan	₹ 43.1657
Dividend Plan	₹ 12.5152
Direct - Growth Plan	₹ 45.3986
Direct - Dividend Plan	₹ 13.3840

FUND SIZE (AUM)

Month End	₹ 772.58 crores
Monthly Average	₹ 762.28 crores

TURNOVER

Portfolio Turnover	32.62%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	5.37%
Beta	0.99
Sharpe Ratio*	-0.26

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.37%

EXPENSE RATIO* (DIRECT) : 1.27%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Bajaj Auto Ltd	32930	989.53	1.28
Mahindra & Mahindra Ltd	155566	943.43	1.22
Ashok Leyland Ltd	1239545	603.04	0.78
Tata Motors Ltd DVR	1158906	434.59	0.56
Auto Ancillaries			
Sundaram Clayton Ltd	46395	722.51	0.94
Mahle-Metal Leve SA (Brazil)	200000	535.50	0.69
Banks			
Federal Bank Ltd	1505600	811.52	1.05
Cement			
J.K. Cement Ltd	126875	1903.19	2.46
Grasim Industries Ltd	264691	1675.63	2.17
Dalmia Bharat Ltd	140800	1071.00	1.39
Chemicals			
Tata Chemicals Ltd	484134	1480.00	1.92
Consumer Durables			
Xtep International Holdings Ltd (Hong Kong)	3297307	738.46	0.96
Consumer Non Durables			
Unilever PLC (ADR)*	86900	3994.43	5.17
Tata Consumer Products Ltd	401912	1720.38	2.23
Colgate Palmolive (India) Ltd	114045	1623.20	2.10
Finance			
Tata Investment Corporation Ltd*	284585	2083.87	2.70
Equitas Holdings Ltd	1505501	739.20	0.96
Fanhua Inc, (ADR)	25000	374.63	0.48
Gas			
Petronet LNG Ltd*	803388	1991.20	2.58
Gujarat State Petronet Ltd	624255	1278.16	1.65
GAIL (India) Ltd	621258	600.45	0.78
Hardware			
Primax Electronics Ltd (Taiwan)	500000	533.90	0.69
Industrial Capital Goods			
Xinyi Solar Holdings Ltd (Hong Kong)*	6075983	4973.84	6.44
Bharat Electronics Ltd	821499	787.41	1.02
Industrial Products			
Finolex Industries Ltd*	419757	1932.77	2.50
Minerals/Mining			
Coal India Ltd	1247000	1611.75	2.09
NMDC Ltd	709254	594.35	0.77
Non - Ferrous Metals			
National Aluminium Co Ltd	3209748	1051.19	1.36
Oil			
Oil & Natural Gas Corporation Ltd	753071	589.65	0.76
Petroleum Products			
Hindustan Petroleum Corporation Ltd	639633	1375.21	1.78
Indian Oil Corporation Ltd	972460	860.14	1.11

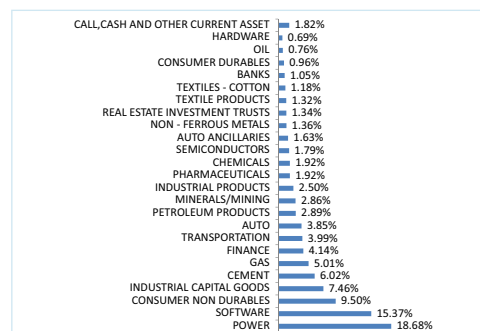
@ Reverse Repo : 1.80%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.02%

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	1,710,000
Total value as on 31-Jul-2020 (Rs)	123,508	347,458	640,366	1,013,248	1,775,035	3,496,546
Returns	5.48%	-2.29%	2.57%	5.28%	7.60%	9.45%
Total value of B: Nifty Dividend Opportunities 50 TRI	125,171	358,803	670,346	1,063,143	1,854,264	3,436,199
B:Nifty Dividend Opportunities 50 TRI Returns	8.10%	-0.22%	4.38%	6.63%	8.43%	9.23%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	3,513,793
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	9.51%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark.
The Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019 and Nifty Dividend Opportunities 50 TRI values since 11.02.2019)

Industry Allocation - Equity Assets



Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd	20000	904.21	1.17
Medy-Tox Inc. (South Korea)	5304	576.03	0.75
Power			
Power Grid Corporation of India Ltd*	2509054	4473.64	5.79
Tata Power Co Ltd*	7297866	3554.06	4.60
NHPC Ltd*	14497327	2942.96	3.81
NTPC Ltd*	3350145	2914.63	3.77
CESC Ltd	100000	549.55	0.71
Semiconductors			
Novatek Microelectronics Corp. Ltd (Taiwan)	187038	1383.94	1.79
Software			
Infosys Ltd*	815444	7877.19	10.20
Tech Mahindra Ltd	221952	1512.94	1.96
Tata Consultancy Services Ltd	51823	1182.29	1.53
Travelsky Technology Ltd, H (Hong Kong)	633055	910.56	1.18
Cyient Ltd	119545	394.50	0.51
Textile Products			
K.P.R. Mill Ltd	178656	749.10	0.97
Himatsingka Seide Ltd	439349	270.20	0.35
Textiles - Cotton			
Vardhman Textiles Ltd	136944	911.02	1.18
Transportation			
Aramex PJSC (UAE)	2562198	1711.72	2.22
Redington (India) Ltd	1517846	1373.65	1.78
Total Equity Holdings		74816.32	96.84
Real Estate Investment Trusts			
Embassy Office Parks REIT	289200	1035.83	1.34
Total Real Estate Investment Trusts		1035.83	1.34

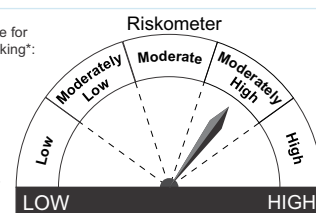
Total Holdings	75,852.15	98.18
Call, cash and other current asset	1,405.77	1.82
Total Asset	77,257.92	100.00

* Top 10 holdings

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 July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Mid Cap Fund

SCHEME CHARACTERISTICS

Min 65% Mid Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 1, 1993

FUND MANAGER(S)

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

BENCHMARK

Nifty Midcap 150

NAV AS OF JULY 31, 2020

Growth Plan	₹ 848.7986
Dividend Plan	₹ 44.5568
Direct - Growth Plan	₹ 916.2502
Direct - Dividend Plan	₹ 49.9639

FUND SIZE (AUM)

Month End	₹ 6200.53 crores
Monthly Average	₹ 6280.75 crores

TURNOVER

Portfolio Turnover	25.25%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.41%
Beta	0.81
Sharpe Ratio*	-0.29

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*	1.89%
EXPENSE RATIO* (DIRECT)	1.09%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
TVS Motor Co Ltd	3403816	13189.79	2.13
Ashok Leyland Ltd	18734302	9114.24	1.47
Tata Motors Ltd DVR	907119	340.17	0.05
Auto Ancillaries			
WABCO India Ltd*	281404	19584.73	3.16
Balkrishna Industries Ltd	1136879	15030.11	2.42
Sundram Fasteners Ltd	1950821	8114.44	1.31
Apollo Tyres Ltd	6794904	7355.48	1.19
Banks			
HDFC Bank Ltd*	1988423	20536.43	3.31
Kotak Mahindra Bank Ltd*	1350892	18449.81	2.98
ICICI Bank Ltd*	5159409	17892.83	2.89
City Union Bank Ltd	10138196	12287.49	1.98
RBL Bank Ltd	4734341	8027.08	1.29
Federal Bank Ltd	12961375	6986.18	1.13
Karur Vysya Bank Ltd	12530441	4329.27	0.70
Cement			
The Ramco Cements Ltd*	3169401	21930.67	3.54
J.K. Cement Ltd	1053268	15799.55	2.55
ACC Ltd	722877	10304.25	1.66
Chemicals			
Aarti Industries Ltd	1489796	14754.94	2.38
Tata Chemicals Ltd	2956964	9039.44	1.46
Aarti Surfactants Ltd @@	50107	100.51	0.02
Construction			
Oberoi Realty Ltd	2606125	9118.83	1.47
Kajaria Ceramics Ltd	1743720	7069.04	1.14
Phoenix Mills Ltd	1021062	6299.95	1.02
Consumer Durables			
Crompton Greaves Consumer Electricals Ltd*	7941052	19384.11	3.13
Volta Ltd*	3121691	18680.20	3.01
Consumer Non Durables			
Kansai Nerolac Paints Ltd*	4435936	19232.00	3.10
Tata Consumer Products Ltd	3596137	15393.26	2.48
Hindustan Unilever Ltd	467916	10340.48	1.67
Emami Ltd	3895000	9342.16	1.51
Fertilisers			
Coromandel International Ltd	1586228	12374.16	2.00
Finance			
Cholamandalam Financial Holdings Ltd	3121672	10351.46	1.67
Sundaram Finance Ltd	784058	10018.30	1.62
Equitas Holdings Ltd	11253507	5525.47	0.89
Gas			
Gujarat State Petronet Ltd	7072160	14480.25	2.34

@ Reverse Repo : 3.92%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.18%

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

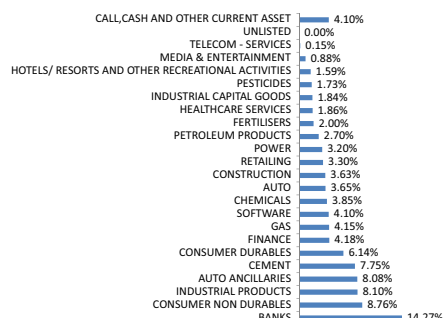
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	3,200,000
Total value as on 31-Jul-2020 (Rs)	117,825	332,356	610,694	1,064,138	2,158,029	71,165,676
Returns	-3.35%	-5.12%	0.70%	6.65%	11.30%	18.99%
Total value of B: Nifty Midcap 150 TRI ^ ^	124,630	343,108	630,538	1,068,089	1,955,753	26,350,367
B:Nifty Midcap 150 TRI ^ ^ Returns	7.25%	-3.10%	1.96%	6.76%	9.44%	13.37%
Total value of Nifty 50* TRI	125,030	377,675	712,891	1,111,815	1,916,382	21,483,244
Nifty 50* TRI	7.88%	3.14%	6.83%	7.88%	9.05%	12.19%

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

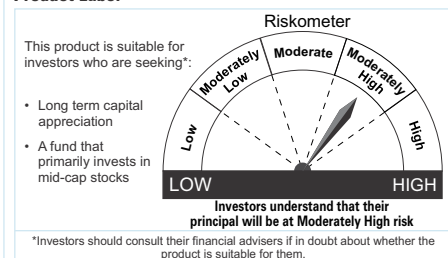
^ ^ The Index is adjusted for the period December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ Nifty 500 PRI values from 01.12.1993 to 26.11.1998, Nifty 500 TRI values from 26.11.1998 to May 20, 2013, Nifty Midcap 100 TRI values from May 20, 2013 to June 4, 2018 and Nifty Midcap 150 TRI values since June 4, 2018, * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Industry Allocation - Equity Assets



Product Label



Franklin India Smaller Companies Fund

FISCF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Small Cap Fund

SCHEME CHARACTERISTICS

Min 65% Small Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

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

BENCHMARK

Nifty Smallcap 250

NAV AS OF JULY 31, 2020

Growth Plan	₹ 41.5994
Dividend Plan	₹ 17.5282
Direct - Growth Plan	₹ 45.1639
Direct - Dividend Plan	₹ 19.6066

FUND SIZE (AUM)

Month End	₹ 5243.80 crores
Monthly Average	₹ 5182.28 crores

TURNOVER

Portfolio Turnover	23.29%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	7.19%
Beta	0.79
Sharpe Ratio*	-0.51

* Annualised. Risk-free rate assumed to be 3.86% (FBI OVERNIGHT MIBOR)

EXPENSE RATIO* : 1.91%

EXPENSE RATIO* (DIRECT) : 1.11%

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

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/

MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



**FRANKLIN
TEMPLETON**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd DVR	645453	242.04	0.05
Auto Ancillaries			
Tube Investments of India Ltd	1000416	5091.12	0.97
Banks			
HDFC Bank Ltd*	1649964	17040.83	3.25
Axis Bank Ltd	2299441	9925.54	1.89
Kotak Mahindra Bank Ltd	673158	9193.66	1.75
DCB Bank Ltd	9349096	7236.20	1.38
Karur Vysya Bank Ltd	15898917	5493.08	1.05
City Union Bank Ltd	4308453	5221.85	1.00
Cement			
JK Lakshmi Cement Ltd	2345030	6902.60	1.32
Sanghi Industries Ltd	8633308	2020.19	0.39
Chemicals			
Deepak Nitrite Ltd*	5342967	34363.29	6.55
Atul Ltd	195642	9887.65	1.89
GHCL Ltd	3836227	5305.50	1.01
Himadri Speciality Chemical Ltd	9156106	3918.81	0.75
Commercial Services			
Nesco Ltd*	2832329	12391.44	2.36
Teamlease Services Ltd	408284	7552.44	1.44
Construction			
Brigade Enterprises Ltd*	9599486	13482.48	2.57
Kajaria Ceramics Ltd	1880000	7621.52	1.45
Ahluwalia Contracts (India) Ltd	3270913	7101.15	1.35
Sobha Ltd	2829248	6197.47	1.18
KNR Constructions Ltd	2805627	5908.65	1.13
Construction Project			
Techno Electric & Engineering Co Ltd	2017424	3601.10	0.69
Ashoka Buildcon Ltd	6313159	3191.30	0.61
Consumer Durables			
Volta Ltd*	2471942	14792.10	2.82
Blue Star Ltd	1972960	9596.48	1.83
TTK Prestige Ltd	162407	9392.57	1.79
V.I.P. Industries Ltd	2046602	5538.11	1.06
Dixon Technologies (India) Ltd	1120	85.50	0.02
Consumer Non Durables			
CCL Products (India) Ltd*	5467185	12812.35	2.44
Jyothy Labs Ltd*	10263765	12644.96	2.41
Ferrous Metals			
Tata Steel Ltd	1852195	6784.59	1.29
Pennar Industries Ltd	8689354	1368.57	0.26
Finance			
Equitas Holdings Ltd	14272603	7007.85	1.34
Multi Commodity Exchange Of India Ltd	392574	6620.37	1.26
CARE Ratings Ltd	1054044	4465.46	0.85
Cholamandalam Investment and Finance Co Ltd	1000000	2025.00	0.39
Healthcare Services			
Narayana Hrudayalaya Ltd	2480513	7192.25	1.37
Metropolis Healthcare Ltd	393330	6191.60	1.18
Hotels/ Resorts And Other Recreational Activities			
Lemon Tree Hotels Ltd	23086857	5448.50	1.04

@ Reverse Repo : 6.11%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.15%

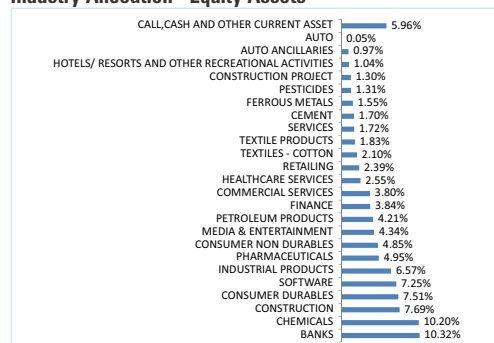
SIP - If you had invested ₹ 10000 every month in FISCF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,150,000
Total value as on 31-Jul-2020 (Rs)	114,170	292,242	521,188	921,124	1,825,069
Returns	-8.90%	-13.09%	-5.52%	2.60%	9.34%
Total value of B: Nifty Smallcap 250 TRI ^ ^	122,127	305,841	535,495	885,095	1,483,345
B:Nifty Smallcap 250 TRI ^ ^ Returns	3.31%	-10.31%	-4.46%	1.48%	5.19%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,810,668
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.18%

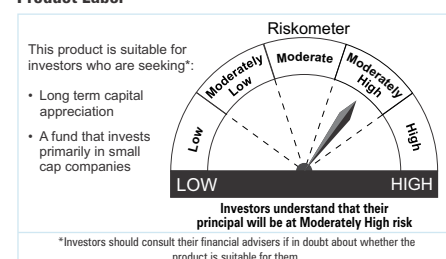
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy,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

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

Industry Allocation - Equity Assets



Product Label



Franklin Build India Fund

FBIF

As on July 31, 2020

TYPE OF SCHEME

An open ended equity scheme following Infrastructure theme

SCHEME CATEGORY

Thematic - Infrastructure

SCHEME CHARACTERISTICS

Min 80% Equity in Infrastructure theme

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 4, 2009

FUND MANAGER(S)

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

BENCHMARK

S&P BSE India Infrastructure Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 33.4412
Dividend Plan	₹ 15.9828
Direct - Growth Plan	₹ 36.5347
Direct - Dividend Plan	₹ 18.0323

FUND SIZE (AUM)

Month End	₹ 888.65 crores
Monthly Average	₹ 911.99 crores

TURNOVER

Portfolio Turnover	28.00%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.97%
Beta	0.90
Sharpe Ratio*	-0.37

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.33%

EXPENSE RATIO* (DIRECT) : 1.30%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd DVR	2200000	825.00	0.93
Banks			
State Bank of India*	4000000	7658.00	8.62
ICICI Bank Ltd*	2000000	6936.00	7.81
Axis Bank Ltd*	1350000	5827.28	6.56
HDFC Bank Ltd*	401041	4141.95	4.66
Punjab National Bank	1100000	351.45	0.40
Cement			
Ultratech Cement Ltd*	135000	5558.36	6.25
ACC Ltd*	350000	4989.08	5.61
JK Lakshmi Cement Ltd	825000	2428.39	2.73
Construction			
Sobha Ltd	700000	1533.35	1.73
ITD Cementation India Ltd	2100000	950.25	1.07
Puravankara Ltd	2233265	911.17	1.03
Somany Ceramics Ltd	550000	709.78	0.80
Construction Project			
Larsen & Toubro Ltd	100000	913.45	1.03
Finance			
The New India Assurance Co Ltd	600000	676.20	0.76
Gas			
GAIL (India) Ltd	2500000	2416.25	2.72
Industrial Products			
KEI Industries Ltd	775000	2698.16	3.04
Finolex Cables Ltd	525000	1416.19	1.59
NRB Bearings Ltd	1600000	1244.00	1.40
M M Forgings Ltd	250000	462.75	0.52
Media & Entertainment			
Hindustan Media Vent Ltd	400000	182.40	0.21
Non - Ferrous Metals			
National Aluminium Co Ltd	3500000	1146.25	1.29
Hindalco Industries Ltd	500000	815.50	0.92

@ Reverse Repo : 4.26%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.36%

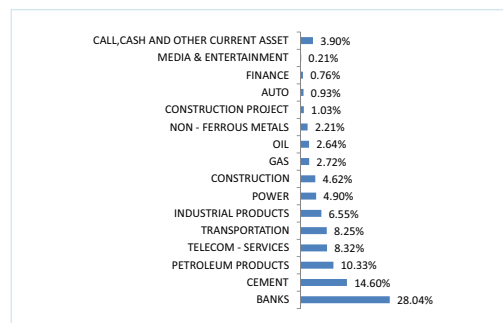
SIP - If you had invested ₹ 10000 every month in FBIF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,310,000
Total value as on 31-Jul-2020 (Rs)	111,621	309,823	570,422	996,431	2,008,570	2,340,457
Returns	-12.71%	-9.51%	-1.99%	4.81%	9.94%	10.19%
Total value of B: S&P BSE India Infrastructure Index TRI ^ ^	106,822	271,347	479,333	744,600	1,274,373	1,449,239
B:S&P BSE India Infrastructure Index TRI ^ ^ Returns	-19.74%	-17.53%	-8.78%	-3.41%	1.19%	1.82%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	2,192,385
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	9.07%

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

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

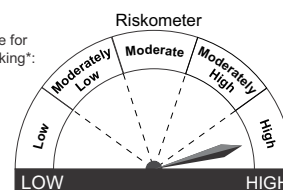
Industry Allocation - Equity Assets



Product Label

This product is suitable for investors who are seeking*:

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



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

Franklin India Opportunities Fund

FIOF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following special situations theme

SCHEME CATEGORY

Thematic - Special Situations

SCHEME CHARACTERISTICS

Min 80% Equity in Special Situations theme

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

February 21, 2000

FUND MANAGER(S)

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

BENCHMARK

Nifty 500

NAV AS OF JULY 31, 2020

Growth Plan	₹ 68.2756
Dividend Plan	₹ 15.9474
Direct - Growth Plan	₹ 71.9077
Direct - Dividend Plan	₹ 17.0455

FUND SIZE (AUM)

Month End	₹ 492.77 crores
Monthly Average	₹ 485.00 crores

TURNOVER

Portfolio Turnover	13.98%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.30%
Beta	0.96
Sharpe Ratio*	-0.24

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*	2.53%
EXPENSE RATIO* (DIRECT)	1.48%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd*	343240	2081.58	4.22
Tata Motors Ltd	484457	506.98	1.03
Auto Ancillaries			
WABCO India Ltd*	34090	2372.54	4.81
Banks			
HDFC Bank Ltd*	395485	4084.57	8.29
Kotak Mahindra Bank Ltd*	197693	2699.99	5.48
Axis Bank Ltd*	578281	2496.15	5.07
ICICI Bank Ltd*	583651	2024.10	4.11
Cement			
Grasim Industries Ltd*	411721	2606.40	5.29
J.K. Cement Ltd*	121898	1828.53	3.71
The Ramco Cements Ltd	169316	1171.58	2.38
Construction Project			
Larsen & Toubro Ltd	116490	1064.08	2.16
Ashoka Buildcon Ltd	1262673	638.28	1.30
Consumer Non Durables			
Asian Paints Ltd	73037	1252.95	2.54
Kansai Nerolac Paints Ltd	122466	530.95	1.08
Ferrous Metals			
Tata Steel Ltd	278178	1018.97	2.07
Finance			
Multi Commodity Exchange Of India Ltd	63518	1071.17	2.17
Equitas Holdings Ltd	1247117	612.33	1.24
Kalyani Invest Co Ltd	12795	162.14	0.33
Sundaram Finance Holdings Ltd	254656	119.31	0.24
Petroleum Products			
Bharat Petroleum Corporation Ltd	397644	1645.45	3.34
Hindustan Petroleum Corporation Ltd	551423	1185.56	2.41
Indian Oil Corporation Ltd	752083	665.22	1.35
Pharmaceuticals			
Cadila Healthcare Ltd	268813	1044.07	2.12
Dr. Reddy's Laboratories Ltd	22418	1013.53	2.06
Power			
CESC Ltd	183307	1007.36	2.04
Torrent Power Ltd	278529	906.47	1.84

@ Reverse Repo : 4.09%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.26%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Retailing			
Indiamart Intermesh Ltd	45384	1283.60	2.60
Aditya Birla Fashion and Retail Ltd	226247	282.13	0.57
Aditya Birla Fashion and Retail Ltd - Partly-Paid Rights ##	26444	18.43	0.04
Software			
Infosys Ltd*	405492	3917.05	7.95
Info Edge (India) Ltd*	95845	3061.72	6.21
HCL Technologies Ltd	229692	1619.79	3.29
Tata Consultancy Services Ltd	25813	588.90	1.20
Telecom - Services			
Vodafone Idea Ltd	9600668	806.46	1.64
Unlisted			
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 Holdings		47388.41	96.17
Total Holdings		47,388.41	96.17
Call,cash and other current asset		1,888.93	3.83
Total Asset		49,277.34	100.00

Awaiting Listing

* Top 10 holdings
** Less than 0.01

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

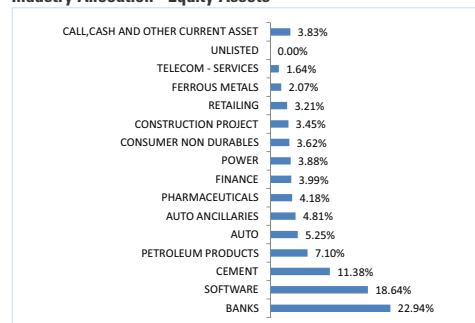
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,450,000
Total value as on 31-Jul-2020 (Rs)	124,117	348,879	629,174	1,023,725	1,828,968	10,744,462
Returns	6.44%	-2.03%	1.87%	5.57%	8.17%	12.82%
Total value of B: Nifty 500 TRI ^ ^	124,837	365,815	685,773	1,089,180	1,901,668	8,851,981
B:Nifty 500 TRI ^ ^ Returns	7.58%	1.04%	5.29%	7.31%	8.91%	11.26%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	11,032,969
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	13.03%

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

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

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

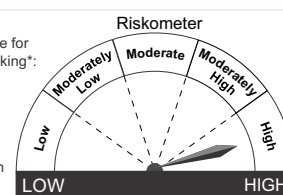
Industry Allocation - Equity Assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at High risk

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



FRANKLIN
TEMPLETON

Franklin India Technology Fund

FITF

As on July 31, 2020

TYPE OF SCHEME

An open ended equity scheme following Technology theme

SCHEME CATEGORY

Thematic - Technology

SCHEME CHARACTERISTICS

Min 80% Equity in technology theme

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

August 22, 1998

FUND MANAGER(S)

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

BENCHMARK

S&P BSE Teck

NAV AS OF JULY 31, 2020

Growth Plan	₹ 202.3818
Dividend Plan	₹ 29.5318
Direct - Growth Plan	₹ 212.0524
Direct - Dividend Plan	₹ 31.1996

FUND SIZE(AUM)

Month End	₹ 310.49 crores
Monthly Average	₹ 284.67 crores

TURNOVER

Portfolio Turnover	21.46%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	5.63%
Beta	0.96
Sharpe Ratio*	0.77

* Annualised, Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.64%

EXPENSE RATIO* (DIRECT) : 1.47%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)
1% if redeemed/switched-out within one year of allotment.

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Hardware			
Taiwan Semiconductor Manufacturing Co. Ltd (Taiwan)*	88000	955.37	3.08
Samsung Electronics Co. Ltd (South Korea)	17000	618.98	1.99
Sunny Optical Technology Group Co. Ltd (Hong Kong)	23000	323.94	1.04
Nvidia Corp (USA)	1000	317.65	1.02
Apple Inc (USA)	640	203.51	0.66
Software			
Infosys Ltd*	945647	9134.95	29.42
Tata Consultancy Services Ltd*	123988	2828.66	9.11
HCL Technologies Ltd*	370716	2614.29	8.42
Info Edge (India) Ltd*	46300	1479.03	4.76
Tech Mahindra Ltd*	193656	1320.06	4.25
Cognizant Technology Solutions Corp., A (USA)*	22500	1150.04	3.70
Larsen & Toubro Infotech Ltd*	30056	726.39	2.34
Cyient Ltd	210143	693.47	2.23
Twitter Inc. (USA)	22500	612.73	1.97
Alphabet Inc (USA)	267	297.22	0.96

@ Reverse Repo : 4.83%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.50%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Hexaware Technologies Ltd	76216	290.80	0.94
Microsoft Corp (USA)	1100	168.71	0.54
Makemytrip Ltd (USA)	7500	87.36	0.28
Telecom - Equipment & Accessories			
Qualcomm Inc. (USA)	6000	474.07	1.53
Telecom - Services			
Bharti Airtel Ltd*	345319	1916.00	6.17
Vodafone Idea Ltd	4779197	401.45	1.29
Unlisted			
Brillio Technologies Pvt Ltd	970000	0.10	0.00**
Total Equity Holdings		26614.81	85.72
Mutual Fund Units			
FTIF-Franklin Technology Fund, Class J*	91868.481	3090.82	9.95
Total Mutual Fund Units		3090.82	9.95
Total Holdings		29,705.63	95.67
Call, cash and other current asset		1,343.33	4.33
Total Asset		31,048.96	100.00

* Top 10 holdings

** Less than 0.01

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

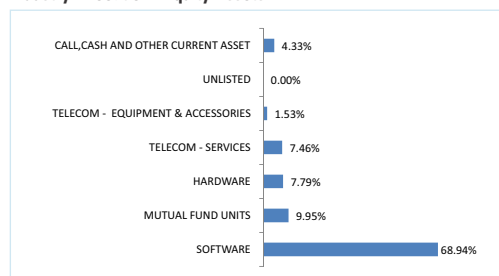
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,640,000
Total value as on 31-Jul-2020 (Rs)	152,339	485,593	911,516	1,403,227	2,555,174	17,754,326
Returns	53.61%	20.44%	16.75%	14.40%	14.46%	14.96%
Total value of B: S&P BSE TECK* TRI	145,620	465,205	851,317	1,298,632	2,429,818	NA
B:S&P BSE TECK* TRI Returns	41.93%	17.39%	13.97%	12.23%	13.52%	NA
Total value of AB: Nifty 50* TRI	125,030	377,675	712,891	1,111,815	1,916,382	13,670,916
AB: Nifty 50* TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	13.07%

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

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

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

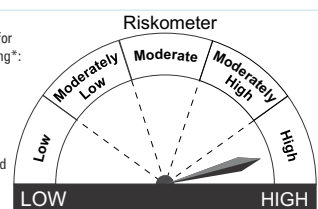
Industry Allocation - Equity Assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at High risk

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

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



**FRANKLIN
TEMPLETON**

Franklin India Feeder - Franklin U.S. Opportunities Fund

FIF-FUSOF

As on July 31, 2020

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Overseas - U.S.

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

February 06, 2012

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

Pryari Menon (effective September 26, 2019)

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

Grant Bowers
Sara Araghi

BENCHMARK

Russell 3000 Growth Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 44.8665
Dividend Plan	₹ 44.8665
Direct - Growth Plan	₹ 48.2777
Direct - Dividend Plan	₹ 48.2777

FUND SIZE (AUM)

Month End	₹ 2074.50 crores
Monthly Average	₹ 1957.44 crores

PLANS

Growth and Dividend (with payout and reinvestment option)

EXPENSE RATIO*	: 1.61%
EXPENSE RATIO* (DIRECT)	: 0.63%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

MINIMUM APPLICATION AMOUNT

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

LOAD STRUCTURE

Entry Load Nil
EXIT LOAD (for each purchase of Units)

1% if Units are redeemed/switched out within one year from the date of allotment
(effective January 15, 2020)

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



FRANKLIN
TEMPLETON

PORTFOLIO

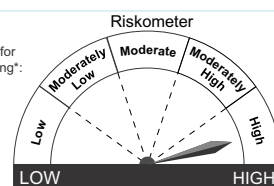
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin U.S. Opportunities Fund, Class I (Acc)	4360563	207353.20	99.95
Total Mutual Fund Units		207353.20	99.95
Total Holdings			
Call, cash and other current asset		96.99	0.05
Total Asset		207,450.19	100.00

@ Reverse Repo : 1.15%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -1.10%

Product Label

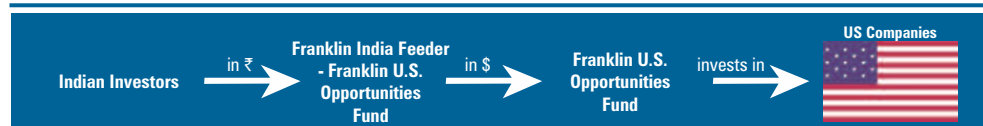
This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at High risk

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



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

	1 Year	3 years	5 years	7 years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,020,000
Total value as on 31-Jul-2020 (Rs)	155,097	547,906	1,070,083	1,673,307	2,379,295
Returns	58.51%	29.29%	23.36%	19.35%	19.25%
Total value of B: Russell 3000 Growth Index	151,082	544,973	1,106,245	1,818,956	2,666,175
B: Russell 3000 Growth Index Returns	51.43%	28.88%	24.74%	21.69%	21.81%

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

Franklin U.S. Opportunities Fund (data as on 30 June 2020)

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

Top Ten Holdings (% of Total)		Composition of Fund		
Issuer Name		Sector	% of Total	Market Capitalisation Breakdown in USD % of Equity
AMAZON.COM INC	8.53	Information Technology	39.86 / 42.58	<5.0 Billion 5.04
MICROSOFT CORP	6.38	Health Care	15.84 / 16.13	5.0-15.0 Billion 6.25
MASTERCARD INC	4.34	Consumer Discretionary	13.19 / 15.27	15.0-25.0 Billion 6.65
VISA INC	3.48	Industrials	8.84 / 5.10	25.0-50.0 Billion 21.60
APPLE INC	3.19	Communication Services	6.86 / 10.65	50.0-100.0 Billion 11.35
SBA COMMUNICATIONS CORP	3.06	Financials	5.71 / 2.23	100.0-150.0 Billion 4.83
SERVICENOW INC	2.93	Real Estate	3.82 / 2.17	>150.0 Billion 40.40
ALPHABET INC	2.58	Consumer Staples	2.29 / 4.73	N/A 3.88
ADOBE INC	2.31	Materials	0.83 / 0.93	
COSTAR GROUP INC	2.27	Others	0.00 / 0.21	
		Cash & Cash Equivalents	2.76 / 0.00	

Franklin U.S. Opportunities Fund

Russell 3000® Growth Index

Disclaimer:

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

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

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

Franklin India Feeder - Franklin European Growth Fund

FIF-FEGF

As on July 31, 2020

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.

DATE OF ALLOTMENT

May 16, 2014

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

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

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

Robert Mazzuoli
Dylan Ball

BENCHMARK

MSCI Europe Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 7.8877
Dividend Plan	₹ 7.8877
Direct - Growth Plan	₹ 8.5110
Direct - Dividend Plan	₹ 8.5110

FUND SIZE (AUM)

Month End	₹ 17.52 crores
Monthly Average	₹ 17.39 crores

PLANS

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

EXPENSE RATIO* : 1.53%

EXPENSE RATIO* (DIRECT) : 0.60%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

MINIMUM APPLICATION AMOUNT

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

LOAD STRUCTURE

Entry Load Nil

EXIT LOAD (for each purchase of Units)

1% if the Units are redeemed/switched out within one year from the date of allotment (effective January 15, 2020)

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'



FRANKLIN TEMPLETON

PORTFOLIO

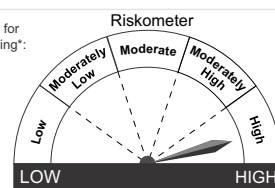
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin European Growth Fund, Class I (Acc)	83343	1729.98	98.74
Total Mutual Fund Units		1729.98	98.74
Total Holdings			
Call, cash and other current asset		22.11	1.26
Total Asset		1,752.10	100.00

@ Reverse Repo : 2.98%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : -1.72%

Product Label

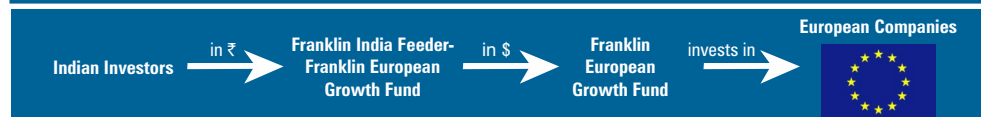
This product is suitable for investors who are seeking*:

- 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.



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

	1 Year	3 Years	5 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	750,000
Total value as on 31-Jul-2020 (Rs)	110,717	302,692	516,044	644,305
Returns	-14.05%	-10.95%	-5.91%	-4.81%
Total value of B: MSCI Europe Index	126,185	392,962	720,017	926,204
B: MSCI Europe Index Returns	9.72%	5.77%	7.23%	6.67%

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 European Growth Fund (data as on 30 June 2020)

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

Top Ten Holdings (% of Total)

Issuer Name	% of Total
IMPERIAL BRANDS PLC	5.69
DASSAULT AVIATION SA	5.48
SBM OFFSHORE NV	5.28
ROCHE HOLDING AG	5.18
BAYER AG	5.09
COATS GROUP PLC	4.99
APPLUS SERVICES SA	4.16
FRESENIUS MEDICAL CARE	
AG & CO KGAA	4.11
ADECCO GROUP AG	3.38
E.ON SE	3.20

Market Capitalisation Breakdown in EUR	% of Equity
<2.0 Billion	20.79
2.0-5.0 Billion	22.26
5.0-10.0 Billion	22.65
10.0-25.0 Billion	15.39
25.0-50.0 Billion	7.20
>50.0 Billion	11.71

Composition of Fund

Geographic	% of Total	Sector	% of Total
United Kingdom	25.13 / 22.58	Health Care	16.40 / 16.51
Germany	15.44 / 14.83	Consumer Staples	15.91 / 14.77
Spain	11.75 / 3.87	Industrials	15.11 / 13.42
Switzerland	10.49 / 16.52	Consumer Discretionary	12.86 / 9.86
France	8.59 / 17.47	Energy	9.29 / 4.68
Netherlands	6.37 / 6.92	Real Estate	6.01 / 1.40
Ireland	4.05 / 1.03	Materials	5.44 / 7.59
Portugal	2.43 / 0.27	Information Technology	3.50 / 7.45
Italy	1.88 / 3.66	Utilities	3.20 / 4.96
Others	1.58 / 12.85	Others	0.00 / 19.35
Cash & Cash Equivalents	12.27 / 0.00	Cash & Cash Equivalents	12.27 / 0.00

■ Franklin European Growth Fund
■ MSCI Europe Index

Disclaimer :

This document does not constitute legal or tax advice nor investment advice or an offer for shares of the Fund. Subscriptions to shares of the Fund can only be made on the basis of the current prospectus and where available, the relevant Key Investor Information Document, accompanied by the latest available audited annual report and semi-annual report accessible on our website at www.franklintempleton.lu or which can be obtained, free of charge, from Franklin Templeton International Services, S.à r.l. - Supervised by the Commission de Surveillance du Secteur Financier - 8A, rue Albert Borschette, L-1246 Luxembourg. The value of shares in the Fund and income received from it can go down as well as up, and investors may not get back the full amount invested. No shares of the Fund may be directly or indirectly offered or sold to residents of the United States of America. Shares of the Fund are not available for distribution in all jurisdictions and prospective investors should confirm availability with their local Franklin Templeton Investments representative before making any plans to invest. An investment in the Fund entails risks, which are described in the Fund's prospectus and where available, in the relevant Key Investor Information Document. Special risks may be associated with a Fund's investment in certain types of securities, asset classes, sectors, markets, currencies or countries and in the Fund's possible use of derivatives. These risks are more fully described in the Fund's prospectus and where available, in the relevant Key Investor Information Document and should be read closely before investing. Information is historical and may not reflect current or future portfolio characteristics. All portfolio holdings are subject to change. References to particular industries, sectors or companies are for general information and are not necessarily indicative of a fund's holding at any one time. All MSCI data is provided "as is." The Fund described herein is not sponsored or endorsed by MSCI. In no event shall MSCI, its affiliates or any MSCI data provider have any liability of any kind in connection with the MSCI data or the Fund described herein. Copying or redistributing the MSCI data is strictly prohibited. Top Ten Holdings: These securities do not represent all of the securities purchased, sold or recommended for clients, and the reader should not assume that investment in the securities listed was or will be profitable. The portfolio manager for the Fund reserves the right to withhold release of information with respect to holdings that would otherwise be included in the top holdings list.

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

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

Franklin Asian Equity Fund

FAEF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Thematic - Asian Equity

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

January 16, 2008

FUND MANAGER(S)

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

BENCHMARK

MSCI Asia (ex-Japan) Standard Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 26.0559
Dividend Plan	₹ 14.3487
Direct - Growth Plan	₹ 27.3299
Direct - Dividend Plan	₹ 15.1627

FUND SIZE (AUM)

Month End	₹ 161.64 crores
Monthly Average	₹ 156.34 crores

TURNOVER

Portfolio Turnover	33.27%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.98%
Beta	1.03
Sharpe Ratio*	0.25

* Annualised. Risk-free rate assumed to be 3.86% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*	: 2.59%
EXPENSE RATIO* (DIRECT)	: 2.00%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil
EXIT LOAD (for each purchase of Units)
1% if the Units are redeemed/switched-out within one year from the date of allotment
(effective January 15, 2020)

Different plans have a different expense structure



**FRANKLIN
TEMPLETON**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Banks			
HDFC Bank Ltd	30714	317.21	1.96
Bank Central Asia Tbk Pt (Indonesia)	195429	312.45	1.93
China Merchants Bank Co Ltd (Hong Kong)	67000	233.81	1.45
Kotak Mahindra Bank Ltd	15534	212.16	1.31
ICICI Bank Ltd	41847	145.13	0.90
Shinhan Financial Group Co Ltd (South Korea)	5267	99.70	0.62
Cement			
The Siam Cement PCL, Fgn. (Thailand)	17512	160.46	0.99
Indocement Tunggul Prakarsa Tbk Pt (Indonesia)	228700	145.02	0.90
China Resources Cement Holdings Ltd (Hong Kong)	132000	135.07	0.84
Semen Indonesia (Persero) Tbk PT (Indonesia)	244200	115.44	0.71
Construction			
China Resources Land Ltd (Hong Kong)	84000	261.92	1.62
Godrej Properties Ltd	14536	134.69	0.83
Oberoi Realty Ltd	27999	97.97	0.61
Consumer Durables			
Midea Group Co Ltd (China)	22100	170.14	1.05
Largan Precision Co Ltd (Taiwan)	1000	97.59	0.60
Consumer Non Durables			
China Mengniu Dairy Co Ltd (Hong Kong)*	101000	354.41	2.19
Kweichow Moutai Co Ltd, A (China)	1500	270.10	1.67
Budweiser Brewing Co Apac Ltd (Hong Kong)	79200	214.84	1.33
Yum China Holdings INC (USA)	4000	151.87	0.94
Tata Consumer Products Ltd	30332	129.84	0.80
Samsonite International Sa (Hong Kong)	101700	71.18	0.44
Health & Happiness H&H International Holdings Ltd (Hong Kong)	16000	47.88	0.30
Diversified Consumer Service			
New Oriental Education & Technology Group Inc, (ADR)*	3660	378.39	2.34
Finance			
AIA Group Ltd (Hong Kong)*	112524	760.91	4.71
Ping An Insurance (Group) Co Of China Ltd, H (Hong Kong)*	80310	636.49	3.94
SM Investments Corp (Philippines)	15720	213.40	1.32
Motilal Oswal Financial Services Ltd	15620	106.45	0.66
ICICI Prudential Life Insurance Co Ltd	15523	70.20	0.43

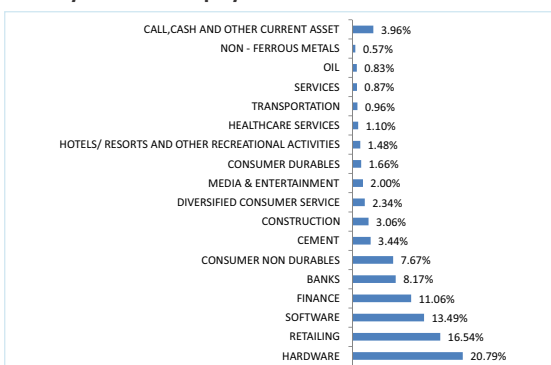
@ Reverse Repo : 4.82%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.86%

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

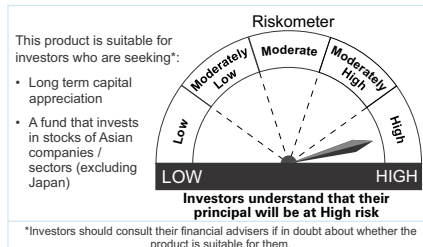
	1 year	3 years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,510,000
Total value as on 31-Jul-2020 (Rs)	138,046	426,621	805,391	1,212,532	2,022,229	2,953,394
Returns	29.09%	11.35%	11.73%	10.31%	10.07%	10.11%
Total value of B: MSCI Asia (ex-Japan) TRI	140,446	433,769	834,458	1,257,667	2,165,887	3,325,801
B:MSCI Asia (ex-Japan) TRI Returns	33.12%	12.49%	13.16%	11.33%	11.36%	11.83%
Total value of AB: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	2,852,118
AB: Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	9.61%

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.

Industry Allocation - Equity Assets



Product Label



Franklin India Index Fund - NSE NIFTY Plan

FIIF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

An open ended scheme replicating/ tracking Nifty 50 Index

SCHEME CATEGORY

Index - Nifty

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

August 4, 2000

FUND MANAGER(S)

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

BENCHMARK

Nifty 50

NAV AS OF JULY 31, 2020

Growth Plan	₹ 87.4795
Dividend Plan	₹ 87.4795
Direct - Growth Plan	₹ 90.1437
Direct - Dividend Plan	₹ 90.1437

FUND SIZE (AUM)

Month End	₹ 325.06 crores
Monthly Average	₹ 323.44 crores

EXPENSE RATIO*	: 0.67%
EXPENSE RATIO* (DIRECT)	: 0.26%

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

TRACKING ERROR (for 3 year period) :
0.40%

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)
0.25% (if redeemed / switched out within 7 days from date of allotment)
(Effective December 23, 2019)

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Reliance Industries Ltd*	220670	4561.47	14.03
HDFC Bank Ltd*	300615	3104.75	9.55
Infosys Ltd*	252989	2443.87	7.52
Housing Development Finance Corporation Ltd*	120000	2138.34	6.58
Tata Consultancy Services Ltd*	73177	1669.46	5.14
ICICI Bank Ltd*	450862	1563.59	4.81
Kotak Mahindra Bank Ltd*	98176	1340.84	4.12
Hindustan Unilever Ltd*	60010	1326.16	4.08
ITC Ltd*	602113	1169.00	3.60
Bharti Airtel Ltd*	164358	911.94	2.81
Larsen & Toubro Ltd	83443	762.21	2.34
Axis Bank Ltd	154646	667.53	2.05
Bajaj Finance Ltd	18414	598.69	1.84
Maruti Suzuki India Ltd	9257	579.74	1.78
Asian Paints Ltd	31264	536.33	1.65
HCL Technologies Ltd	75359	531.43	1.63
State Bank of India	265903	509.07	1.57
Nestle India Ltd	2462	406.78	1.25
Mahindra & Mahindra Ltd	66726	404.66	1.24
Sun Pharmaceutical Industries Ltd	75197	399.82	1.23
Dr. Reddy's Laboratories Ltd	8425	380.90	1.17
Ultratech Cement Ltd	8012	329.88	1.01
Britannia Industries Ltd	8200	313.54	0.96
Power Grid Corporation of India Ltd	173609	309.54	0.95
Titan Co Ltd	29089	303.47	0.93
NTPC Ltd	335289	291.70	0.90
Tech Mahindra Ltd	42616	290.49	0.89
Wipro Ltd	102270	287.33	0.88
Bajaj Auto Ltd	9030	271.35	0.83
Bajaj Finserv Ltd	4194	260.28	0.80
Cipla Ltd	34519	248.59	0.76

@ Reverse Repo : 0.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.83%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Hero MotoCorp Ltd	9004	240.99	0.74
Bharat Petroleum Corporation Ltd	55295	228.81	0.70
HDFC Life Insurance Co Ltd	35984	225.66	0.69
IndusInd Bank Ltd	40880	214.11	0.66
Shree Cement Ltd	930	201.91	0.62
Eicher Motors Ltd	969	199.99	0.62
Oil & Natural Gas Corporation Ltd	252569	197.76	0.61
Tata Steel Ltd	51813	189.79	0.58
Coal India Ltd	144607	186.90	0.57
UPL Ltd	37119	177.48	0.55
Grasim Industries Ltd	27347	173.12	0.53
Adani Ports and Special Economic Zone Ltd	52387	165.12	0.51
Hindalco Industries Ltd	99365	162.06	0.50
JSW Steel Ltd	70478	155.23	0.48
Indian Oil Corporation Ltd	173869	153.79	0.47
Tata Motors Ltd	124534	130.32	0.40
GAIL (India) Ltd	124941	120.76	0.37
Bharti Infratel Ltd	59150	113.63	0.35
Zee Entertainment Enterprises Ltd	63147	87.62	0.27
Yes Bank Ltd	92088	0.00	0.00**
Total Equity Holdings		32237.82	99.17
Total Holdings		32,237.82	99.17
Call, cash and other current asset		268.44	0.83
Total Asset		32,506.25	100.00

* Top 10 holdings

** Less than 0.01

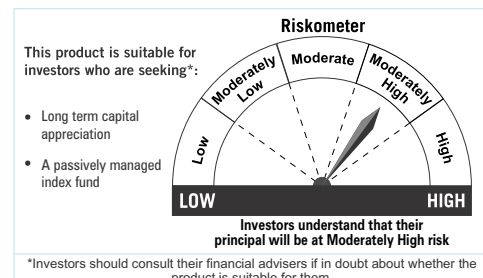
SIP - If you had invested ₹ 10000 every month in FIIF-NSE (Regular Plan)

	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	2,400,000
Total value as on 31-Jul-2020 (Rs)	124,012	369,839	687,040	1,057,327	1,783,641	8,866,493
Returns	6.27%	1.76%	5.36%	6.47%	7.69%	11.69%
Total value of B: Nifty 50 TRI	125,030	377,675	712,891	1,111,815	1,916,382	10,538,049
B:Nifty 50 TRI Returns	7.88%	3.14%	6.83%	7.88%	9.05%	13.11%

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

Benchmark returns calculated based on Total Return Index Values

Product Label



FRANKLIN
TEMPLETON

Note : Sector allocation as per Nifty 50

Franklin India Overnight Fund

FIONF

As on July 31, 2020

TYPE OF SCHEME

An open ended debt scheme investing in overnight securities

SCHEME CATEGORY

Overnight Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

May 08, 2019

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

CRISIL Overnight Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 1053.7532
Daily Dividend	₹ 1000.0000
Weekly Dividend	₹ 1000.4081
Direct - Growth Plan	₹ 1054.5584
Direct - Daily Dividend	₹ 1000.0000
Direct - Weekly Dividend	₹ 1000.4140

FUND SIZE (AUM)

Month End	₹ 562.74 crores
Monthly Average	₹ 663.09 crores

MATURITY & YIELD

AVERAGE MATURITY	0.01 years
PORTFOLIO YIELD	3.17%
MODIFIED DURATION	0.01 years
MACAULAY DURATION	0.01 years

EXPENSE RATIO* : 0.15%

EXPENSE RATIO*(DIRECT) : 0.10%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹1000/1

LOAD STRUCTURE

Entry Load : Nil

Exit Load (for each purchase of Units) : Nil

Different plans have a different expense structure

PORTFOLIO

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Call,cash and other current asset		56,273.97	100.00
Total Asset		56,273.97	100.00

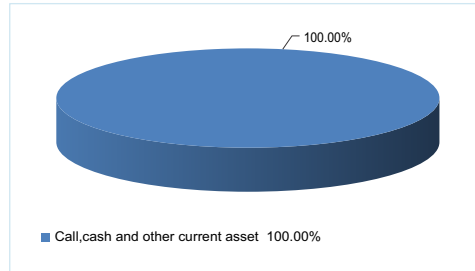
@ Reverse Repo : 99.32%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.68%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

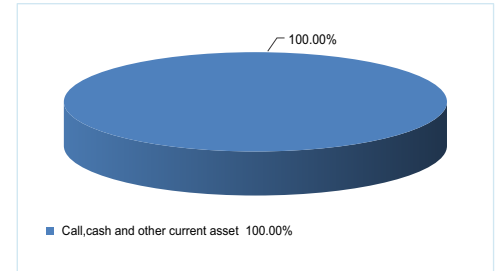
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

Composition by Assets



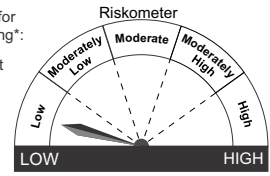
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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


Investors understand that their principal will be at Low risk

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

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

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

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


**FRANKLIN
TEMPLETON**

Franklin India Liquid Fund

(Erstwhile Franklin India Treasury Management Account)

FILF

As on July 31, 2020

TYPE OF SCHEME

An Open-end Liquid scheme

SCHEME CATEGORY

Liquid Fund

SCHEME CHARACTERISTICS

Max Security Level Maturity of 91 days

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

Crisil Liquid Fund Index

FUND SIZE (AUM)

Month End ₹ 2205.67 crores
 Monthly Average ₹ 2518.48 crores

MATURITY & YIELD

AVERAGE MATURITY 0.08 Years
 PORTFOLIO YIELD 3.35%
 MODIFIED DURATION 0.08 Years
 MACAULAY DURATION 0.08 Years

EXPENSE RATIO* EXPENSE RATIO* (DIRECT)

FILF-R Plan* 0.86% FILF SI Plan 0.10%
 FILF-I Plan* 0.61%
 FILF SI Plan 0.19%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

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

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

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

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

LOAD STRUCTURE

FILF - SI Plan

Entry Load Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

*Sales suspended in Regular Plan & Institutional Plan

PORTFOLIO

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
National Bank For Agriculture & Rural Development	CRISIL AAA	NABARD	7544.35	3.42
Total PSU/PFI Bonds			7544.35	3.42
Reliance Jio Infocomm Ltd*	CRISIL A1+	Reliance	19882.69	9.01
NTPC Ltd*	CRISIL A1+	NTPC	9998.19	4.53
Oil & Natural Gas Corporation Ltd*	CRISIL A1+	Oil And Natural Gas Corporation	9990.90	4.53
Reliance Industries Ltd*	CRISIL A1+	Reliance	9917.51	4.50
Indian Oil Corporation Ltd*	CRISIL A1+	Indian Oil Corporation	8493.00	3.85
ICICI Securities Ltd	CRISIL A1+	ICICI	7470.50	3.39
Indian Oil Corporation Ltd	ICRA A1+	Indian Oil Corporation	4994.06	2.26
Chambal Fertilizers & Chemicals Ltd	CRISIL A1+	K K Birla	2484.18	1.13

@ Reverse Repo : 11.74%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.08%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

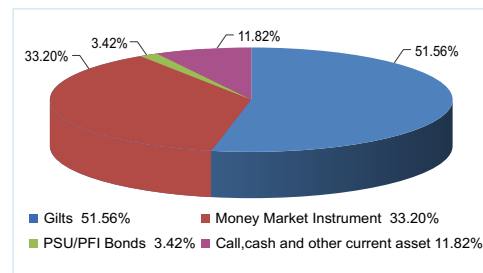
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

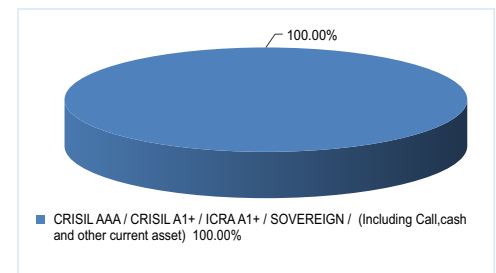
NAV AS OF JULY 31, 2020

FILF - R Plan	FILF - I Plan	FILF Super Institutional Plan	FILF - Super Institutional Plan (Direct)
Growth Option ₹ 4682.0966	Weekly Option ₹ 1055.0609	Growth Option ₹ 3013.0223	Growth Plan ₹ 3026.9566
Weekly Option ₹ 1244.6609	Daily Dividend Option ₹ 1000.0000	Weekly Dividend Option ₹ 1022.3172	Weekly Dividend Plan ₹ 1021.7917
Daily Dividend Option ₹ 1510.5263		Daily Dividend ₹ 1000.0000	Daily Dividend ₹ 1002.2243

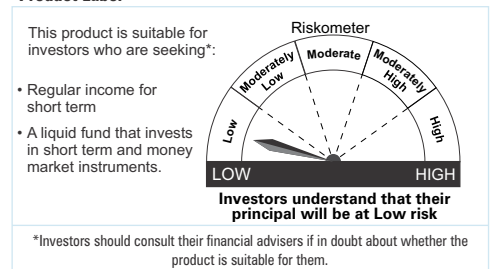
Composition by Assets



Composition by Rating



Product Label



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

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



Franklin India Savings Fund

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

FISF

As on July 31, 2020

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 (MAIN PORTFOLIO)

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

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

NIFTY Money Market Index

NAV AS OF JULY 31, 2020

Retail Plan	
Growth Plan	₹ 38.0272
Dividend Plan	₹ 10.8844
Monthly Dividend	₹ 10.2049
Daily Dividend	₹ 10.1119

Retail Plan (Direct)

Growth Plan	₹ 38.9848
Dividend Plan	₹ 11.2602
Monthly Dividend	₹ 10.5327
Daily Dividend	₹ 10.1215

FUND SIZE (AUM)

Month End	₹ 1315.76 crores
Monthly Average	₹ 1290.37 crores

MATURITY & YIELD

AVERAGE MATURITY	0.43 years
PORTFOLIO YIELD	3.72%
MODIFIED DURATION	0.41 years
MACAULAY DURATION	0.43 years

EXPENSE RATIO[#] : 0.28% (Retail)

EXPENSE RATIO[#] (Direct) : 0.13% (Retail)

All investors have redeemed from the Institutional Plan in FISF effective June 19, 2020 and this Plan has been closed for subscription / redemption

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Retail Plan: ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Retail Plan: ₹1000/1

LOAD STRUCTURE

Entry Load	Nil
Exit Load (for each purchase of Units)	Nil

Different plans have a different expense structure

PORTFOLIO

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Kotak Mahindra Prime Ltd*	ICRA A1+	Kotak Mahindra	12353.24	9.39
L&T Infrastructure Finance Co Ltd*	ICRA A1+	L&T	12231.72	9.30
Export-Import Bank Of India*	CRISIL A1+	EXIM	9932.34	7.55
Fullerton India Credit Co Ltd*	ICRA A1+	Temasek Holdings	9844.65	7.48
Bank of Baroda*	IND A1+	Bank Of Baroda	9817.37	7.46
Reliance Jio Infocomm Ltd*	CARE A1+	Reliance	9805.30	7.45
National Bank For Agriculture & Rural Development*	CRISIL A1+	NABARD	8342.77	6.34
Housing Development Finance Corporation Ltd*	ICRA A1+	HDFC	4915.56	3.74
Bajaj Housing Finance Ltd*	CRISIL A1+	Sanjiv Bajaj	4903.47	3.73
Bank of Baroda	CRISIL A1+	Bank Of Baroda	4896.70	3.72
Reliance Industries Ltd	CARE A1+	Reliance	4892.87	3.72
Reliance Industries Ltd	CRISIL A1+	Reliance	4888.02	3.71
Kotak Mahindra Investments Ltd	CRISIL A1+	Kotak Mahindra	4872.10	3.70

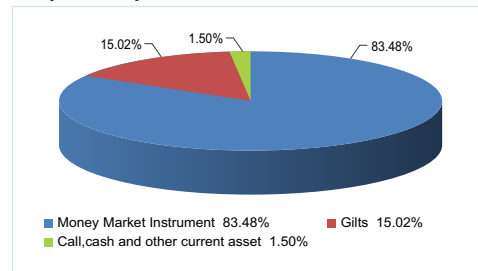
@ Reverse Repo : 1.98%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.48%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

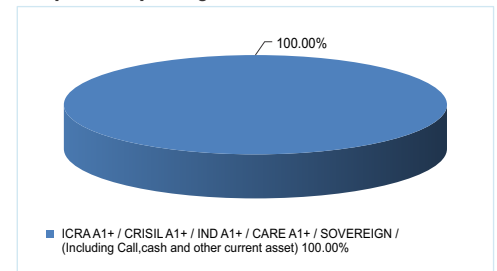
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

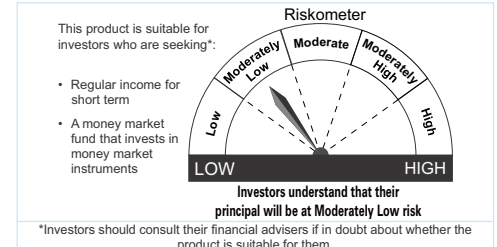
Composition by Assets



Composition by Rating



Product Label



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

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



FRANKLIN
TEMPLETON

Franklin India Floating Rate Fund

(Erstwhile Franklin India Cash Management Account)

FIFRF

As on July 31, 2020

TYPE OF SCHEME

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

SCHEME CATEGORY

Floater Fund

SCHEME CHARACTERISTICS

Min 65% in Floating Rate Instruments

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

April 23, 2001

FUND MANAGER(S)

Pallab Roy, Umesh Sharma
Pyari Menon
(dedicated for making investments for Foreign Securities)

BENCHMARK

Crisil Liquid Fund Index.

NAV AS OF JULY 31, 2020

Growth Plan	₹ 30.4746
Dividend Plan	₹ 10.1349
Direct - Growth Plan	₹ 32.1393
Direct - Dividend Plan	₹ 10.0368

FUND SIZE (AUM)

Month End	₹ 170.50 crores
Monthly Average	₹ 168.75 crores

MATURITY & YIELD

AVERAGE MATURITY	1.87 years
PORTFOLIO YIELD	6.03%
MODIFIED DURATION	1.57 years
MACAULAY DURATION	1.63 years

EXPENSE RATIO*	: 0.95%
EXPENSE RATIO*(DIRECT)	: 0.16%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond 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

PORTFOLIO

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Aditya Birla Housing Finance Ltd*	ICRA AAA	A V Birla	2531.92	14.85
HDB Financial Services Ltd*	CRISIL AAA	HDFC	2510.07	14.72
JM Financial Credit Solutions Ltd*	ICRA AA	JM Financial	1002.42	5.88
PNB Housing Finance Ltd*	CARE AA	Punjab National Bank	998.41	5.86
Indostar Capital Finance Ltd*	CARE AA-	Indostar	987.42	5.79
Total Corporate Debt			8030.25	47.10
Cooperative Rabobank*	CRISIL A1+	Rabo	2300.37	13.49
Total Money Market Instruments			2300.37	13.49
GOI FRB 2020 (21-Dec-2020)*	SOVEREIGN	GOI	3000.58	17.60
6.79% GOI 2027 (15-May-2027)*	SOVEREIGN	GOI	1059.35	6.21

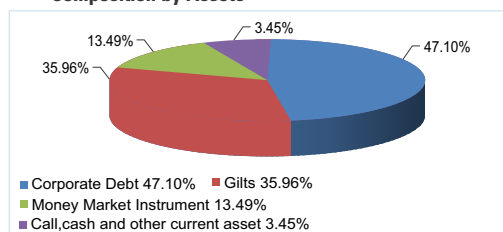
@ Reverse Repo : 5.15%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -1.70%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

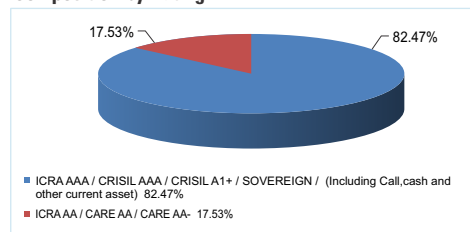
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

Composition by Assets



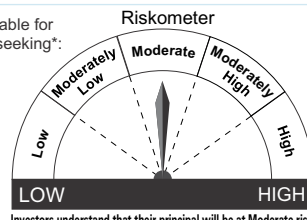
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Moderate risk

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

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



**FRANKLIN
TEMPLETON**

Franklin India Corporate Debt Fund

(Erstwhile Franklin India Income Builder Account)

FICDF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Corporate Bond Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

June 23, 1997

FUND MANAGER(S)

Santosh Kamath
Umesh Sharma & Sachin Padwal-Desai

BENCHMARK

NIFTY Corporate Bond Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 74.0841
Annual Dividend Plan	₹ 17.8123
Monthly Dividend Plan	₹ 16.1724
Quarterly Dividend Plan	₹ 13.4865
Half-yearly Dividend Plan	₹ 14.2649
Direct - Growth Plan	₹ 78.1015
Direct - Annual Dividend Plan	₹ 19.2309
Direct - Monthly Dividend Plan	₹ 17.4135
Direct - Quarterly Dividend Plan	₹ 14.5573
Direct - Half-yearly Dividend Plan	₹ 15.6723

FUND SIZE (AUM)

Month End	₹ 836.58 crores
Monthly Average	₹ 822.87 crores

MATURITY & YIELD

AVERAGE MATURITY :	2.90 years
PORTFOLIO YIELD	5.88%
MODIFIED DURATION :	2.37 years
MACAULAY DURATION :	2.49 years

EXPENSE RATIO*	: 0.86%
EXPENSE RATIO*(DIRECT)	: 0.29%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Plan A : ₹10,000 / 1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Plan A : ₹1000 / 1

LOAD STRUCTURE

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

Sales suspended in Plan B - All Options

Different plans have a different expense structure

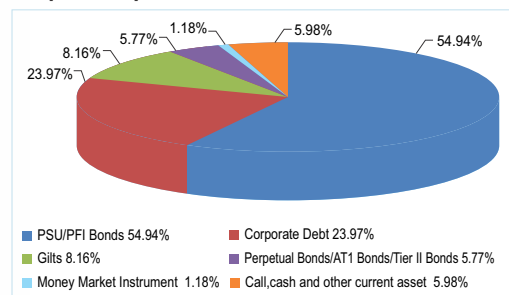
Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Sikka Ports & Terminals Ltd*	CRISIL AAA	Reliance	7311.33	8.74
Housing Development Finance Corporation Ltd*	CRISIL AAA	HDFC	5153.32	6.16
Coastal Gujarat Power Ltd	CARE AA(CE)	Tata	3116.72	3.73
LIC Housing Finance Ltd	CRISIL AAA	LIC	2414.53	2.89
Sikka Ports & Terminals Ltd	CARE AAA	Reliance	558.65	0.67
Fullerton India Credit Co Ltd	CARE AAA	Temasek Holdings	543.05	0.65
Bennett Coleman and Co Ltd	CRISIL AAA	The Times	499.01	0.60
Reliance Industries Ltd	CRISIL AAA	Reliance	232.88	0.28
HDB Financial Services Ltd	CRISIL AAA	HDFC	185.45	0.22
Aditya Birla Finance Ltd	ICRA AAA	A V Birla	36.68	0.04
Total Corporate Debt			20051.63	23.97
Shriram Transport Finance Co Ltd*	CRISIL AA+	Shriram Transport	4331.54	5.18
Power Finance Corporation Ltd	CRISIL AAA	PFC	499.31	0.60
Total Perpetual Bonds/AT1 Bonds/Tier II Bonds			4830.85	5.77
REC Ltd*	CRISIL AAA	REC	7348.80	8.78
Food Corporation Of India*	ICRA AAA(CE)	Food Corporation Of India	6005.47	7.18
Power Finance Corporation Ltd*	CRISIL AAA	PFC	5486.38	6.56
National Bank For Agriculture & Rural Development*	CRISIL AAA	NABARD	4663.94	5.57
National Highways Authority Of India*	CRISIL AAA	National Highways Authority Of India	4494.24	5.37
ONGC Petro Additions Ltd*	CARE AAA(CE)	Oil And Natural Gas Corporation	4452.11	5.32
ONGC Petro Additions Ltd	ICRA AAA(CE)	Oil And Natural Gas Corporation	2744.35	3.28
Indian Railway Finance Corporation Ltd	CRISIL AAA	IRFC	2656.82	3.18
National Housing Bank	CRISIL AAA	NHB	2560.59	3.06
Hindustan Petroleum Corporation Ltd	CRISIL AAA	HPCL	2130.93	2.55

@ Reverse Repo : 2.68%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.66%
+++ The amount of INR 534.60 lacs represents the fair valuation at which securities were valued. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by Reliance Broadcast Network Ltd (RBNL). For more details kindly refer to the [note](#) on our website.

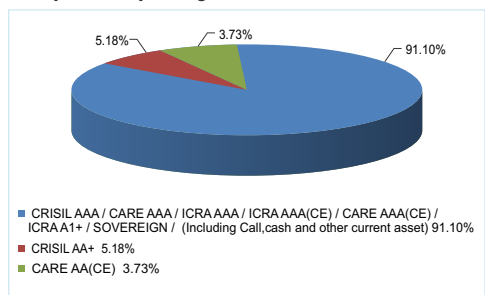
Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).
Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

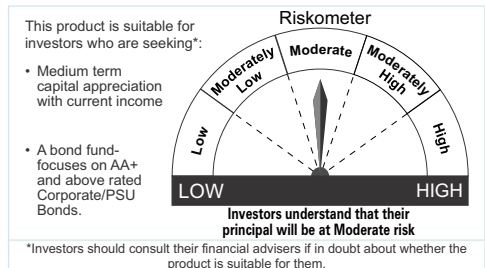
Composition by Assets



Composition by Rating



Product Label



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



FRANKLIN
TEMPLETON

Franklin India Banking & PSU Debt Fund

FIBPDF

As on July 31, 2020

TYPE OF SCHEME

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

SCHEME CATEGORY

Banking & PSU Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

April 25, 2014

FUND MANAGER(S)

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

BENCHMARK

NIFTY Banking & PSU Debt Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 17.0869
Dividend Plan	₹ 10.9503
Direct - Growth Plan	₹ 17.5615
Direct - Dividend Plan	₹ 11.3255

FUND SIZE (AUM)

Month End	₹ 1041.64 crores
Monthly Average	₹ 1036.56 crores

MATURITY & YIELD

AVERAGE MATURITY	4.96 years
PORTFOLIO YIELD	5.31%
MODIFIED DURATION	3.78 years
MACAULAY DURATION	3.94 years

EXPENSE RATIO*	: 0.50%
EXPENSE RATIO*(DIRECT)	: 0.19%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

Entry Load	Nil
Exit Load (for each purchase of Units)	Nil

Different plans have a different expense structure

PORTFOLIO

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Sikka Ports & Terminals Ltd	CARE AAA	Reliance	1264.86	1.21
Total Corporate Debt			1264.86	1.21
Power Finance Corporation Ltd	CRISIL AAA	PFC	1220.54	1.17
RBL Bank Ltd (Basel III)	ICRA AA-	RBL Bank	1039.03	1.00
Total Perpetual Bonds/AT1 Bonds/Tier II Bonds			2259.57	2.17
REC Ltd*	CRISIL AAA	REC	9134.61	8.77
National Housing Bank*	CRISIL AAA	NHB	8040.17	7.72
Export-Import Bank of India*	CRISIL AAA	EXIM	7313.26	7.02
NTPC Ltd*	CRISIL AAA	NTPC	6771.61	6.50
Power Finance Corporation Ltd*	CRISIL AAA	PFC	5809.59	5.58
Small Industries Development Bank Of India	CARE AAA	SIDBI	3152.95	3.03
ONGC Petro Additions Ltd	CARE AAA(CE)	Oil And Natural Gas Corporation	3106.12	2.98
National Bank For Agriculture & Rural Development	CRISIL AAA	NABARD	2948.21	2.83
National Highways Authority Of India	CARE AAA	National Highways Authority Of India	2623.01	2.52
NHPC Ltd	CARE AAA	NHPC	2095.33	2.01
NHPC Ltd	ICRA AAA	NHPC	1634.19	1.57
National Highways Authority Of India	CRISIL AAA	National Highways Authority Of India	1247.27	1.20
Power Grid Corporation of India Ltd	CRISIL AAA	PGC	565.12	0.54
ONGC Petro Additions Ltd	ICRA AAA(CE)	Oil And Natural Gas Corporation	519.76	0.50
Food Corporation Of India	CRISIL AAA(CE)	Food Corporation Of India	293.58	0.28

© Reverse Repo : 2.65%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.62%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

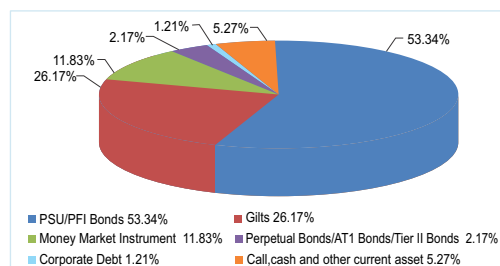
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

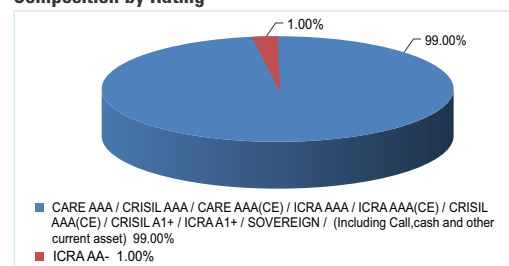
Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Indian Railway Finance Corporation Ltd	CRISIL AAA	IRFC	257.73	0.25
REC Ltd	CARE AAA	REC	52.67	0.05
Total PSU/PFI Bonds			55565.18	53.34
Bank of Baroda*	CRISIL A1+	Bank Of Baroda	4998.22	4.80
National Bank For Agriculture & Rural Development*	CRISIL A1+	NABARD	4842.62	4.65
L&T Infrastructure Finance Co Ltd	ICRA A1+	L&T	1482.45	1.42
ICICI Bank Ltd	ICRA A1+	ICICI	995.98	0.96
Total Money Market Instruments			12319.27	11.83
5.79% GOI 2030 (11-May-2030)*	SOVEREIGN	GOI	9465.61	9.09
6.79% GOI 2027 (15-May-2027)*	SOVEREIGN	GOI	5826.45	5.59
6.68% GOI (17-Sep-2031)*	SOVEREIGN	GOI	5226.44	5.02
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	GOI	2723.89	2.61
6.19% GOI 2034 (16-Sep-2034)	SOVEREIGN	GOI	2505.95	2.41
5.22% GOI 2025 (15-Jun-2025)	SOVEREIGN	GOI	1514.44	1.45
Total Gilts			27262.77	26.17
Total Debt Holdings			98671.64	94.73
Total Holdings			98,671.64	94.73
Call, cash and other current asset			5,492.44	5.27
Total Asset			104,164.08	100.00

* Top 10 holdings

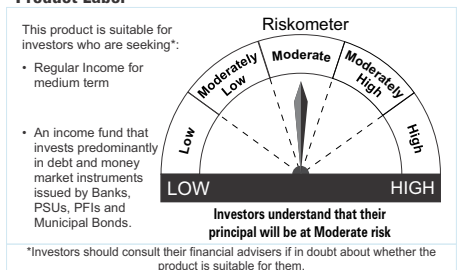
Composition by Assets



Composition by Rating



Product Label



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

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


**FRANKLIN
TEMPLETON**

Franklin India Government Securities Fund

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

FIGSF

As on July 31, 2020

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 ₹ 295.35 crores
Monthly Average ₹ 302.00 crores

MATURITY & YIELD

AVERAGE MATURITY 8.89 years

PORTFOLIO YIELD 5.52%

MODIFIED DURATION 6.42 years

MACAULAY DURATION 6.61 years

NAV AS OF JULY 31, 2020

FIGSF

Growth Plan ₹ 47.0998
Dividend Plan ₹ 11.0523

FIGSF (Direct)

Growth Plan ₹ 50.4100
Dividend Plan ₹ 12.1200

EXPENSE RATIO* : 1.05%

EXPENSE RATIO* (DIRECT) : 0.59%

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

MINIMUM INVESTMENT FOR NEW / EXISTING INVESTORS

₹ 10,000/1 (G);

₹ 25,000/1 (D);

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

*CDSC is treated similarly

Different plans have a different expense structure

PORTFOLIO

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
5.79% GOI 2030 (11-May-2030)	SOVEREIGN	GOI	17835.20	60.39
6.19% GOI 2034 (16-Sep-2034)	SOVEREIGN	GOI	5312.61	17.99
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	GOI	2070.16	7.01
7.32% GOI 2024 (28-Jan-2024)	SOVEREIGN	GOI	324.72	1.10
Total Gilts			25542.69	86.48
Total Debt Holdings			25542.69	86.48
Total Holdings			25,542.69	86.48
Call, cash and other current asset			3,992.73	13.52
Total Asset			29,535.42	100.00

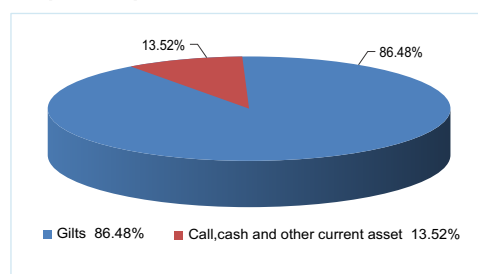
@ Reverse Repo : 12.31%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.21%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

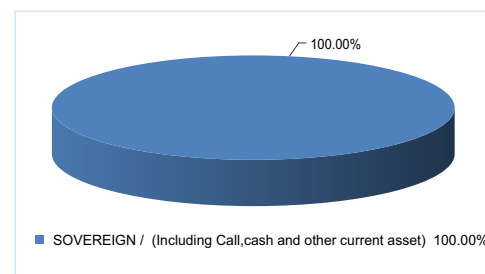
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

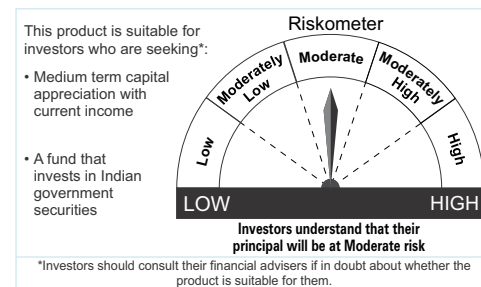
Composition by Assets



Composition by Rating



Product Label - FIGSF



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



FRANKLIN
TEMPLETON

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

Franklin India Debt Hybrid Fund (Number of Segregated Portfolios - 1)

(Erstwhile Franklin India Monthly Income Plan)

FIDHF

As on July 31, 2020

MAIN PORTFOLIO

TYPE OF SCHEME

An open ended hybrid scheme investing predominantly in debt instruments

SCHEME CATEGORY

Conservative Hybrid Fund

SCHEME CHARACTERISTICS

10-25% Equity, 75-90% Debt

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 28, 2000

FUND MANAGER(S)

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

BENCHMARK

CRISIL Hybrid 85+15 - Conservative Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 58.5890
Monthly Plan	₹ 12.7240
Quarterly Plan	₹ 12.1748
Direct - Growth Plan	₹ 62.3020
Direct - Monthly Plan	₹ 13.6907
Direct - Quarterly Plan	₹ 13.1073

FUND SIZE (AUM)

Month End	₹ 218.87 crores
Monthly Average	₹ 220.23 crores

MATURITY & YIELD*

AVERAGE MATURITY 5.51 years

PORTFOLIO YIELD 5.49%

MODIFIED DURATION 4.15 years

MACAULAY DURATION 4.32 years

* Calculated based on debt holdings in the portfolio

EXPENSE RATIO* : 2.27%

EXPENSE RATIO* (DIRECT) : 1.44%

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

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

Plan A ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/

MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1000/1

LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units):

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

Different plans have a different expense structure

Sales suspended in Plan B - All Options

FIDHF - SEGREGATED PORTFOLIO - 1

(10.25% Yes Bank Ltd CO 05 Mar 2020)

NAV Per Unit

Growth Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000
Direct - Monthly Plan	₹ 0.0000
Direct - Quarterly Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA

EXPENSE RATIO (DIRECT) : NA

No purchase / redemption permitted in segregated portfolio



MAIN PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd	47341	287.10	1.31
TVS Motor Co Ltd	25761	99.82	0.46
Tata Motors Ltd	40000	41.86	0.19
Auto Ancillaries			
Balkrishna Industries Ltd	20000	264.41	1.21
Banks			
Axis Bank Ltd*	95488	412.17	1.88
HDFC Bank Ltd	27986	289.04	1.32
Kotak Mahindra Bank Ltd	15909	217.28	0.99
ICICI Bank Ltd	60374	209.38	0.96
State Bank of India	29755	56.97	0.26
Karur Vysya Bank Ltd	77000	26.60	0.12
Cement			
Grasim Industries Ltd	34754	220.01	1.01
Consumer Durables			
Volta Ltd	40000	239.36	1.09
Consumer Non Durables			
Kansai Nerolac Paints Ltd	37697	163.44	0.75
Colgate Palmolive (India) Ltd	9526	135.58	0.62
United Breweries Ltd	10000	95.17	0.43
Gas			
Gujarat State Petronet Ltd	130586	267.37	1.22
Industrial Products			
Cummins India Ltd	20015	80.39	0.37
Media & Entertainment			
Jagran Prakashan Ltd	97694	37.47	0.17
Minerals/Mining			
Coal India Ltd	581	0.75	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd	96457	157.32	0.72
Petroleum Products			
Bharat Petroleum Corporation Ltd	30000	124.14	0.57
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd	5300	239.62	1.09
Cadila Healthcare Ltd	45000	174.78	0.80
Power			
Power Grid Corporation of India Ltd	138926	247.71	1.13
Retailing			
Aditya Birla Fashion and Retail Ltd	35367	44.10	0.20

@ Reverse Repo : 10.47%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.86%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

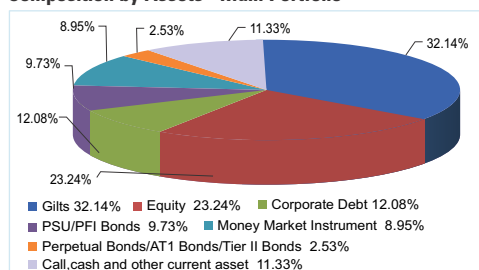
Floating Rate Bonds - Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

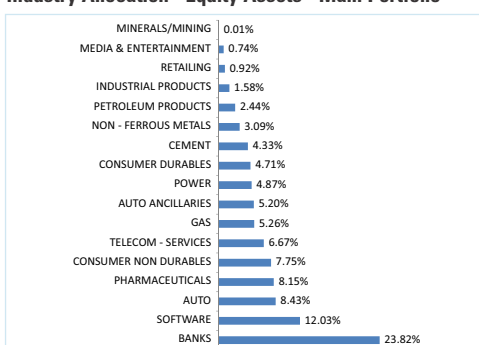
Franklin India Debt Hybrid Fund - Segregated Portfolio 1 (10.25% Yes Bank Ltd CO 05 Mar 2020)

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Yes Bank Ltd	CARE D	0.00	100.00
Total Perpetual Bonds/AT1 Bonds/Tier II Bonds		0.00	100.00
Total Debt Holdings		0.00	100.00
Total Holdings		0.00	100.00
Call,cash and other current asset		0.00	0.00
Total Asset		0.00	100.00

Composition by Assets - Main Portfolio



Industry Allocation - Equity Assets - Main Portfolio



Note : Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Aditya Birla Fashion and Retail Ltd-Partly-Paid Rights ##	4133	2.88	0.01
Software			
Infosys Ltd*	63338	611.85	2.80
Telecom - Services			
Bharti Airtel Ltd	61153	339.31	1.55
Total Equity Holdings		5085.86	23.24

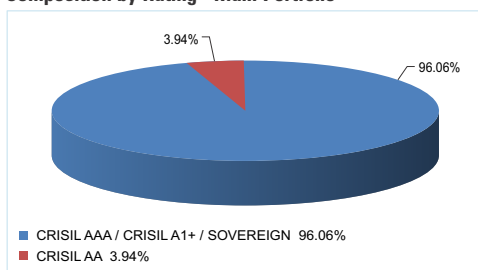
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Housing Development Finance Corporation Ltd*	CRISIL AAA	2079.33	9.50
Vedanta Ltd*	CRISIL AA	564.97	2.58
Total Corporate Debt		2644.30	12.08
Power Finance Corporation Ltd*	CRISIL AAA	554.79	2.53
Total Perpetual Bonds/AT1 Bonds/Tier II Bonds		554.79	2.53
REC Ltd*	CRISIL AAA	1400.49	6.40
Power Finance Corporation Ltd*	CRISIL AAA	729.81	3.33
Total PSU/PFI Bonds		2130.30	9.73
Bank of Baroda*	CRISIL A1 +	1958.68	8.95
Total Money Market Instruments		1958.68	8.95
5.79% GOI 2030 (11-May-2030)*	SOVEREIGN	5978.28	27.31
6.18% GOI 2024 (04-Nov-2024)*	SOVEREIGN	839.10	3.83
7.32% GOI 2024 (28-Jan-2024)	SOVEREIGN	216.48	0.99
Total Gilts		7033.85	32.14
Total Debt Holdings		14321.92	65.44

Total Holdings	19,407.79	88.67
Call,cash and other current asset	2,478.92	11.33
Total Asset	21,886.71	100.00

Awaiting Listing

* Top 10 holdings

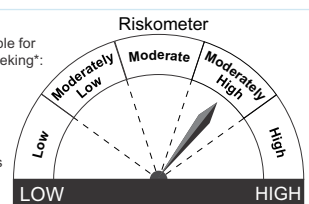
Composition by Rating - Main Portfolio



Product Label

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that invests predominantly in debt instruments with marginal equity exposure.



Investors understand that their principal will be at Moderately High risk

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

Franklin India Equity Savings Fund

FIESF

As on July 31, 2020

TYPE OF SCHEME

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

SCHEME CATEGORY

Equity Savings Fund

SCHEME CHARACTERISTICS

65-90% Equity, 10-35% Debt

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

August 27, 2018

FUND MANAGER(S)

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

BENCHMARK

Nifty Equity Savings Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 10.0372
Dividend Plan	₹ 10.0372
Monthly Plan	₹ 9.9767
Quarterly Plan	₹ 10.0372
Direct - Growth Plan	₹ 10.3936
Direct - Dividend Plan	₹ 10.3936
Direct - Monthly Plan	₹ 10.3326
Direct - Quarterly Plan	₹ 10.3936

FUND SIZE (AUM)

Month End	₹ 146.80 crores
Monthly Average	₹ 149.85 crores
Outstanding exposure in derivative instruments	₹ 35.54 crores
Outstanding derivative exposure	24.21%

TURNOVER

Total Portfolio Turnover [§]	486.65%
Portfolio Turnover (Equity) ^{**}	498.56%

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

MATURITY & YIELD^{*}

AVERAGE MATURITY	4.39 years
PORTFOLIO YIELD	4.92%
MODIFIED DURATION	3.16 years
MACAULAY DURATION	3.32 years

[#] Calculated based on debt holdings in the portfolio

EXPENSE RATIO^{*} : 2.09%

EXPENSE RATIO^{*} (DIRECT) : 0.92%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Plan A ₹5,000/1
MINIMUM INVESTMENT FOR SIP
₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1,000/1

LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units) :

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

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

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets (Hedged & Unhedged)	% of Assets Derivatives
Auto				
Mahindra & Mahindra Ltd	50438	305.88	2.08	
Maruti Suzuki India Ltd	4600	288.09	1.96	(1.95)
Banks				
Axis Bank Ltd*	177000	764.02	5.20	(2.48)
ICICI Bank Ltd*	155061	537.75	3.66	(1.31)
HDFC Bank Ltd	29878	308.58	2.10	
Kotak Mahindra Bank Ltd	14128	192.95	1.31	
State Bank of India	97218	186.12	1.27	
Federal Bank Ltd	8500	4.58	0.03	(0.03)
Cement				
Grasim Industries Ltd	43712	276.72	1.89	
Construction Project				
Larsen & Toubro Ltd	16500	150.72	1.03	(1.02)
Consumer Non Durables				
Dabur India Ltd	41250	211.84	1.44	(1.44)
United Breweries Ltd	18456	175.64	1.20	
Nestle India Ltd	902	149.03	1.02	
Colgate Palmolive (India) Ltd	10287	146.41	1.00	
Ferrous Metals				
Tata Steel Ltd	38144	139.72	0.95	
Finance				
Housing Development Finance Corporation Ltd*	64500	1149.36	7.83	(7.87)
Cholamandalam Financial Holdings Ltd	86040	285.31	1.94	
PNB Housing Finance Ltd	21957	45.93	0.31	
Gas				
Gujarat State Petronet Ltd	107933	220.99	1.51	
Petronet LNG Ltd	73156	181.32	1.24	
GAIL (India) Ltd	47372	45.79	0.31	
Hotels/ Resorts And Other Recreational Activities				
Indian Hotels Co Ltd	122059	93.19	0.63	
Industrial Products				
Mahindra CIE Automotive Ltd	64953	70.47	0.48	
Media & Entertainment				
Sun TV Network Ltd*	123000	475.89	3.24	(3.25)
Non - Ferrous Metals				
Hindalco Industries Ltd	75335	122.87	0.84	
Petroleum Products				
Hindustan Petroleum Corporation Ltd*	439400	944.71	6.44	(4.85)
Indian Oil Corporation Ltd	121901	107.82	0.73	

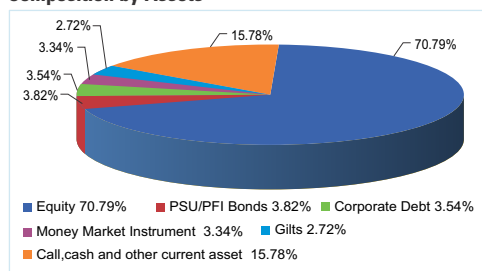
@ Reverse Repo : 4.21%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/ Payable on Purchase/ Other Receivable/ Other Payable) : 11.46%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

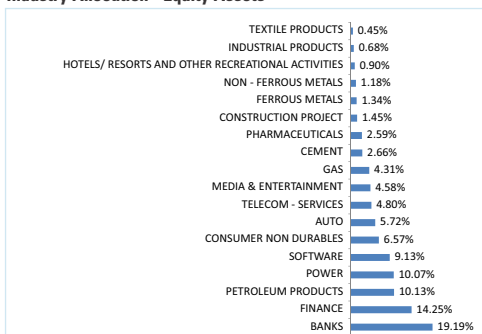
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

Composition by Assets



Industry Allocation - Equity Assets



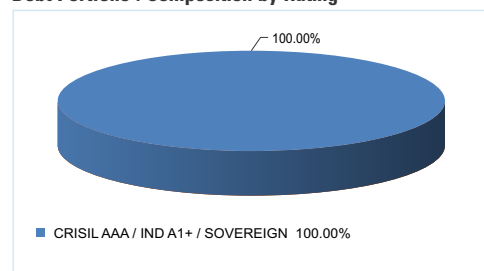
Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets (Hedged & Unhedged)	% of Assets Derivatives
Pharmaceuticals				
Dr. Reddy's Laboratories Ltd	5942	268.64	1.83	
Power				
Tata Power Co Ltd	567938	276.59	1.88	
NHPC Ltd	1300000	263.90	1.80	
Power Grid Corporation of India Ltd	145523	259.47	1.77	
NTPC Ltd	283537	246.68	1.68	
Software				
Infosys Ltd*	77195	745.70	5.08	
Tech Mahindra Ltd	29733	202.67	1.38	
Telecom - Services				
Bharti Airtel Ltd*	89951	499.09	3.40	
Textile Products				
Himatsingka Seide Ltd	76471	47.03	0.32	
Total Equity Holdings		10391.48	70.79	(24.21)

Debt Holdings	Rating	Market Value ₹ Lakhs	% of assets
Housing Development Finance Corporation Ltd*	CRISIL AAA	519.83	3.54
Total Corporate Debt		519.83	3.54
REC Ltd*	CRISIL AAA	560.80	3.82
Total PSU/PFI Bonds		560.80	3.82
Bank of Baroda*	IND A1 +	490.87	3.34
Total Money Market Instruments		490.87	3.34
6.19% GOI 2034 (16-Sep-2034)	SOVEREIGN	200.48	1.37
5.79% GOI 2030 (11-May-2030)	SOVEREIGN	199.28	1.36
Total Gilts		399.75	2.72
Total Debt Holdings		1971.25	13.43

Total Holdings	12,362.73	84.22
Margin on Derivatives	1,641.15	11.18
Call, cash and other current asset	675.96	4.60
Total Asset	14,679.84	100.00

* Top 10 holdings

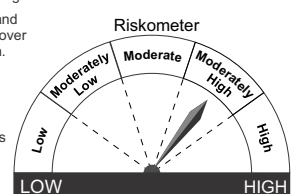
Debt Portfolio : Composition by Rating



Product Label

This product is suitable for investors who are seeking:

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



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



FRANKLIN
TEMPLETON

Franklin India Pension Plan

FIPEP

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Retirement Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

March 31, 1997

FUND MANAGER(S)

Sachin Padwal-Desai & Umesh Sharma (Debt)

Lakshminanth Reddy & Krishna Prasad Natarajan (Equity)

BENCHMARK

40% Nifty 500 + 60% Crisil Composite

Bond Fund Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 133.3032
Dividend Plan	₹ 16.4440
Direct - Growth Plan	₹ 140.6204
Direct - Dividend Plan	₹ 17.5778

FUND SIZE (AUM)

Month End	₹ 422.22 crores
Monthly Average	₹ 421.60 crores

MATURITY & YIELD*

AVERAGE MATURITY 4.81 years

PORTFOLIO YIELD 5.99%

MODIFIED DURATION 3.69 years

MACAULAY DURATION 3.83 years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO* : 2.27%

EXPENSE RATIO* (DIRECT) : 1.53%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 500/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 500/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

Retirement age : 60 years

TAX BENEFITS

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

LOCK-IN PERIOD & MINIMUM TARGET INVESTMENT

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



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd	66,526	403.45	0.96
Bajaj Auto Ltd	4,923	147.93	0.35
TVS Motor Co Ltd	23,121	89.59	0.21
Tata Motors Ltd	74,940	78.42	0.19
Auto Ancillaries			
Balkrishna Industries Ltd	40,000	528.82	1.25
Banks			
HDFC Bank Ltd*	158,000	1631.82	3.86
Axis Bank Ltd	206,475	891.25	2.11
Kotak Mahindra Bank Ltd	53,853	735.50	1.74
ICICI Bank Ltd	206,474	716.05	1.70
State Bank of India	88,509	169.45	0.40
Karur Vysya Bank Ltd	301,582	104.20	0.25
Cement			
Grasim Industries Ltd	79,950	506.12	1.20
Consumer Durables			
Voltas Ltd	60,000	359.04	0.85
Consumer Non Durables			
Colgate Palmolive (India) Ltd	26,468	376.72	0.89
United Breweries Ltd	15,000	142.75	0.34
Kansai Nerolac Paints Ltd	27,182	117.85	0.28
Ferrous Metals			
Tata Steel Ltd	74,355	272.36	0.65
Gas			
Petronet LNG Ltd	190,244	471.52	1.12
Gujarat State Petronet Ltd	168,573	345.15	0.82
Industrial Products			
Cummins India Ltd	32,100	128.93	0.31
Media & Entertainment			
Jagran Prakashan Ltd	153,047	58.69	0.14
Minerals/Mining			
Coal India Ltd	984	1.27	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd	254,936	415.80	0.98
Petroleum Products			
Hindustan Petroleum Corporation Ltd	156,244	335.92	0.80
Bharat Petroleum Corporation Ltd	43,000	177.93	0.42
Pharmaceuticals			
Cadila Healthcare Ltd	72,000	279.65	0.66
Torrent Pharmaceuticals Ltd	7,072	188.37	0.45
Power			
Power Grid Corporation of India Ltd	130,625	232.90	0.55
NTPC Ltd	221,251	192.49	0.46

@ Reverse Repo : 6.23%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.19%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

Floating Rate Bonds - Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

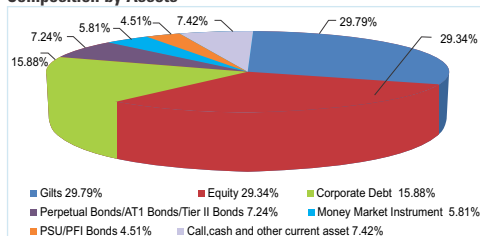
SIP - If you had invested ₹ 10000 every month in FIPEP (Regular Plan)

	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	2,800,000
Total value as on 31-Jul-2020 (Rs)	123,376	385,298	688,225	1,084,017	1,865,502	11,719,636
Returns	5.27%	4.46%	5.43%	7.17%	8.54%	10.81%
Total value of B: 40% Nifty 500 + 60% Crisil Composite Bond Fund Index	128,387	407,188	748,025	1,175,297	1,984,734	NA
B: 40% Nifty 500 + 60% Crisil Composite Bond Fund Index Returns	13.24%	8.17%	8.76%	9.44%	9.72%	NA
Total value of AB: CRISIL 10 Year Gilt Index	126,438	421,133	745,760	1,142,478	1,823,652	NA
AB: CRISIL 10 Year Gilt Index Returns	10.12%	10.46%	8.63%	8.64%	8.11%	NA

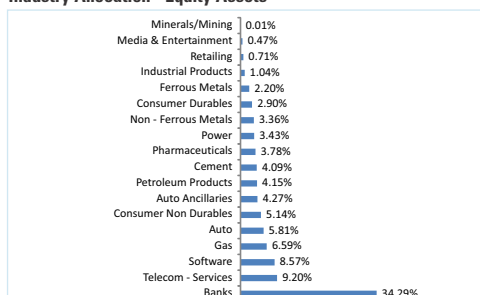
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy,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



Industry Allocation - Equity Assets



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

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Retailing			
Aditya Birla Fashion and Retail Ltd	65,910	82.19	0.19
Aditya Birla Fashion and Retail Ltd- Partly-Paid Rights ##	7,703	5.37	0.01
Software			
Infosys Ltd	109,904	1061.67	2.51
Telecom - Services			
Bharti Airtel Ltd*	205,373	1139.51	2.70
Total Equity Holdings		12388.71	29.34

Debt Holdings

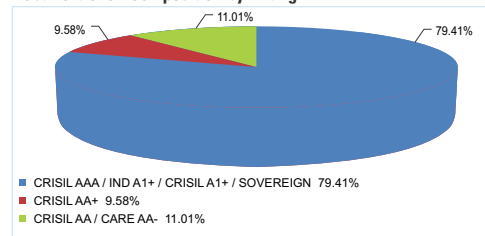
	Rating	Market Value ₹ Lakhs	% of Assets
Housing Development Finance Corporation Ltd*	CRISIL AAA	2079.33	4.92
KKR India Financial Services Pvt Ltd*	CRISIL AA	1880.21	4.45
Reliance Industries Ltd*	CRISIL AAA	1688.23	4.00
Vedanta Ltd	CRISIL AA	564.97	1.34
Indostar Capital Finance Ltd	CARE AA-	493.71	1.17
Total Corporate Debt		6706.45	15.88
State Bank of India (Basel III)*	CRISIL AA+	2559.01	6.06
Power Finance Corporation Ltd	CRISIL AAA	499.31	1.18
Total Perpetual Bonds/AT1 Bonds/ Tier II Bonds		3058.32	7.24
REC Ltd*	CRISIL AAA	1848.20	4.38
Power Finance Corporation Ltd	CRISIL AAA	56.14	0.13
Total PSU/PFI Bonds		1904.34	4.51
Bank of Baroda*	IND A1+	1963.47	4.65
Bank of Baroda	CRISIL A1+	489.67	1.16
Total Money Market Instruments		2453.14	5.81
5.79% GOI 2030 (11-May-2030)*	SOVEREIGN	8369.59	19.82
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	2832.85	6.71
6.18% GOI 2024 (04-Nov-2024)*	SOVEREIGN	943.98	2.24
7.32% GOI 2024 (28-Jan-2024)*	SOVEREIGN	432.96	1.03
Total Gilts		12579.38	29.79
Total Debt Holdings		26701.64	63.24

Total Holdings	39,090.35	92.58
Call, cash and other current asset	3,132.02	7.42
Total Asset	42,222.37	100.00

Awaiting Listing

* Top 10 holdings

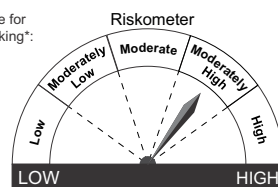
Debt Portfolio : Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Moderately High risk

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

Franklin India Multi – Asset Solution Fund

FIMAS

As on July 31, 2020

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

November 28, 2014

FUND MANAGER

Paul S Parampreet

FUND SIZE (AUM)

Month End ₹ 19.55 crores

Monthly Average ₹ 19.39 crores

EXPENSE RATIO* : 1.66%

EXPENSE RATIO* (DIRECT) : 1.00%

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

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

In respect of each purchase of Units -1% if redeemed within 3 year of allotment

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
ETF			
Nippon India ETF Gold Bees	1002955	472.79	24.19
Total ETF		472.79	24.19
Mutual Fund Units			
Franklin India Bluechip Fund Direct-Growth Plan	127380	566.87	29.00
Franklin India Short-Term Income Plan (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	27214	535.35	27.39
Franklin India Short Term Income Plan-Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)- Direct-Growth Plan	24846	0.00	0.00
Franklin India Short Term Income Plan-Segregated Portfolio 3 9.50% Yes Bank Ltd CO 23Dec21- Direct-Growth Plan	23974	0.00	0.00
Total Mutual Fund Units		1102.22	56.38
Total Holdings		1,575.01	80.57
Call, cash and other current asset		379.82	19.43
Total Asset		1,954.83	100.00

@ Reverse Repo : 19.79%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.36%

NAV AS OF JULY 31, 2020

Growth Plan	₹ 10.4616
Dividend Plan	₹ 10.4616
Direct - Growth Plan	₹ 11.2669
Direct - Dividend Plan	₹ 11.2669

'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'

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000

MINIMUM INVESTMENT FOR SIP

₹ 500

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000

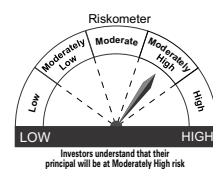
Sector allocation- Total Assets

Mutual Fund Units	56.38%
ETF	24.19%
Call, Cash And Other Current Asset	19.43%

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 Asset Allocation Fund of Funds

(Erstwhile Franklin India Dynamic PE Ratio Fund of Funds)

FIDAAF

As on July 31, 2020

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

October 31, 2003

FUND MANAGER(S)

Paul S Parampreet

FUND SIZE (AUM)

Month End ₹ 734.57 crores

Monthly Average ₹ 735.52 crores

EXPENSE RATIO* : 1.46%

EXPENSE RATIO* (DIRECT) : 0.50%

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

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

In respect of each purchase of Units -
• Nil Exit load - for 10% of the units upto completion of 12 months.
• The "First In First Out (FIFO)" logic will be applied while selecting the units for redemption

o Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
o The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
• All units redeemed/switched-out in excess of the 10% load free units will be subject to the below mentioned exit load.

o 1.00% - if Units are redeemed/switched-out on or before 1 year from the date of allotment
o 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.

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Equity Fund Direct-Growth Plan	7103351	40514.39	55.15
Franklin India Short-Term Income Plan (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	674822	13275.10	18.07
Franklin India Short Term Income Plan-Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)- Direct-Growth Plan	1341517	0.00	0.00
Franklin India Short Term Income Plan-Segregated Portfolio 3 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	1370528	0.00	0.00
Total Mutual Fund Units		53789.49	73.23
Total Holdings		53,789.49	73.23
Call, cash and other current asset		19,667.76	26.77
Total Asset		73,457.25	100.00

@ Reverse Repo : 26.88%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.11%

NAV AS OF JULY 31, 2020

Growth Plan	₹ 69.2530
Dividend Plan	₹ 27.1299
Direct - Growth Plan	₹ 74.6481
Direct - Dividend Plan	₹ 30.0987

SIP - If you had invested ₹ 10000 every month in FIDAAF (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	2,010,000
Total value as on 31-Jul-2020 (Rs)	108,063	317,420	569,265	883,482	1,483,112	4,282,995
Returns	-17.96%	-8.01%	-2.07%	1.42%	4.15%	8.43%
Total value of B: CRISIL Hybrid 35 + 65 - Aggressive Index	128,010	396,862	738,402	1,167,056	2,003,805	5,322,313
B: CRISIL Hybrid 35 + 65 - Aggressive Index Returns	12.65%	6.44%	8.24%	9.24%	9.90%	10.70%
Total value of AB: S&P BSE SENSEX TRI	125,591	386,767	735,488	1,142,277	1,977,567	5,795,118
AB: S&P BSE SENSEX TRI Returns	8.78%	4.72%	8.08%	8.64%	9.65%	11.58%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualised. 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.

'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'

Franklin India Life Stage Fund of Funds

FILSF

As on July 31, 2020

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

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:	₹ 9.89 crores
30s Plan:	₹ 4.51 crores
40s Plan:	₹ 9.75 crores
50s Plus Plan:	₹ 6.72 crores
50s Plus Floating Rate Plan	₹ 20.93 crores

	Monthly Average
20s Plan:	₹ 9.90 crores
30s Plan:	₹ 4.55 crores
40s Plan:	₹ 9.72 crores
50s Plus Plan:	₹ 6.34 crores
50s Plus Floating Rate Plan	₹ 21.28 crores

EXPENSE RATIO*

20s Plan: 1.32%	(Direct) : 0.42%
30s Plan: 1.36%	(Direct) : 0.58%
40s Plan: 1.41%	(Direct) : 0.85%
50s Plus Plan: 1.06%	(Direct) : 0.47%
50s Plus Floating Rate Plan: 0.80%	(Direct) : 0.12%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

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



FRANKLIN
TEMPLETON

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 Direct-Growth Plan	109895	489.05	49.42
Templeton India Value Fund Direct-Growth Plan	68346	147.59	14.92
Franklin India Prima Fund Direct-Growth Plan	15897	145.66	14.72
Franklin India Corporate Debt Fund Direct-Growth Plan	179329	140.06	14.15
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	127811	44.66	4.51
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	160182	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	167005	0.00	0.00
Total Mutual Fund Units		967.02	97.73
Total Holdings		967.02	97.73
Call, cash and other current asset		22.47	2.27
Total Asset		989.49	100.00

@ Reverse Repo : 2.24%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.03%

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 Corporate Debt Fund Direct-Growth Plan	541648	423.03	43.39
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	556580	194.50	19.95
Franklin India Bluechip Fund Direct-Growth Plan	32398	144.18	14.79
Templeton India Value Fund Direct-Growth Plan	45008	97.19	9.97
Franklin India Prima Fund Direct-Growth Plan	10181	93.28	9.57
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	635092	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	631309	0.00	0.00
Total Mutual Fund Units		952.19	97.66
Total Holdings		952.19	97.66
Call, cash and other current asset		22.82	2.34
Total Asset		975.00	100.00

@ Reverse Repo : 2.49%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.15%

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 Direct-Growth Plan	4260015	1660.76	79.33
Templeton India Value Fund Direct-Growth Plan	91070	196.66	9.39
Franklin India Bluechip Fund Direct-Growth Plan	43902	195.37	9.33
Total Mutual Fund Units		2052.80	98.06
Total Holdings		2,052.80	98.06
Call, cash and other current asset		40.70	1.94
Total Asset		2,093.50	100.00

@ Reverse Repo : 2.03%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.09%

NAV AS OF JULY 31, 2020

	Growth	Dividend
20s Plan	₹ 72.1414	₹ 23.5868
30s Plan	₹ 50.7938	₹ 17.9223
40s Plan	₹ 40.2662	₹ 11.5012
50s Plus Plan	₹ 27.6025	₹ 9.4511
50s Plus Floating Rate Plan	₹ 39.8771	₹ 13.6588

NAV AS OF JULY 31, 2020 (Direct)

	Growth	Dividend
The 20s Plan	₹ 74.7090	₹ 24.6390
The 30s Plan	₹ 53.0803	₹ 18.9447
The 40s Plan	₹ 42.3397	₹ 12.0420
The 50s Plus Plan	₹ 29.0418	₹ 9.9612
The 50s Plus Floating Rate Plan	₹ 41.1777	₹ 14.1481

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 Direct-Growth Plan	34753	154.66	34.26
Franklin India Corporate Debt Fund Direct-Growth Plan	178988	139.79	30.97
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	165948	57.99	12.85
Templeton India Value Fund Direct-Growth Plan	19788	42.73	9.47
Franklin India Prima Fund Direct-Growth Plan	4613	42.27	9.36
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	192562	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	196087	0.00	0.00
Total Mutual Fund Units		437.44	96.91
Total Holdings		437.44	96.91
Call, cash and other current asset		13.94	3.09
Total Asset		451.38	100.00

@ Reverse Repo : 1.06%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.03%

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 Corporate Debt Fund Direct-Growth Plan	473747	370.00	55.08
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	427573	149.41	22.24
Franklin India Bluechip Fund Direct-Growth Plan	13989	62.25	9.27
Templeton India Value Fund Direct-Growth Plan	28740	62.06	9.24
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	403150	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	489502	0.00	0.00
Total Mutual Fund Units		643.74	95.82
Total Holdings		643.74	95.82
Call, cash and other current asset		28.05	4.18
Total Asset		671.79	100.00

@ Reverse Repo : 2.89%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.29%

Load structure

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

Different plans have a different expense structure

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.

Riskometer

LOW MODERATELY LOW MODERATE MODERATELY HIGH HIGH

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 Hybrid Fund

(Erstwhile Franklin India Balanced Fund)

FIEHF

As on July 31, 2020

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Aggressive Hybrid Fund

SCHEME CHARACTERISTICS

65-80% Equity, 20-35% Debt

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 10, 1999

FUND MANAGER(S)

Lakshmikanth Reddy &
Krishna Prasad Natarajan (Equity)

Sachin Padwal-Desai & Umesh Sharma (Debt)

Pyari Menon
(dedicated for making investments for
Foreign Securities)

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index

NAV AS OF JULY 31, 2020

Growth Plan	₹ 115.6253
Dividend Plan	₹ 18.4116
Direct - Growth Plan	₹ 125.5139
Direct - Dividend Plan	₹ 20.5665

FUND SIZE (AUM)

Month End	₹ 1342.11 crores
Monthly Average	₹ 1344.43 crores

TURNOVER

Portfolio Turnover	98.69%
Portfolio Turnover (Equity)*	15.67%

*Computed for equity portion of the portfolio.

MATURITY & YIELD*

AVERAGE MATURITY	3.85 Years
PORTFOLIO YIELD	7.75%
MODIFIED DURATION	2.96 Years
MACAULAY DURATION	3.07 Years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO*	: 2.20%
EXPENSE RATIO* (DIRECT)	: 1.21%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

Upto 10% of the Units may be redeemed 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

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd*	1071320	6497.02	4.84
Tata Motors Ltd	1081483	1131.77	0.84
Bajaj Auto Ltd	36783	1105.31	0.82
Auto Ancillaries			
Balkrishna Industries Ltd	105000	1388.15	1.03
Banks			
Axis Bank Ltd*	2051935	8857.18	6.60
HDFC Bank Ltd*	743868	7682.67	5.72
ICICI Bank Ltd*	1581302	5483.96	4.09
State Bank of India	615662	1178.68	0.88
Cement			
Grasim Industries Ltd	300350	1901.37	1.42
Construction Project			
Larsen & Toubro Ltd	205227	1874.65	1.40
Consumer Durables			
Volta Ltd	274626	1643.36	1.22
Titan Co Ltd	72561	756.99	0.56
Consumer Non Durables			
United Breweries Ltd	128251	1220.50	0.91
Ferrous Metals			
Tata Steel Ltd	385077	1410.54	1.05
Finance			
Cholamandalam Financial Holdings Ltd	345421	1145.42	0.85
PNB Housing Finance Ltd	336933	704.86	0.53
Gas			
Petronet LNG Ltd*	1479354	3666.58	2.73
Gujarat State Petronet Ltd	1266102	2592.34	1.93
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co Ltd	1583382	1208.91	0.90
Industrial Products			
Mahindra CIE Automotive Ltd	377910	410.03	0.31
Media & Entertainment			
Jagran Prakashan Ltd	1265151	485.19	0.36
Non - Ferrous Metals			
Hindalco Industries Ltd	2044188	3334.07	2.48
Petroleum Products			
Indian Oil Corporation Ltd	2568360	2271.71	1.69
Hindustan Petroleum Corporation Ltd	762218	1638.77	1.22
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd	79688	3602.73	2.68
Cadila Healthcare Ltd	374001	1452.62	1.08
Power			
Power Grid Corporation of India Ltd*	2508769	4473.14	3.33
NTPC Ltd	2512015	2185.45	1.63
NHPC Ltd	6797235	1379.84	1.03
Retailing			
Aditya Birla Fashion and Retail Ltd	649104	809.43	0.60
Aditya Birla Fashion and Retail Ltd- Partly-Paid Rights ##	75869	52.88	0.04

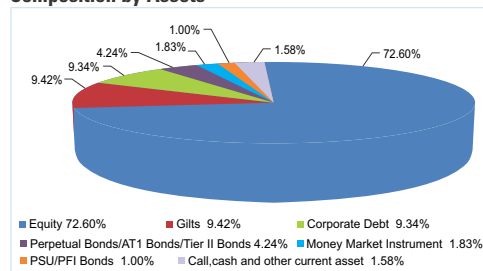
@ Reverse Repo : 1.24%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.34%

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

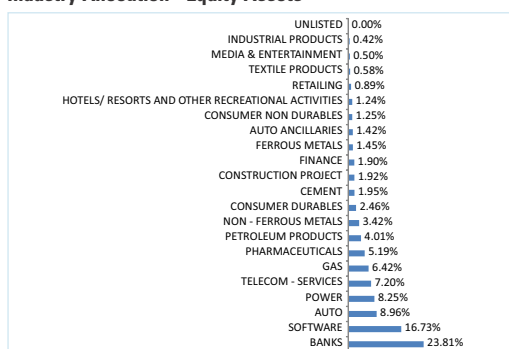
Floating Rate Bonds - Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

Composition by Assets



Industry Allocation - Equity Assets



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

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Software			
Infosys Ltd*	1163784	11242.15	8.38
Tech Mahindra Ltd	429717	2929.17	2.18
Tata Consultancy Services Ltd	93552	2134.30	1.59
Telecom - Services			
Bharti Airtel Ltd*	1264520	7016.19	5.23
Textile Products			
Himatsingka Seide Ltd	921918	566.98	0.42
Unlisted			
Globsyn Technologies Ltd	270000	0.03	0.00
Numero Uno International Ltd	27500	0.00	0.00
Total Equity Holdings		97434.94	72.60

Debt Holdings

Rating	Market Value (Rs. in Lakhs)	% of Assets
--------	-----------------------------	-------------

Indostar Capital Finance Ltd*	CARE AA-	6943.39	5.17
JM Financial Asset Reconstruction Co Ltd	ICRA AA-	2437.76	1.82
KKR India Financial Services Pvt Ltd	CRISIL AA	1880.21	1.40
Vedanta Ltd	CRISIL AA	753.29	0.56
Housing Development Finance Corporation Ltd	CRISIL AAA	519.83	0.39
Total Corporate Debt		12534.48	9.34
Tata Power Co Ltd	CRISIL AA-	3643.31	2.71
State Bank of India (Basel III)	CRISIL AA+	2047.21	1.53

Total Perpetual Bonds/AT1

5690.52 **4.24**

Bonds/Tier II Bonds

673.67 **0.50**

672.95 **0.50**

Total PSU/PFI Bonds

1346.63 **1.00**

2450.59 **1.83**

Total Money Market Instruments

8967.42 **6.68**

2723.89 **2.03**

839.10 **0.63**

108.24 **0.08**

12638.64 **9.42**

34660.86 **25.83**

Total Holdings

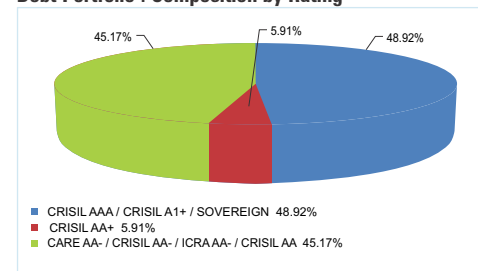
132,095.80 **98.42**

2,114.99 **1.58**

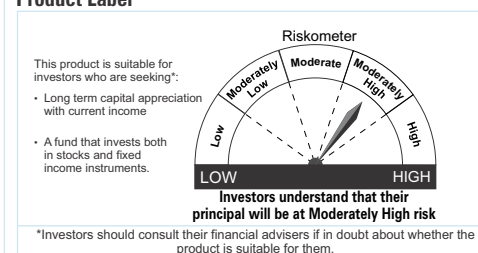
134,210.79 **100.00**

Awaiting Listing * Top 10 holdings

Debt Portfolio : Composition by Rating



Product Label



FRANKLIN
TEMPLETON

DETAILS OF SCHEMES UNDER WINDING UP

Updates on the six yield-oriented Fixed Income Schemes

The 6 yield-oriented schemes continue to receive cash flows and latest developments in this regard are mentioned below.

Portfolio Update

Key highlights as of 31-July-2020

1. In the month of July 2020, these schemes have received INR 1,005 crores from various issuers.
2. From April 24, 2020 till July 31, 2020 the schemes have received INR 4,280 crores from maturities, pre-payments, and coupon payments.
3. As on July 31, 2020, while two schemes were already cash positive, the borrowing levels in the other schemes continue to come down steadily. Franklin India Low Duration Fund (FILDF) and Franklin India Credit Risk Fund (FICRF) now have an outstanding borrowing of only 1% and 4% of their AUM respectively.

Why borrowings should be paid before paying investors

Regulation 41 of SEBI (Mutual Funds) Regulations, 1996 lays out the procedure and manner of winding up of a mutual fund scheme. The regulations require that the proceeds realized, shall be first utilized towards discharge of due liabilities (including borrowings) of the scheme. The AUM of the scheme is shown net of borrowings by the scheme. Repaying the borrowings neither impacts the AUM nor the NAV of the schemes. NAV or AUM represents the net assets of the scheme after reducing liabilities and expenses. Therefore, repayment of borrowings does not impact AUM or the NAV.

Update on the Future Group

On July 31, 2020 coupon / part maturity payments were due to be paid by 3 issuers belonging to the Future group, viz., Rivaaz Trade Ventures Pvt Ltd (RTVPL), Nufuture Digital (India) Ltd (NDIL), and Future Ideas Co Ltd (FICL) on various Non-Convertible Debentures (NCDs) issued by them. RTVPL met its payment obligations but FICL and NDIL were unable to meet their payment obligations. Due to default in payment, the securities of FICL and NDIL have been valued at zero, basis AMFI prescribed standard hair cut matrix and interest accrued and due has been fully provided. Securities of RTVPL will continue to be valued at 75%, basis recommended valuation. We wish to reiterate that these valuations only reflect the realizable value and do not indicate any reduction or write-off of the amount repayable by these companies. The impacted schemes include, Franklin India Short Term Income Plan, Franklin India Dynamic Accrual Fund, Franklin India Income Opportunities Fund and Franklin India Credit Risk Fund.

It has been reported in certain sections of media that Reliance Industries Ltd. is in the final stages of negotiations to buy a controlling stake in Future Group's retail business. It was also mentioned that both companies have supposedly agreed on certain terms and conditions and a deal could be announced shortly. Such a deal could potentially benefit all the above issuers held in the scheme portfolios.

Update on Reliance Broadcast:

Franklin India Short Term Income Plan and Franklin India Corporate Debt Fund are invested in 'Reliance Broadcast 9.50% (Series C) 20-Jul-2020' secured NCDs issued by Reliance Broadcast Network Limited (RBNL) having a put option on Reliance Capital. On maturity, the issuer was unable to meet the maturity obligations (including interest). We are in the process of initiating appropriate enforcement action to recover dues from the issuer and other connected parties. The schemes will continuously monitor the developments in RBNL.

Legal Update

Many legal cases have been filed to contest the Trustees' decision on the winding up of the six yield-oriented schemes. On June 19, 2020, the Hon'ble Supreme Court (SC) has considered the Special Leave Petition and the Transfer Petition filed by Franklin Templeton. All legal cases relating to the winding-up of these six schemes will be transferred to a Division Bench of the Hon'ble Karnataka High Court and the SC has directed that the matter be completed within 3 months. The Hon'ble Karnataka High Court has scheduled the next hearing of cases on the winding up of debt schemes of Franklin Templeton on August 7, 2020.

The e-voting and the unitholders meet continue to remain suspended till we get further directions from the Hon'ble Karnataka High Court and efficient monetization of assets of the schemes and distribution of investment proceeds to the unitholders will be possible only after successful e-voting.

Update on SEBI's audit

We continue to fully cooperate with and provide all assistance to the auditors. There have been certain unsubstantiated rumours and insinuations around the audit completion and findings in the media. We would urge you not to be swayed by such reports which often lack a basis in fact.

The decision on winding up of the six schemes was taken with the sole objective of safeguarding the interest of our investors. Our focus is to return the maximum possible value to all investors in the shortest possible time in these unprecedented times, and we continue to make progress in this regard.

Franklin Templeton manages an additional approximately INR 50,000 Crore of AUM in fixed income, equity, hybrid, overseas, feeder and multi-asset schemes which is not impacted by the winding-up process. We continue to manage these schemes in line with their investment mandate to deliver superior investment outcomes for our investors.

Franklin Templeton has a long history of over 25 years in India, with a third of our global employee strength based here. Our commitment to India and our investors remains steadfast. We seek your support in these challenging times and hope you will continue to repose your faith in us.

In case of any further queries, please feel free to call our dedicated helpline at 1-800-258-4255 or 1-800-425-4255 from 8 a.m. to 9 p.m., Monday to Saturday. Alternatively, you can also e-mail us at service@franklintempleton.com. We would be happy to assist.

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolio - 1)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FIUBF

As on July 31, 2020

MAIN PORTFOLIO

MAIN PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Ultra Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 3-6 months

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 18, 2007

FUND MANAGER(S)

Pallab Roy & Santosh Kamath

BENCHMARK

NIFTY Ultra Short Duration Debt Index

NAV AS OF JULY 31, 2020

FIUBF - Retail Plan	
Growth Option	₹ 26.7177
Weekly Option	₹ 10.1563
Daily Dividend Option	₹ 10.0730
FIUBF - Institutional Plan	
Growth Option	₹ 27.3916
Daily Dividend Option	₹ 10.0317
FIUBF Super Institutional Plan	
Growth Option	₹ 28.3034
Weekly Option	₹ 10.1425
Daily Dividend Option	₹ 10.1163
FIUBF - Super Institutional Plan (Direct)	
Growth Option	₹ 28.4641
Weekly Option	₹ 10.1400
Daily Dividend Option	₹ 10.1027

FUND SIZE (AUM)

Month End	₹ 9859.94 crores
Monthly Average	₹ 9818.54 crores

MATURITY & YIELD

AVERAGE MATURITY	0.35 years
PORTFOLIO YIELD	9.50%
MODIFIED DURATION	0.30 years
MACAULAY DURATION	0.32 years

EXPENSE RATIO*: EXPENSE RATIO* (DIRECT)

RP : 0.31%	SIP : 0.07%
IP : 0.22%	
SIP : 0.16%	

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE

Entry Load:	Not Applicable
EXIT LOAD	Not Applicable

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS:

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS:

Not Applicable

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Clix Capital Services Pvt Ltd*	CARE A+	CLIX	82522.97	8.37
Indostar Capital Finance Ltd*	CARE AA-	Indostar	82446.41	8.36
Vedanta Ltd*	CRISIL AA	Vedanta	78912.63	8.00
PNB Housing Finance Ltd*	CARE AA	Punjab National Bank	70907.47	7.19
JM Financial Credit Solutions Ltd*	ICRA AA	JM Financial	54130.73	5.49
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	37889.68	3.84
Renew Power Pvt Ltd*	CARE A+	Renew	37336.82	3.79
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	36214.50	3.67
Motilal Oswal Home Finance Ltd*	CRISIL AA-	Motilal Oswal	35080.40	3.56
Bharti Telecom Ltd*	CRISIL AA+	Bharti	29909.98	3.03
Piramal Enterprises Ltd	CARE AA	Ajay Piramal	25506.89	2.59
Northern Arc Capital Ltd	ICRA A+	Northern Arc	23791.00	2.41
Tata Realty & Infrastructure Ltd	ICRA AA	Tata	22559.22	2.29
Pune Solapur Expressways Pvt Ltd	ICRA A	Tata	19251.27	1.95
DLF Ltd	ICRA A+	DLF	18523.14	1.88
Talwandi Sabo Power Ltd	CRISIL AA(CE)	Vedanta	17158.52	1.74
Hero Wind Energy Pvt Ltd	ICRA A	Hero	13373.50	1.36
Small Business Fincruit India Pvt Ltd	ICRA A	Fincruit	11915.18	1.21
HPCL-Mittal Energy Ltd	ICRA AA+	HPCL Mittal	11770.87	1.19
Xander Finance Pvt Ltd	ICRA A+	Xander	10532.94	1.07
Shriram Transport Finance Co Ltd	CRISIL AA+	Shriram Transport	10087.73	1.02

@ Reverse Repo : 15.66%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/ Payable on Purchase/ Other Receivable/ Other Payable) : 1.62%

Note : Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolio in the scheme

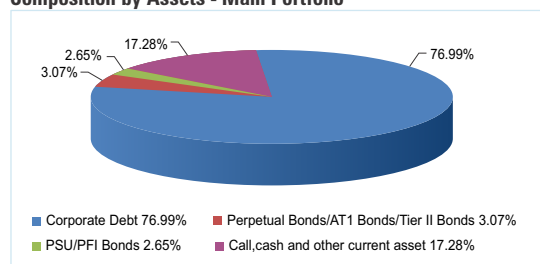
Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

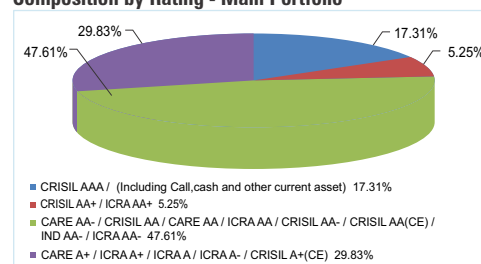
Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

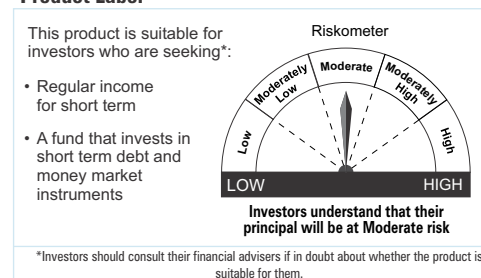
Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



Product Label



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



Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FISTIP

As on July 31, 2020

MAIN PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 1-3 years

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

FISTIP - Retail Plan January 31, 2002

FISTIP-Institutional Plan September 6, 2005

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF JULY 31, 2020

FISTIP - Retail Plan	
Growth Plan	₹ 3710.8758
Weekly Plan	₹ 937.9038
Monthly Plan	₹ 1035.4919
Quarterly Plan	₹ 1077.2316
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 3934.4012
Weekly Plan	₹ 944.1455
Monthly Plan	₹ 1115.7326
Quarterly Plan	₹ 1162.2827

FUND SIZE (AUM)

Month End	₹ 5348.75 crores
Monthly Average	₹ 5439.14 crores

MATURITY & YIELD

AVERAGE MATURITY 2.81 years

PORTFOLIO YIELD 15.80%

MODIFIED DURATION 2.12 years

MACAULAY DURATION 2.23 years

EXPENSE RATIO¹ (Retail)	: 0.81%
EXPENSE RATIO¹ (Institutional)	: 0.83%
EXPENSE RATIO¹ (Retail Direct)	: 0.06%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

LOAD STRUCTURE

Entry Load Not Applicable

Exit Load Not Applicable

FISTIP - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

FISTIP - Retail Plan	
Growth Plan	₹ 0.0000
Weekly Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000
FISTIP - Institutional Plan	
Growth Option	₹ 0.0000
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 0.0000
Weekly Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO (Retail)	: NA
EXPENSE RATIO (Institutional)	: NA
EXPENSE RATIO (Retail Direct)	: NA

No purchase \ redemption permitted in segregated portfolios



FRANKLIN
TEMPLETON

MAIN PORTFOLIO

Company Name	Rating	Group	Market Value ₹ Lakhs	% of assets
Piramal Capital & Housing Finance Ltd*	CARE AA	Ajay Piramal	37318.38	6.98
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	36291.65	6.79
Renew Power Pvt Ltd*	CARE A+	Renew	35611.99	6.66
Vishal Mega Mart Private Limited*	IND A	Kedara Capital	35427.70	6.62
S. D. Corporation Pvt Ltd*	CARE AA(CE)	Shapoorji Pallonji	27373.12	5.12
Rivaaz Trade Ventures Pvt Ltd*	BWR BB+(CE)	Future	27110.59	5.07
Five-Star Business Finance Ltd*	ICRA A	Five Star Business Finance	25613.04	4.79
Aptus Value Housing Finance India Ltd	ICRA A+	Aptus	21345.18	3.99
JM Financial Asset Reconstruction Co Ltd	ICRA AA-	JM Financial	21292.47	3.98
Sterlite Power Grid Ventures Ltd	IND A	Vedanta	21262.77	3.98
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	Edelweiss Capital	20042.00	3.75
PNB Housing Finance Ltd	CARE AA	Punjab National Bank	19372.75	3.62
Narmada Wind Energy Pvt Ltd	CARE A+(CE)	Renew	15371.91	2.87
Vastu Housing Finance Corporation Ltd	BWR A+	Multiples PE	13345.38	2.50
Vedanta Ltd	CRISIL AA	Vedanta	12581.02	2.35
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(CE)	Renew	11078.96	2.07
DLF Ltd	ICRA A+	DLF	11013.76	2.06
Shriram Transport Finance Co Ltd	CRISIL AA+	Shriram Transport	10683.05	2.00
Ess Kay Fincorp Ltd	CRISIL A	Esskay	10447.71	1.95
Vivriti Capital Pvt Ltd	ICRA A-	Creation Investments	10326.22	1.93
Vistaar Financial Services Pvt Ltd	ICRA A-	Vistaar	6795.50	1.27
Hinduja Leyland Finance Ltd	CARE AA-	Hinduja	5489.59	1.03
Coastal Gujarat Power Ltd	CARE AA(CE)	Tata	4624.82	0.86
Piramal Enterprises Ltd	CARE AA	Ajay Piramal	4501.22	0.84
Molagavalli Renewable Pvt Ltd	CARE A+(CE)	Renew	3491.25	0.65
Ess Kay Fincorp Ltd	BWR A	Esskay	3283.28	0.61
Five-Star Business Finance Ltd	CARE A	Five Star Business Finance	2860.06	0.53
Xander Finance Pvt Ltd	ICRA A+	Xander	2503.74	0.47
KKR India Financial Services Pvt Ltd	CRISIL AA	KKR	2014.51	0.38
Tata Motors Ltd	CARE AA-	Tata	1035.03	0.19
Renew Solar Power Pvt Ltd	CARE A+(CE)	Renew	1029.99	0.19
CLIX Capital Services Pvt Ltd	CARE A+	CLIX	1006.23	0.19

@ Reverse Repo :- 12.15%, Others (Cash/Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) :- 11.43%
 ~~~~ The amount of INR 2,927.76 lakhs represents the fair valuation at which securities were valued. This amount only reflects the realizable value basis the current share cover and does not indicate any reduction or write-off of the amount repayable by Essel Infraprojects Ltd. (EIL). For more details kindly refer to the [note](#) on our website.

++ + The amount of INR 1,250.96 lakhs represents the fair valuation at which securities were valued. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by Reliance Broadcast Network Ltd. (RBNL). For more details kindly refer to the [note](#) on our website.

@@@@ On July 31, 2020, coupons/ part payments were due to be paid by Nufuture Digital (India) Ltd. and Future Ideas Co. Ltd. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers are valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by the issuers. For more details kindly refer to the [note](#) on our website.

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly fact sheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

**Floating Rate Bonds** - Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

**Bonds with intermediate redemption structure** - Maturity to be computed based on the weighted average maturity and not final maturity

### Franklin India Short Term Income Plan - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

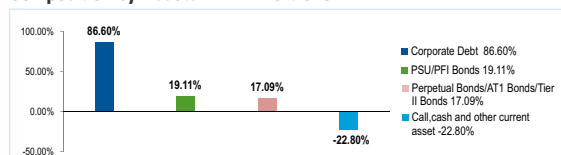
| Company Name                             | Rating   | Group     | Market Value<br>₹ Lakhs | % of<br>assets |
|------------------------------------------|----------|-----------|-------------------------|----------------|
| Vodafone Idea Ltd                        | CARE BB- | A V Birla | 0.00                    | 100.00         |
| <b>Total Corporate Debt</b>              |          |           | <b>0.00</b>             | <b>100.00</b>  |
| <b>Total Debt Holdings</b>               |          |           | <b>0.00</b>             | <b>100.00</b>  |
| <b>Total Holdings</b>                    |          |           | <b>0.00</b>             | <b>100.00</b>  |
| <b>Call,cash and other current asset</b> |          |           | <b>0.00</b>             | <b>0.00</b>    |
| <b>Total Asset</b>                       |          |           | <b>0.00</b>             | <b>100.00</b>  |

Note :-

1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.

2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

### Composition by Assets - Main Portfolio



### FISTIP - SEGREGATED PORTFOLIO - 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

|                                      |          |                                      |               |
|--------------------------------------|----------|--------------------------------------|---------------|
| <b>NAV Per Unit</b>                  |          | <b>FUND SIZE (AUM)</b>               |               |
| <b>FISTIP - Retail Plan</b>          |          | Month End                            | ₹ 0.00 crores |
| Growth Plan                          | ₹ 0.0000 | Monthly Average                      | ₹ 0.00 crores |
| Weekly Plan                          | ₹ 0.0000 |                                      |               |
| Monthly Plan                         | ₹ 0.0000 | <b>EXPENSE RATIO (Retail)</b>        | : NA          |
| Quarterly Plan                       | ₹ 0.0000 | <b>EXPENSE RATIO (Institutional)</b> | : NA          |
| <b>FISTIP - Institutional Plan</b>   |          | <b>EXPENSE RATIO (Retail Direct)</b> | : NA          |
| Growth Option                        | ₹ 0.0000 |                                      |               |
| <b>FISTIP - Retail Plan (Direct)</b> |          |                                      |               |
| Growth Plan                          | ₹ 0.0000 |                                      |               |
| Weekly Plan                          | ₹ 0.0000 |                                      |               |
| Monthly Plan                         | ₹ 0.0000 |                                      |               |
| Quarterly Plan                       | ₹ 0.0000 |                                      |               |

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

### Franklin India Short Term Income Plan - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

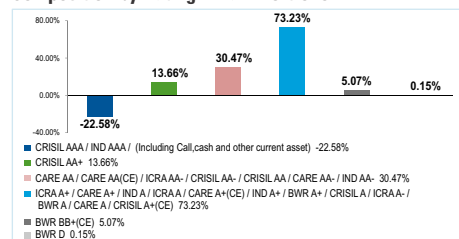
| Company Name                                         | Rating | Group    | Market Value<br>₹ Lakhs | % of<br>assets |
|------------------------------------------------------|--------|----------|-------------------------|----------------|
| Yes Bank Ltd (Basel III)                             | CARE D | Yes Bank | 0.00                    | 100.00         |
| <b>Total Perpetual Bonds/AT1 Bonds/Tier II Bonds</b> |        |          | <b>0.00</b>             | <b>100.00</b>  |
| <b>Total Debt Holdings</b>                           |        |          | <b>0.00</b>             | <b>100.00</b>  |
| <b>Total Holdings</b>                                |        |          | <b>0.00</b>             | <b>100.00</b>  |
| <b>Call,cash and other current asset</b>             |        |          | <b>0.00</b>             | <b>0.00</b>    |
| <b>Total Asset</b>                                   |        |          | <b>0.00</b>             | <b>100.00</b>  |

Note :-

1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.

2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

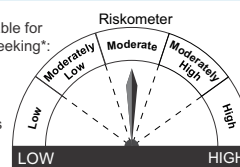
### Composition by Rating - Main Portfolio



### 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.



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

# Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3)

(Erstwhile Franklin India Corporate Bond Opportunities Fund)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FICRF

As on July 31, 2020

## MAIN PORTFOLIO

### MAIN PORTFOLIO

#### TYPE OF SCHEME

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

#### SCHEME CATEGORY

Credit Risk Fund

#### SCHEME CHARACTERISTICS

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

#### INVESTMENT OBJECTIVE

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

#### DATE OF ALLOTMENT

December 07, 2011

#### FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

#### BENCHMARK

NIFTY Credit Risk Bond Index

#### NAV AS OF JULY 31, 2020

|                        |           |
|------------------------|-----------|
| Growth Plan            | ₹ 18.2960 |
| Dividend Plan          | ₹ 9.8113  |
| Direct - Growth Plan   | ₹ 19.4182 |
| Direct - Dividend Plan | ₹ 10.6419 |

#### FUND SIZE (AUM)

|                 |                  |
|-----------------|------------------|
| Month End       | ₹ 3343.04 crores |
| Monthly Average | ₹ 3418.59 crores |

#### MATURITY & YIELD

|                  |            |
|------------------|------------|
| AVERAGE MATURITY | 2.77 years |
| PORTFOLIO YIELD  | 15.03%     |

#### MODIFIED DURATION

|                   |            |
|-------------------|------------|
| MACAULAY DURATION | 2.05 years |
|-------------------|------------|

#### EXPENSE RATIO\*

EXPENSE RATIO\*(DIRECT) : 0.64%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

#### LOAD STRUCTURE

ENTRY LOAD Not Applicable

EXIT LOAD Not Applicable

#### MINIMUM INVESTMENT/

#### MULTIPLES FOR NEW INVESTORS

Not Applicable

#### MINIMUM INVESTMENT FOR SIP

Not Applicable

#### ADDITIONAL INVESTMENT/

#### MULTIPLES FOR EXISTING INVESTORS

Not Applicable

#### FICRF - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

#### NAV Per Unit

|                        |          |
|------------------------|----------|
| Growth Plan            | ₹ 0.0000 |
| Dividend Plan          | ₹ 0.0000 |
| Direct - Growth Plan   | ₹ 0.0000 |
| Direct - Dividend Plan | ₹ 0.0000 |

#### FUND SIZE (AUM)

|                 |               |
|-----------------|---------------|
| Month End       | ₹ 0.00 crores |
| Monthly Average | ₹ 0.00 crores |

#### EXPENSE RATIO

EXPENSE RATIO (DIRECT) : NA

#### FICRF - SEGREGATED PORTFOLIO 3

(9.50% Yes Bank Ltd CO 23 Dec 2021)

#### NAV Per Unit

|                        |          |
|------------------------|----------|
| Growth Plan            | ₹ 0.0000 |
| Dividend Plan          | ₹ 0.0000 |
| Direct - Growth Plan   | ₹ 0.0000 |
| Direct - Dividend Plan | ₹ 0.0000 |

#### FUND SIZE (AUM)

|                 |               |
|-----------------|---------------|
| Month End       | ₹ 0.00 crores |
| Monthly Average | ₹ 0.00 crores |

#### EXPENSE RATIO

EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios



| Company Name                             | Rating      | Group                      | Market Value<br>₹ Lakhs | % of<br>assets |
|------------------------------------------|-------------|----------------------------|-------------------------|----------------|
| Vishal Mega Mart Private Limited*        | IND A       | Kedara Capital             | 23281.06                | 6.96           |
| Piramal Capital & Housing Finance Ltd*   | CARE AA     | Ajay Piramal               | 16476.54                | 4.93           |
| S. D. Corporation Pvt Ltd*               | CARE AA(CE) | Shapoorji Pallonji         | 15888.53                | 4.75           |
| Hinduja Leyland Finance Ltd*             | CARE AA-    | Hinduja                    | 15468.68                | 4.63           |
| Five-Star Business Finance Ltd*          | CARE A      | Five Star Business Finance | 15350.00                | 4.59           |
| Vedanta Ltd*                             | CRISIL AA   | Vedanta                    | 13899.81                | 4.16           |
| Vistaar Financial Services Pvt Ltd*      | ICRA A-     | Vistaar                    | 12999.88                | 3.89           |
| Aptus Value Housing Finance Ltd          | ICRA A+     | Aptus                      | 12468.96                | 3.73           |
| Coastal Gujarat Power Ltd                | CARE AA(CE) | Tata                       | 11562.04                | 3.46           |
| JM Financial Asset Reconstruction Co Ltd | ICRA AA-    | JM Financial               | 11113.41                | 3.32           |
| Five-Star Business Finance Ltd           | ICRA A      | Five Star Business Finance | 8933.75                 | 2.67           |
| Shriram Transport Finance Co Ltd         | CRISIL AA+  | Shriram Transport          | 8188.42                 | 2.45           |
| Renew Wind Energy Delhi Pvt Ltd          | CARE A+(SO) | Renew                      | 7678.37                 | 2.30           |
| Edelweiss Rural & Corporate Services Ltd | ICRA A+     | Edelweiss Capital          | 7669.37                 | 2.29           |
| Sterlite Power Grid Ventures Ltd         | IND A       | Vedanta                    | 7593.85                 | 2.27           |
| Sadbhav Infrastructure Project Ltd       | CARE A-(CE) | Sadbhav                    | 6425.70                 | 1.92           |
| Edelweiss Rural & Corporate Services Ltd | CRISIL AA-  | Edelweiss Capital          | 5456.98                 | 1.63           |
| Molagavalli Renewable Pvt Ltd            | CARE A+(CE) | Renew                      | 5259.54                 | 1.57           |
| Incred Financial Services Pvt Ltd        | CARE A      | Incred                     | 4506.48                 | 1.35           |
| India Shelter Finance Corporation Ltd    | ICRA A      | India Shelter              | 4215.79                 | 1.26           |
| Vivriti Capital Pvt Ltd                  | ICRA A-     | Creation Investments       | 2971.58                 | 0.89           |
| Renew Solar Power Pvt Ltd                | CARE A+(CE) | Renew                      | 2019.58                 | 0.60           |

@ Reverse Repo : 0.45%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : -1.79%

~~~~ The amount of INR 1,552.28 lacs represents the fair valuation at which securities were valued. This amount only reflects the realizable value basis the current share cover and does not indicate any reduction or write-off of the amount repayable by Essel Infraprojects Ltd. (EIL). For more details kindly refer to the note on our website.

@@@@ On July 31, 2020, coupons/ part payments were due to be paid by Nufuture Digital (India) Ltd. and Future Ideas Co. Ltd. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers are valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by the issuers. For more details kindly refer to the note on our website.

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

Floating Rate Bonds – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

Bonds with intermediate redemption structure - Maturity to be computed based on the weighted average maturity and not final maturity

Franklin India Credit Risk Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

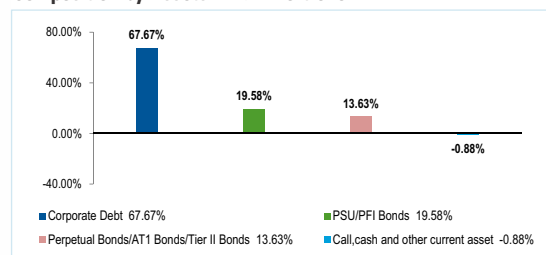
| Company Name | Rating | Group | Market Value
₹ Lakhs | % of
assets |
|-----------------------------------|----------|-----------|-------------------------|----------------|
| Vodafone Idea Ltd | CARE BB- | A V Birla | 0.00 | 100.00 |
| Total Corporate Debt | | | 0.00 | 100.00 |
| Total Debt Holdings | | | 0.00 | 100.00 |
| Total Holdings | | | 0.00 | 100.00 |
| Call,cash and other current asset | | | 0.00 | 0.00 |
| Total Asset | | | 0.00 | 100.00 |

Note :

1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.

2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

Composition by Assets - Main Portfolio

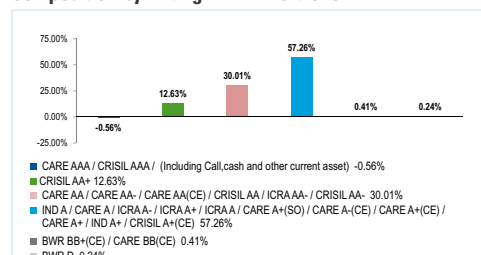


All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and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

Franklin India Credit Risk Fund - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

| Company Name | Rating | Group | Market Value
₹ Lakhs | % of
assets |
|---|--------|----------|-------------------------|----------------|
| Yes Bank Ltd (Basel III) | CARE D | Yes Bank | 0.00 | 100.00 |
| Total Perpetual Bonds/AT1 Bonds/Tier II Bonds | | | 0.00 | 100.00 |
| Total Debt Holdings | | | 0.00 | 100.00 |
| Total Holdings | | | 0.00 | 100.00 |
| Call,cash and other current asset | | | 0.00 | 0.00 |
| Total Asset | | | 0.00 | 100.00 |

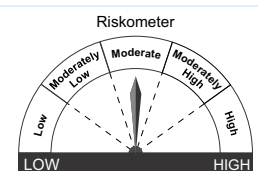
Composition by Rating - Main Portfolio



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

Franklin India Dynamic Accrual Fund (Number of Segregated Portfolios - 3)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FIDA

As on July 31, 2020

MAIN PORTFOLIO

MAIN PORTFOLIO

TYPE OF SCHEME

An open ended dynamic debt scheme investing across duration

SCHEME CATEGORY

Dynamic Bond

SCHEME CHARACTERISTICS

Investment across Duration buckets

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

March 5, 1997

FUND MANAGER(S)

Santosh Kamath, Umesh Sharma & Sachin Padwal - Desai

BENCHMARK

Crisil Composite Bond Fund Index

NAV AS OF JULY 31, 2020

| | |
|------------------------|-----------|
| Growth Plan | ₹ 65.7014 |
| Dividend Plan | ₹ 10.8597 |
| Direct - Growth Plan | ₹ 69.8895 |
| Direct - Dividend Plan | ₹ 11.7796 |

FUND SIZE (AUM)

| | |
|-----------------|------------------|
| Month End | ₹ 2464.00 crores |
| Monthly Average | ₹ 2495.13 crores |

MATURITY & YIELD

| | |
|-------------------|------------|
| AVERAGE MATURITY | 2.25 years |
| PORTFOLIO YIELD | 13.82% |
| MODIFIED DURATION | 1.60 years |
| MACAULAY DURATION | 1.69 years |

| | |
|------------------------|---------|
| EXPENSE RATIO* | : 0.86% |
| EXPENSE RATIO*(DIRECT) | : 0.06% |

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE

ENTRY LOAD Not Applicable

EXIT LOAD Not Applicable

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Not Applicable

FIDA - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

| | |
|------------------------|----------|
| Growth Plan | ₹ 0.0000 |
| Dividend Plan | ₹ 0.0000 |
| Direct - Growth Plan | ₹ 0.0000 |
| Direct - Dividend Plan | ₹ 0.0000 |

FUND SIZE (AUM)

| | |
|-----------------|---------------|
| Month End | ₹ 0.00 crores |
| Monthly Average | ₹ 0.00 crores |

| | |
|------------------------|------|
| EXPENSE RATIO | : NA |
| EXPENSE RATIO (DIRECT) | : NA |

FIDA - SEGREGATED PORTFOLIO - 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

NAV Per Unit

| | |
|------------------------|----------|
| Growth Plan | ₹ 0.0000 |
| Dividend Plan | ₹ 0.0000 |
| Direct - Growth Plan | ₹ 0.0000 |
| Direct - Dividend Plan | ₹ 0.0000 |

FUND SIZE (AUM)

| | |
|-----------------|---------------|
| Month End | ₹ 0.00 crores |
| Monthly Average | ₹ 0.00 crores |

| | |
|------------------------|------|
| EXPENSE RATIO | : NA |
| EXPENSE RATIO (DIRECT) | : NA |

No purchase \ redemption permitted in segregated portfolios



| Company Name | Rating | Group | Market Value
₹ Lakhs | % of
assets |
|---|-------------|----------------------------|-------------------------|----------------|
| Vedanta Ltd* | CRISIL AA | Vedanta | 11457.90 | 4.65 |
| India Shelter Finance Corporation Ltd* | ICRA A | India Shelter | 11145.81 | 4.52 |
| Piramal Capital & Housing Finance Ltd* | CARE AA | Ajay Piramal | 10947.16 | 4.44 |
| Edelweiss Rural & Corporate Services Ltd* | CRISIL AA- | Edelweiss Capital | 9921.78 | 4.03 |
| JM Financial Asset Reconstruction Co Ltd* | ICRA AA- | JM Financial | 9882.75 | 4.01 |
| S. D. Corporation Pvt Ltd* | CARE AA(CE) | Shapoorji Pallonji | 8823.48 | 3.58 |
| Five-Star Business Finance Ltd | ICRA A | Five Star Business Finance | 8131.82 | 3.30 |
| Rivaaz Trade Ventures Pvt Ltd | BWR BB+(CE) | Future | 7515.92 | 3.05 |
| Sadbhav Infrastructure Project Ltd | CARE A-(CE) | Sadbhav | 6688.47 | 2.71 |
| Sterlite Power Grid Ventures Pvt Ltd | IND A | Vedanta | 6581.33 | 2.67 |
| Pune Solapur Expressways Pvt Ltd | ICRA A | Tata | 6578.74 | 2.67 |
| Tata Motors Ltd | CARE AA- | Tata | 6536.94 | 2.65 |
| Hinduja Leyland Finance Ltd | CARE AA- | Hinduja | 6191.39 | 2.51 |
| Edelweiss Rural & Corporate Services Ltd | ICRA A+ | Edelweiss Capital | 5772.98 | 2.34 |
| Vastu Housing Finance Corporation Ltd | BWR A+ | Multiples PE | 5552.69 | 2.25 |
| DLF Ltd | ICRA A+ | DLF | 5006.26 | 2.03 |
| Molagavalli Renewable Pvt Ltd | CARE A+(CE) | Renew | 3989.99 | 1.62 |
| Renew Wind Energy (Rajasthan One) Pvt Ltd | CARE A+(CE) | Renew | 3894.95 | 1.58 |
| Renew Power Pvt Ltd | CARE A+ | Renew | 3757.70 | 1.53 |
| Renew Wind Energy Delhi Pvt Ltd | CARE A+(SO) | Renew | 3071.35 | 1.25 |
| Coastal Gujarat Power Ltd | CARE AA(CE) | Tata | 1709.17 | 0.69 |
| Ess Kay Fincorp Ltd | BWR A | Esskay | 1691.38 | 0.69 |
| Vishal Mega Mart Private Limited | IND A | Kedara Capital | 1012.22 | 0.41 |

| Company Name | Rating | Group | Market Value
₹ Lakhs | % of
assets |
|---|---------------|---|-------------------------|----------------|
| Renew Solar Power Pvt Ltd | CARE A+(CE) | Renew | 1009.79 | 0.41 |
| Narmada Wind Energy Pvt Ltd | CARE A+(CE) | Renew | 444.16 | 0.18 |
| Rivaaz Trade Ventures Pvt Ltd | CARE BB(CE) | Future | 118.52 | 0.05 |
| Reliance Big Pvt Ltd | BWR D | Reliance - ADAG | 103.68 | 0.04 |
| Nufuture Digital (India) Ltd*** | BWR BB+(CE) | Future | 0.00 0.00** | |
| Future Ideas Co Ltd*** | BWR BB+(CE) | Future | 0.00 0.00** | |
| Total Corporate Debt | | | 147538.34 | 59.88 |
| Uttar Pradesh Power Corporation Ltd* | CRISIL A+(CE) | UP Power Corporation | 18037.99 | 7.32 |
| Andhra Pradesh Capital Region Development Authority* | CRISIL A+(CE) | Andhra Pradesh Capital Region Development Authority | 9572.00 | 3.88 |
| Power Finance Corporation Ltd | CRISIL AAA | PFC | 2009.34 | 0.82 |
| REC Ltd | CRISIL AAA | REC | 56.08 | 0.02 |
| Total PSU/PFI Bonds | | | 29675.40 | 12.04 |
| Shriram Transport Finance Co Ltd* | CRISIL AA+ | Shriram Transport | 23823.47 | 9.67 |
| Piramal Capital & Housing Finance Ltd* | CARE AA | Ajay Piramal | 8231.37 | 3.34 |
| Star Health & Allied Insurance Co Ltd | IND A+ | Starhealth | 4845.95 | 1.97 |
| Tata Power Co Ltd | CRISIL AA- | Tata | 3018.74 | 1.23 |
| Hinduja Leyland Finance Ltd | ICRA AA- | Hinduja | 1415.42 | 0.57 |
| Hinduja Leyland Finance Ltd | CARE AA- | Hinduja | 1000.66 | 0.41 |
| Tata Power Co Ltd | CARE AA | Tata | 205.12 | 0.08 |
| Total Perpetual Bonds/AT1 Bonds/Tier II Bonds | | | 42540.73 | 17.26 |
| Total Debt Holdings | | | 219754.47 | 89.19 |
| Total Holdings | | | 219,754.47 | 89.19 |
| Net receivable (EIL matured on May 22, 2020) ~~~ | | | 366.55 | 0.15 |
| Call, cash and other current asset @ | | | 26,279.11 | 10.67 |
| Total Asset | | | 246,400.13 | 100.00 |

* Top 10 holdings

** Less than 0.01

@ Reverse Repo : 9.05%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 1.62%

~~~ The amount of INR 366.55 lacs represents the fair valuation at which securities were valued. This amount only reflects the realizable value basis the current share cover and does not indicate any reduction or write-off of the amount repayable by Essel Infrastructures Ltd. (EIL). For more details kindly refer to the [note](#) on our website.

@@@ On July 31, 2020, coupons/ part payments were due to be paid by Nufuture Digital (India) Ltd. and Future Ideas Co. Ltd. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers are valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by the issuers. For more details kindly refer to the [note](#) on our website.

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 - 21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

**Floating Rate Bonds** – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

**Bonds with intermediate redemption structure** - Maturity to be computed based on the weighted average maturity and not final maturity

#### Franklin India Dynamic Accrual Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

| Company Name                              | Rating   | Group     | Market Value<br>₹ Lakhs | % of<br>assets |
|-------------------------------------------|----------|-----------|-------------------------|----------------|
| Vodafone Idea Ltd                         | CARE BB- | A V Birla | 0.00                    | 100.00         |
| <b>Total Corporate Debt</b>               |          |           | <b>0.00</b>             | <b>100.00</b>  |
| <b>Total Debt Holdings</b>                |          |           | <b>0.00</b>             | <b>100.00</b>  |
| <b>Total Holdings</b>                     |          |           | <b>0.00</b>             | <b>100.00</b>  |
| <b>Call, cash and other current asset</b> |          |           | <b>0.00</b>             | <b>0.00</b>    |
| <b>Total Asset</b>                        |          |           | <b>0.00</b>             | <b>100.00</b>  |

Note :

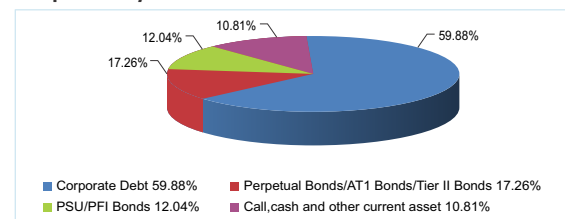
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme.

For purpose of disclosure, this change has been incorporated in the scheme name.

2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

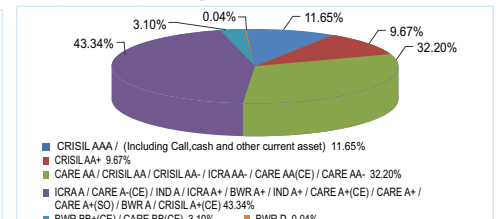
Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

#### Composition by Assets - Main Portfolio



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

#### Composition by Rating - Main Portfolio



#### 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.

**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 Income Opportunities Fund (Number of Segregated Portfolios - 2)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

**FIIOF**

As on July 31, 2020

## MAIN PORTFOLIO

### MAIN PORTFOLIO

#### TYPE OF SCHEME

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

#### SCHEME CATEGORY

Medium Duration Fund

#### SCHEME CHARACTERISTICS

Macaulay Duration within 3-4 years

#### INVESTMENT OBJECTIVE

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

#### DATE OF ALLOTMENT

December 11, 2009

#### FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

#### BENCHMARK

NIFTY Medium Duration Debt Index

#### NAV AS OF JULY 31, 2020

|                        |           |
|------------------------|-----------|
| Growth Plan            | ₹ 20.9036 |
| Dividend Plan          | ₹ 9.6909  |
| Direct - Growth Plan   | ₹ 22.1854 |
| Direct - Dividend Plan | ₹ 10.4188 |

#### FUND SIZE (AUM)

|                 |                  |
|-----------------|------------------|
| Month End       | ₹ 1641.08 crores |
| Monthly Average | ₹ 1722.61 crores |

#### MATURITY & YIELD

|                   |            |
|-------------------|------------|
| AVERAGE MATURITY  | 5.31 years |
| PORTFOLIO YIELD   | 15.91%     |
| MODIFIED DURATION | 3.56 years |
| MACAULAY DURATION | 3.84 years |

|                         |         |
|-------------------------|---------|
| EXPENSE RATIO*          | : 0.74% |
| EXPENSE RATIO* (DIRECT) | : 0.06% |

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

#### LOAD STRUCTURE

|            |                |
|------------|----------------|
| ENTRY LOAD | Not Applicable |
| EXIT LOAD  | Not Applicable |

#### MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Not Applicable

#### MINIMUM INVESTMENT FOR SIP

Not Applicable

#### ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Not Applicable

### FIIOF - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

#### NAV Per Unit

|                        |          |
|------------------------|----------|
| Growth Plan            | ₹ 0.0000 |
| Dividend Plan          | ₹ 0.0000 |
| Direct - Growth Plan   | ₹ 0.0000 |
| Direct - Dividend Plan | ₹ 0.0000 |

#### FUND SIZE (AUM)

|                 |               |
|-----------------|---------------|
| Month End       | ₹ 0.00 crores |
| Monthly Average | ₹ 0.00 crores |

|                             |
|-----------------------------|
| EXPENSE RATIO : NA          |
| EXPENSE RATIO (DIRECT) : NA |

No purchase \ redemption permitted in segregated portfolios



| Company Name                              | Rating      | Group                      | Market Value<br>₹ Lakhs | % of<br>assets |
|-------------------------------------------|-------------|----------------------------|-------------------------|----------------|
| Coastal Gujarat Power Ltd*                | CARE AA(CE) | Tata                       | 19203.04                | 11.70          |
| Shriram Transport Finance Co Ltd*         | CRISIL AA+  | Shriram Transport          | 12692.05                | 7.73           |
| Hinduja Leyland Finance Ltd*              | CARE AA-    | Hinduja                    | 10847.68                | 6.61           |
| Rivaaz Trade Ventures Pvt Ltd*            | BWR BB+(CE) | Future                     | 10500.00                | 6.40           |
| Sadbhav Infrastructure Project Ltd*       | CARE A-(CE) | Sadbhav                    | 9011.31                 | 5.49           |
| S. D. Corporation Pvt Ltd*                | CARE AA(CE) | Shapoorji Pallonji         | 8814.81                 | 5.37           |
| Edelweiss Rural & Corporate Services Ltd  | CRISIL AA-  | Edelweiss Capital          | 7738.99                 | 4.72           |
| JM Financial Asset Reconstruction Co Ltd  | ICRA AA-    | JM Financial               | 6968.43                 | 4.25           |
| Pune Solapur Expressways Pvt Ltd          | ICRA A      | Tata                       | 6726.04                 | 4.10           |
| Renew Wind Energy (Rajasthan One) Pvt Ltd | CARE A+(CE) | Renew                      | 6664.69                 | 4.06           |
| Vedanta Ltd                               | CRISIL AA   | Vedanta                    | 6120.49                 | 3.73           |
| Aptus Value Housing Finance India Ltd     | ICRA A+     | Aptus                      | 5960.86                 | 3.63           |
| Vastu Housing Finance Corporation Ltd     | BWR A+      | Multiples PE               | 5847.59                 | 3.56           |
| Sterlite Power Grid Ventures Ltd          | IND A       | Vedanta                    | 5568.82                 | 3.39           |
| Five-Star Business Finance Ltd            | ICRA A      | Five Star Business Finance | 5018.50                 | 3.06           |
| Narmada Wind Energy Pvt Ltd               | CARE A+(CE) | Renew                      | 2220.81                 | 1.35           |
| Piramal Capital & Housing Finance Ltd     | CARE AA     | Ajay Piramal               | 1938.42                 | 1.18           |
| India Shelter Finance Corporation Ltd     | ICRA A      | India Shelter              | 1806.77                 | 1.10           |
| Vishal Mega Mart Private Limited          | IND A       | Kedara Capital             | 1012.22                 | 0.62           |

@ Reverse Repo : -15.23%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -18.05%

Note : Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

@@@ On July 31, 2020, coupons/ part payments were due to be paid by Nufuture Digital (India) Ltd. and Future Ideas Co. Ltd. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers are valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by the issuers. For more details kindly refer to the [note](#) on our website.

### Franklin India Income Opportunities Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

| Company Name                      | Rating   | Group     | Market Value<br>₹ Lakhs | % of<br>assets |
|-----------------------------------|----------|-----------|-------------------------|----------------|
| Vodafone Idea Ltd                 | CARE BB- | A V Birla | 0.00                    | 100.00         |
| Total Corporate Debt              |          |           | 0.00                    | 100.00         |
| Total Debt Holdings               |          |           | 0.00                    | 100.00         |
| Total Holdings                    |          |           | 0.00                    | 100.00         |
| Call,cash and other current asset |          |           | 0.00                    | 0.00           |
| Total Asset                       |          |           | 0.00                    | 100.00         |

| Company Name                                         | Rating        | Group                                               | Market Value<br>₹ Lakhs | % of<br>assets |
|------------------------------------------------------|---------------|-----------------------------------------------------|-------------------------|----------------|
| Renew Solar Power Pvt Ltd                            | CARE A+(CE)   | Renew                                               | 1009.79                 | 0.62           |
| Molagavalli Renewable Pvt Ltd                        | CARE A+(CE)   | Renew                                               | 997.50                  | 0.61           |
| Renew Power Pvt Ltd                                  | CARE A+       | Renew                                               | 469.71                  | 0.29           |
| Reliance Big Pvt Ltd                                 | BWR D         | Reliance - ADAG                                     | 196.06                  | 0.12           |
| Future Ideas Co Ltd***                               | BWR BB+(CE)   | Future                                              | 0.00                    | 0.00**         |
| Nufuture Digital (India) Ltd***                      | BWR BB+(CE)   | Future                                              | 0.00                    | 0.00**         |
| Total Corporate Debt                                 |               |                                                     | 137334.59               | 83.69          |
| Uttar Pradesh Power Corporation Ltd*                 | CRISIL A+(CE) | UP Power Corporation                                | 18184.98                | 11.08          |
| Andhra Pradesh Capital Region Development Authority* | CRISIL A+(CE) | Andhra Pradesh Capital Region Development Authority | 11445.11                | 6.97           |
| Total PSU/PFI Bonds                                  |               |                                                     | 29630.09                | 18.06          |
| Piramal Capital & Housing Finance Ltd*               | CARE AA       | Ajay Piramal                                        | 23255.71                | 14.17          |
| DCB Bank Ltd* (Basel III)                            | CRISIL AA-    | DCB                                                 | 12082.98                | 7.36           |
| Shriram Transport Finance Co Ltd                     | CRISIL AA+    | Shriram Transport                                   | 5371.11                 | 3.27           |
| Star Health & Allied Insurance Co Ltd                | IND A+        | Starhealth                                          | 3662.86                 | 2.23           |
| Svatantra Microfin Pvt Ltd                           | ICRA A-       | A V Birla                                           | 2955.20                 | 1.80           |
| Tata Power Co Ltd                                    | CRISIL AA-    | Tata                                                | 2123.53                 | 1.29           |
| Hinduja Leyland Finance Ltd                          | CARE AA-      | Hinduja                                             | 2001.31                 | 1.22           |
| Tata Power Co Ltd                                    | CARE AA       | Tata                                                | 307.68                  | 0.19           |
| Total Perpetual Bonds/AT1 Bonds/Tier II Bonds        |               |                                                     | 51760.38                | 31.54          |
| Total Debt Holdings                                  |               |                                                     | 218725.06               | 133.28         |
| Total Holdings                                       |               |                                                     | 218,725.06              | 133.28         |
| Call,cash and other current asset @                  |               |                                                     | -54,617.26              | -33.28         |
| Total Asset                                          |               |                                                     | 164,107.80              | 100.00         |

\* Top 10 holdings

\*\* Less than 0.01

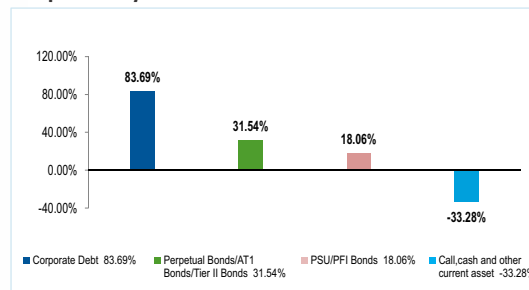
Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Please note that AMFI Best Practices Guidelines Circular No. 88 / 2020 -21, dated July 30 2020 recommends various best practices as additional disclosures in monthly factsheets effective August 1, 2020. However, the below two recommendations would be implemented from August 2020 factsheet to be released in September 2020.

**Floating Rate Bonds** – Average Maturity to be based on contracted maturity and not basis the next interest reset date (used for computing duration).

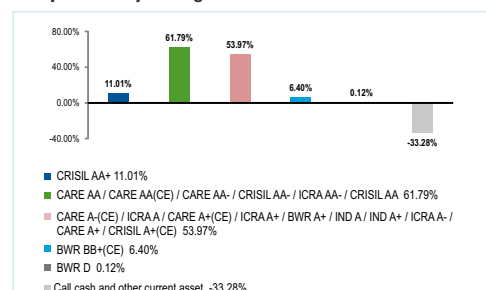
**Bonds with intermediate redemption structure** - Maturity to be computed based on the weighted average maturity and not final maturity

### Composition by Assets - Main Portfolio



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

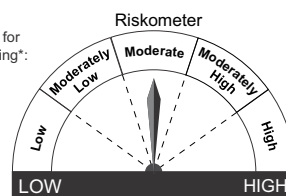
### Composition by Rating - Main Portfolio



### 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.

# SCHEME PERFORMANCE

## SCHEME PERFORMANCE - REGULAR PLANS

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

**NAV as at 31-Jul-20 :** (Rs.) 417.9854

**Inception date :** Dec 01, 1993

**Fund Manager(s):**

Roshi Jain (Managing since May 02, 2016)

Anand Radhakrishnan (Managing since Mar 31, 2007)

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

|                                                  | FIBCF   | B: Nifty 100 TRI * | AB: Nifty 50* TRI |
|--------------------------------------------------|---------|--------------------|-------------------|
| Compounded Annualised Growth Rate Performance    |         |                    |                   |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -4.32%  | 1.10%              | 0.68%             |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -2.07%  | 4.58%              | 4.46%             |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 2.58%   | 6.34%              | 6.66%             |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.56%   | 8.74%              | 8.82%             |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 12.31%  | 12.41%             | 12.38%            |
| Since inception till Jul 31, 2020                | 18.85%  | 10.96%             | 10.59%            |
| Current Value of Standard Investment of Rs 10000 |         |                    |                   |
| Last 1 Year                                      | 9567    | 10110              | 10068             |
| Last 3 Years                                     | 9391    | 11439              | 11400             |
| Last 5 Years                                     | 11362   | 13602              | 13811             |
| Last 10 Years                                    | 20740   | 23134              | 23309             |
| Last 15 Years                                    | 57196   | 57896              | 57705             |
| Since inception (01-Dec-1993)                    | 1002841 | 160554             | 146733            |

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

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of ( ^ ^ S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996, S&P BSE SENSEX TRI values from 19.08.1996 to 04.06.2018 and Nifty 100 TRI values since 04.06.2018, \* Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

### Templeton India Value Fund (TIVF) - Dividend Option ^

**NAV as at 31-Jul-20 :** (Rs.) 44.6719

**Inception date :** Sep 10, 1996

**Fund Manager(s):**

Anand Radhakrishnan (Managing since Jan 01, 2019)

Lakshmikanth Reddy (Managing since Jan 01, 2019)

|                                                  | TIVF    | S&P BSE 500 TRI* | AB: S&P BSE SENSEX TRI |
|--------------------------------------------------|---------|------------------|------------------------|
| Compounded Annualised Growth Rate Performance    |         |                  |                        |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -11.48% | 1.45%            | 1.47%                  |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -7.52%  | 5.29%            | 6.20%                  |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 0.85%   | 6.86%            | 7.33%                  |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 5.84%   | 5.91%            | 9.24%                  |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 11.33%  | 11.83%           | 12.75%                 |
| Since inception till 31-Jul-2020                 | 13.97%  | NA               | 12.33%                 |
| Current Value of Standard Investment of Rs 10000 |         |                  |                        |
| Last 1 Year                                      | 8849    | 10146            | 10148                  |
| Last 3 Years                                     | 7908    | 11673            | 11980                  |
| Last 5 Years                                     | 10431   | 13941            | 14245                  |
| Last 10 Years                                    | 17644   | 17764            | 24228                  |
| Last 15 Years                                    | 50088   | 53607            | 60632                  |
| Since inception (10-Sep-1996)                    | 227697  | NA               | 161193                 |

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

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

**NAV as at 31-Jul-20 :** (Rs.) 531.8891

**Inception date :** Sep 29, 1994

**Fund Manager(s):**

Anand Radhakrishnan (Managing since Mar 31, 2007)

R. Janakiraman (Managing since Feb 01, 2011)

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

|                                                  | FIEF   | B: Nifty 500 TRI* | AB: Nifty 50TRI* |
|--------------------------------------------------|--------|-------------------|------------------|
| Compounded Annualised Growth Rate Performance    |        |                   |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -3.79% | 0.98%             | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -1.99% | 2.08%             | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 2.97%  | 6.17%             | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 9.80%  | 8.51%             | 8.82%            |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 14.07% | 11.83%            | 12.38%           |
| Since inception till 31-Jul-2020                 | 16.61% | 9.95%             | 9.82%            |
| Current Value of Standard Investment of Rs 10000 |        |                   |                  |
| Last 1 Year                                      | 9620   | 10098             | 10068            |
| Last 3 Years                                     | 9414   | 10637             | 11400            |
| Last 5 Years                                     | 11576  | 13492             | 13811            |
| Last 10 Years                                    | 25488  | 22655             | 23309            |
| Last 15 Years                                    | 72189  | 53631             | 57705            |
| Since inception (29-Sep-1994)                    | 531889 | 116066            | 112777           |

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 31-Jul-20 :** (Rs.) 848.7986

**Inception date :** Dec 01, 1993

**Fund Manager(s):**

R. Janakiraman (Managing since Feb 11, 2008)

Hari Shyamsunder (Managing since May 02, 2016)

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

|                                               | FIPF   | B: Nifty Midcap 150 TRI ^ ^ | AB: Nifty 50* TRI |
|-----------------------------------------------|--------|-----------------------------|-------------------|
| Compounded Annualised Growth Rate Performance |        |                             |                   |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)    | -5.22% | 2.61%                       | 0.68%             |

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

|                                                  |        |        |        |
|--------------------------------------------------|--------|--------|--------|
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -2.53% | -2.69% | 4.46%  |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 4.19%  | 4.95%  | 6.66%  |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 11.96% | 9.41%  | 8.82%  |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 12.95% | 12.45% | 12.38% |
| Since inception till 31-Jul-2020                 | 18.11% | 11.01% | 10.59% |
| Current Value of Standard Investment of Rs 10000 |        |        |        |
| Last 1 Year                                      | 9477   | 10262  | 10068  |
| Last 3 Years                                     | 9260   | 9214   | 11400  |
| Last 5 Years                                     | 12281  | 12737  | 13811  |
| Last 10 Years                                    | 30990  | 24599  | 23309  |
| Last 15 Years                                    | 62242  | 58232  | 57705  |
| Since inception (01-Dec-1993)                    | 848799 | 162479 | 146733 |

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 31-Jul-20 :** (Rs.) 66.9432

**Inception date :** Mar 02, 2005

**Fund Manager(s):**

Lakshmikanth Reddy (Managing since May 02, 2016)

R. Janakiraman (Managing since Feb 21, 2014)

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

|                                                  | FIEAF   | Nifty LargeMidcap 250 Index TRI * | Nifty 50 TRI |
|--------------------------------------------------|---------|-----------------------------------|--------------|
| Compounded Annualised Growth Rate Performance    |         |                                   |              |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -10.53% | 1.93%                             | 0.68%        |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -4.22%  | 2.05%                             | 4.46%        |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 0.73%   | 6.15%                             | 6.66%        |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.03%   | 8.50%                             | 8.82%        |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 12.44%  | 11.83%                            | 12.38%       |
| Since inception till 31-Jul-2020                 | 13.12%  | 12.32%                            | 12.81%       |
| Current Value of Standard Investment of Rs 10000 |         |                                   |              |
| Last 1 Year                                      | 8945    | 10194                             | 10068        |
| Last 3 Years                                     | 8786    | 10629                             | 11400        |
| Last 5 Years                                     | 10369   | 13482                             | 13811        |
| Last 10 Years                                    | 21677   | 22639                             | 23309        |
| Last 15 Years                                    | 58161   | 53592                             | 57705        |
| Since inception (02-Mar-2005)                    | 66943   | 59992                             | 64218        |

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

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

**NAV as at 31-Jul-20 :** (Rs.) 68.2756

**Inception date :** Feb 21, 2000

**Fund Manager(s):**

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

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

|                                                  | FIOF   | B: Nifty 500 TRI ^ ^ | AB: Nifty 50 TRI |
|--------------------------------------------------|--------|----------------------|------------------|
| Compounded Annualised Growth Rate Performance    |        |                      |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -2.71% | 0.98%                | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -1.37% | 2.28%                | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 2.97%  | 6.05%                | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.34%  | 8.55%                | 8.82%            |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 11.06% | 12.13%               | 12.38%           |
| Since inception till 31-Jul-2020                 | 9.85%  | 2.37%                | 10.97%           |
| Current Value of Standard Investment of Rs 10000 |        |                      |                  |
| Last 1 Year                                      | 9728   | 10098                | 10068            |
| Last 3 Years                                     | 9595   | 10699                | 11400            |
| Last 5 Years                                     | 11577  | 13420                | 13811            |
| Last 10 Years                                    | 22301  | 22743                | 23309            |
| Last 15 Years                                    | 48320  | 55778                | 57705            |
| Since inception (21-Feb-2000)                    | 68276  | 16147                | 84108            |

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

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

### Templeton India Equity Income Fund (TIEIF) - Growth Option

**NAV as at 31-Jul-20 :** (Rs.) 43.1657

**Inception date :** May 18, 2006

**Fund Manager(s):**

Lakshmikanth Reddy (Managing since Jan 01, 2019)

Anand Radhakrishnan (Managing since Jan 01, 2019)

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

|                                                  | TIEIF  | Nifty Dividend Opportunities 50 TRI* | AB: Nifty 50 TRI |
|--------------------------------------------------|--------|--------------------------------------|------------------|
| Compounded Annualised Growth Rate Performance    |        |                                      |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -3.47% | -1.90%                               | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -0.95% | 1.37%                                | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 4.67%  | 5.49%                                | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.59%  | 8.27%                                | 8.82%            |
| Since inception till 31-Jul-2020                 | 10.84% | 9.80%                                | 10.04%           |
| Current Value of Standard Investment of Rs 10000 |        |                                      |                  |
| Last 1 Year                                      | 9652   | 9810                                 | 10068            |

## SCHEME PERFORMANCE - REGULAR PLANS

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 3 Years                  | 9716  | 10418 | 11400 |
| Last 5 Years                  | 12567 | 13067 | 13811 |
| Last 10 Years                 | 22808 | 22145 | 23309 |
| Since inception (18-May-2006) | 43166 | 37749 | 38967 |

# The Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019 and Nifty Dividend Opportunities 50 TRI values since 11.02.2019)

Nifty Dividend Opportunities50 is the benchmark for TIEIF effective 11 Feb, 2019.

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

**NAV as at 31-Jul-20 :** (Rs.) 26.0559

**Inception date :** Jan 16, 2008

**Fund Manager(s):**

Roshi Jain (Managing since Feb 01, 2011)

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

|                                                  | FAEF   | B: MSCI Asia (ex-Japan) TRI | AB: Nifty 50 TRI |
|--------------------------------------------------|--------|-----------------------------|------------------|
| Compounded Annualised Growth Rate Performance    |        |                             |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 18.60% | 22.41%                      | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 8.09%  | 10.42%                      | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 10.65% | 11.19%                      | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 9.72%  | 11.67%                      | 8.82%            |
| Since inception till 31-Jul-2020                 | 7.93%  | 9.93%                       | 6.36%            |
| Current Value of Standard Investment of Rs 10000 |        |                             |                  |
| Last 1 Year                                      | 11866  | 12248                       | 10068            |
| Last 3 Years                                     | 12631  | 13466                       | 11400            |
| Last 5 Years                                     | 16595  | 17007                       | 13811            |
| Last 10 Years                                    | 25305  | 30200                       | 23309            |
| Since inception (16-Jan-2008)                    | 26056  | 32798                       | 21684            |

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

**NAV as at 31-Jul-20 :** (Rs.) 36.0486

**Inception date :** Jul 26, 2007

**Fund Manager(s):**

Roshi Jain (Managing since Jul 09, 2012)

Anand Radhakrishnan (Managing since May 02, 2016)

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

|                                                  | FIFE   | B: Nifty 500 TRI | AB: Nifty 50 TRI |
|--------------------------------------------------|--------|------------------|------------------|
| Compounded Annualised Growth Rate Performance    |        |                  |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -8.78% | 0.98%            | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -1.44% | 2.08%            | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 3.15%  | 6.17%            | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 11.15% | 8.51%            | 8.82%            |
| Since inception till 31-Jul-2020                 | 10.35% | 8.03%            | 8.22%            |
| Current Value of Standard Investment of Rs 10000 |        |                  |                  |
| Last 1 Year                                      | 9120   | 10098            | 10068            |
| Last 3 Years                                     | 9573   | 10637            | 11400            |
| Last 5 Years                                     | 11681  | 13492            | 13811            |
| Last 10 Years                                    | 28816  | 22655            | 23309            |
| Since inception (26-Jul-2007)                    | 36049  | 27336            | 27974            |

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

**NAV as at 31-Jul-20 :** (Rs.) 41.5994

**Inception date :** Jan 13, 2006

**Fund Manager(s):**

R. Janakiraman (Managing since Feb 11, 2008)

Hari Shyamsunder (Managing since May 02, 2016)

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

|                                                  | FISCF   | B: Nifty Smallcap 250 TRI | AB: Nifty 50 TRI |
|--------------------------------------------------|---------|---------------------------|------------------|
| Compounded Annualised Growth Rate Performance    |         |                           |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -13.59% | -4.52%                    | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -8.96%  | -9.70%                    | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 0.79%   | 0.35%                     | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 11.24%  | 5.89%                     | 8.82%            |
| Since inception till 31-Jul-2020                 | 10.29%  | 9.59%                     | 11.12%           |
| Current Value of Standard Investment of Rs 10000 |         |                           |                  |
| Last 1 Year                                      | 8637    | 9547                      | 10068            |
| Last 3 Years                                     | 7544    | 7362                      | 11400            |
| Last 5 Years                                     | 10401   | 10177                     | 13811            |
| Last 10 Years                                    | 29056   | 17737                     | 23309            |
| Since inception (13-Jan-2006)                    | 41599   | 37915                     | 46426            |

^ ^ 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 31-Jul-20 :** (Rs.) 33.4412

**Inception date :** Sep 04, 2009

**Fund Manager(s):**

Roshi Jain (Managing since Feb 01, 2011)

Anand Radhakrishnan (Managing since Sep 04, 2009)

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

|                                               | FBIF    | B: S&P BSE India Infrastructure Index TRI | AB: Nifty 50 TRI |
|-----------------------------------------------|---------|-------------------------------------------|------------------|
| Compounded Annualised Growth Rate Performance |         |                                           |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)    | -15.68% | -24.00%                                   | 0.68%            |

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

|                                              |        |         |       |
|----------------------------------------------|--------|---------|-------|
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)  | -5.16% | -11.63% | 4.46% |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)  | 1.88%  | -2.63%  | 6.66% |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020) | 10.51% | 3.92%   | 8.82% |
| Since inception till 31-Jul-2020             | 11.70% | 5.14%   | 9.52% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 8428  | 7595  | 10068 |
| Last 3 Years                  | 8530  | 6899  | 11400 |
| Last 5 Years                  | 10977 | 8751  | 13811 |
| Last 10 Years                 | 27193 | 14694 | 23309 |
| Since inception (04-Sep-2009) | 33441 | 17281 | 26982 |

^ ^ 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 31-Jul-20 :** (Rs.) 488.2023

**Inception date :** Apr 10, 1999

**Fund Manager(s):**

Lakshmikanth Reddy (Managing since May 02, 2016)

R. Janakiraman (Managing since May 02, 2016)

|                                                  | FIT    | B: Nifty 500 TRI | AB: Nifty 50 TRI* |
|--------------------------------------------------|--------|------------------|-------------------|
| Compounded Annualised Growth Rate Performance    |        |                  |                   |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -9.48% | 0.98%            | 0.68%             |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -2.70% | 2.08%            | 4.46%             |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 2.02%  | 6.17%            | 6.66%             |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 9.62%  | 8.51%            | 8.82%             |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 12.79% | 11.83%           | 12.38%            |
| Since inception till 31-Jul-2020                 | 20.00% | 14.56%           | 13.50%            |
| Current Value of Standard Investment of Rs 10000 |        |                  |                   |
| Last 1 Year                                      | 9049   | 10098            | 10068             |
| Last 3 Years                                     | 9211   | 10637            | 11400             |
| Last 5 Years                                     | 11055  | 13492            | 13811             |
| Last 10 Years                                    | 25074  | 22655            | 23309             |
| Last 15 Years                                    | 60957  | 53631            | 57705             |
| Since inception (10-Apr-1999)                    | 488202 | 181592           | 148884            |

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 31-Jul-20 :** (Rs.) 87.4795

**Inception date :** Aug 04, 2000

**Fund Manager(s):**

Varun Sharma (Managing since Nov 30, 2015)

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

|                                                  | FIIF - Nifty Plan | B: Nifty 50 |
|--------------------------------------------------|-------------------|-------------|
| Compounded Annualised Growth Rate Performance    |                   |             |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -0.75%            | 0.68%       |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 3.06%             | 4.46%       |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 5.28%             | 6.66%       |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.54%             | 8.82%       |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 10.97%            | 12.38%      |
| Since inception till 31-Jul-2020                 | 11.45%            | 12.78%      |
| Current Value of Standard Investment of Rs 10000 |                   |             |
| Last 1 Year                                      | 9925              | 10068       |
| Last 3 Years                                     | 10946             | 11400       |
| Last 5 Years                                     | 12940             | 13811       |
| Last 10 Years                                    | 20695             | 23309       |
| Last 15 Years                                    | 47760             | 57705       |
| Since inception (04-Aug-2000)                    | 87480             | 110884      |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at 31-Jul-20 :** (Rs.) 202.3818

**Inception date :** Aug 22, 1998

**Fund Manager(s):**

Anand Radhakrishnan (Managing since Mar 01, 2007)

Varun Sharma (Managing since Nov 30, 2015)

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

|                                                  | FITF   | B:S&P BSE TECK TRI* ^ | AB: Nifty 50 TRI* |
|--------------------------------------------------|--------|-----------------------|-------------------|
| Compounded Annualised Growth Rate Performance    |        |                       |                   |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 28.02% | 17.03%                | 0.68%             |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 18.86% | 16.51%                | 4.46%             |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 11.96% | 9.43%                 | 6.66%             |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 13.28% | 13.29%                | 8.82%             |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 13.70% | 13.86%                | 12.38%            |
| Since inception till Jul 31, 2020                | 18.36% | NA                    | 13.86%            |
| Current Value of Standard Investment of Rs 10000 |        |                       |                   |
| Last 1 Year                                      | 12810  | 11708                 | 10068             |
| Last 3 Years                                     | 16800  | 15821                 | 11400             |
| Last 5 Years                                     | 17602  | 15702                 | 13811             |
| Last 10 Years                                    | 34844  | 34871                 | 23309             |
| Last 15 Years                                    | 68767  | 70221                 | 57705             |
| Since inception (22-Aug-1998)                    | 404819 | NA                    | 172892            |

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

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

Different plans have a different expense structure

## SCHEME PERFORMANCE - REGULAR PLANS

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

NAV as at 31-Jul-20 : (Rs.) 115.6253

Inception date : Dec 10, 1999

Fund Manager(s):

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

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

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

Umesh Sharma (Managing since Jul 05, 2010)

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

|                                                  | FIEHF  | B: CRISIL Hybrid 35 + 65 - Aggressive Index | AB: Nifty 50 TRI |
|--------------------------------------------------|--------|---------------------------------------------|------------------|
| Compounded Annualised Growth Rate Performance    |        |                                             |                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -0.85% | 6.95%                                       | 0.68%            |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 1.20%  | 5.88%                                       | 4.46%            |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 4.38%  | 8.20%                                       | 6.66%            |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 9.48%  | 9.28%                                       | 8.82%            |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 11.95% | 11.37%                                      | 12.38%           |
| Since inception till 31-Jul-2020                 | 12.58% | NA                                          | 11.93%           |
| Current Value of Standard Investment of Rs 10000 |        |                                             |                  |
| Last 1 Year                                      | 9915   | 10697                                       | 10068            |
| Last 3 Years                                     | 10364  | 11871                                       | 11400            |
| Last 5 Years                                     | 12396  | 14833                                       | 13811            |
| Last 10 Years                                    | 24766  | 24320                                       | 23309            |
| Last 15 Years                                    | 54463  | 50413                                       | 57705            |
| Since inception (10-Dec-1999)                    | 115625 | NA                                          | 102494           |

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

### Franklin India Pension Plan (FIPEP) - Growth Option ^

NAV as at 31-Jul-20 : (Rs.) 133.3032

Inception date : Mar 31, 1997

Fund Manager(s)

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

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

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

Umesh Sharma (Managing since Jul 05, 2010)

|                                                  | FIPEP  | Benchmark* AB: Crisil 10 Year Gilt Index |
|--------------------------------------------------|--------|------------------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                          |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.78%  | 7.72%                                    |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 3.74%  | 6.85%                                    |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 5.87%  | 8.40%                                    |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 9.03%  | 7.36%                                    |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 9.52%  | 6.89%                                    |
| Since inception till 31-Jul-2020                 | 11.73% | NA                                       |
| Current Value of Standard Investment of Rs 10000 |        |                                          |
| Last 1 Year                                      | 10480  | 10774                                    |
| Last 3 Years                                     | 11166  | 12203                                    |
| Last 5 Years                                     | 13306  | 14974                                    |
| Last 10 Years                                    | 23764  | 20362                                    |
| Last 15 Years                                    | 39195  | 27198                                    |
| Since inception (31-Mar-1997)                    | 133303 | NA                                       |

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

Benchmark returns calculated based on Total Return Index Values

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

NAV as at 31-Jul-20 : (Rs.) 69.253

Inception date : Oct 31, 2003

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

|                                                  | FIDAAF  | B: CRISIL Hybrid 35 + 65 - Aggressive Index | AB: S&P BSE SENSEX |
|--------------------------------------------------|---------|---------------------------------------------|--------------------|
| Compounded Annualised Growth Rate Performance    |         |                                             |                    |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -17.05% | 6.95%                                       | 1.47%              |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -2.77%  | 5.88%                                       | 6.20%              |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 1.86%   | 8.20%                                       | 7.33%              |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 6.16%   | 9.28%                                       | 9.24%              |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 10.37%  | 11.37%                                      | 12.75%             |
| Since inception till 31-Jul-2020                 | 12.24%  | 12.30%                                      | 14.56%             |
| Current Value of Standard Investment of Rs 10000 |         |                                             |                    |
| Last 1 Year                                      | 8291    | 10697                                       | 10148              |
| Last 3 Years                                     | 9192    | 11871                                       | 11980              |
| Last 5 Years                                     | 10967   | 14833                                       | 14245              |
| Last 10 Years                                    | 18187   | 24320                                       | 24228              |
| Last 15 Years                                    | 43974   | 50413                                       | 60632              |
| Since inception (31-Oct-2003)                    | 69253   | 69856                                       | 97547              |

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 31-Jul-20 : (Rs.) 74.0841

Inception date : Jun 23, 1997

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Umesh Sharma (Managing since Oct 25, 2018)

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

|  | FICDF | B: NIFTY Corporate Bond Index* | AB: CRISIL 10 Year Gilt Index |
|--|-------|--------------------------------|-------------------------------|
|--|-------|--------------------------------|-------------------------------|

Compounded Annualised Growth Rate Performance

^ 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 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 8.28% | 11.68% | 7.72% |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 7.96% | 7.46%  | 6.85% |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 8.36% | 8.73%  | 8.40% |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 9.14% | 8.44%  | 7.36% |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 7.85% | 7.47%  | 6.89% |
| Since inception till 31-Jul-2020                 | 9.05% | NA     | NA    |
| Current Value of Standard Investment of Rs 10000 |       |        |       |
| Last 1 Year                                      | 10830 | 11172  | 10774 |
| Last 3 Years                                     | 12587 | 12411  | 12203 |
| Last 5 Years                                     | 14945 | 15203  | 14974 |
| Last 10 Years                                    | 24011 | 22512  | 20362 |
| Last 15 Years                                    | 31115 | 29489  | 27198 |
| Since inception (23-Jun-1997)                    | 74084 | NA     | NA    |

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

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

NAV as at 31-Jul-20 : The 20s Plan: (Rs.) 72.1414

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

|                                                  | 20s Plan | B : 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index | AB             |
|--------------------------------------------------|----------|-------------------------------------------------------------------------------|----------------|
| Compounded Annualised Growth Rate Performance    |          |                                                                               |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -8.24%   | 4.41%                                                                         | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -3.11%   | 6.51%                                                                         | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 2.26%    | 7.92%                                                                         | Not Applicable |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.52%    | 9.33%                                                                         | Not Applicable |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 11.07%   | 12.06%                                                                        | Not Applicable |
| Since inception till 31-Jul-2020                 | 12.58%   | 13.24%                                                                        | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |          |                                                                               |                |
| Last 1 Year                                      | 9174     | 10442                                                                         | Not Applicable |
| Last 3 Years                                     | 9094     | 12085                                                                         | Not Applicable |
| Last 5 Years                                     | 11186    | 14645                                                                         | Not Applicable |
| Last 10 Years                                    | 20660    | 24430                                                                         | Not Applicable |
| Last 15 Years                                    | 48377    | 55310                                                                         | Not Applicable |
| Since inception (01-Dec-2003)                    | 72141    | 79542                                                                         | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

NAV as at 31-Jul-20 : The 30s Plan: (Rs.) 50.7938

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

|                                                  | 30s Plan | B : 45% S&P BSE Sensex + 10% Nifty 500 + 45% Crisil Composite Bond Fund Index | AB             |
|--------------------------------------------------|----------|-------------------------------------------------------------------------------|----------------|
| Compounded Annualised Growth Rate Performance    |          |                                                                               |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -12.76%  | 7.59%                                                                         | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -3.30%   | 7.57%                                                                         | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 1.91%    | 8.69%                                                                         | Not Applicable |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 6.74%    | 9.41%                                                                         | Not Applicable |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 9.32%    | 11.07%                                                                        | Not Applicable |
| Since inception till 31-Jul-2020                 | 10.24%   | 11.71%                                                                        | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |          |                                                                               |                |
| Last 1 Year                                      | 8721     | 10761                                                                         | Not Applicable |
| Last 3 Years                                     | 9042     | 12449                                                                         | Not Applicable |
| Last 5 Years                                     | 10992    | 15175                                                                         | Not Applicable |
| Last 10 Years                                    | 19204    | 24593                                                                         | Not Applicable |
| Last 15 Years                                    | 38115    | 48403                                                                         | Not Applicable |
| Since inception (01-Dec-2003)                    | 50794    | 63376                                                                         | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

NAV as at 31-Jul-20 : The 40s Plan: (Rs.) 40.2662

Inception date : Dec 01, 2003

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

|                                                  | 40s Plan | B : 25% S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index | AB             |
|--------------------------------------------------|----------|-------------------------------------------------------------------------------|----------------|
| Compounded Annualised Growth Rate Performance    |          |                                                                               |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -15.50%  | 9.64%                                                                         | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -3.26%   | 8.01%                                                                         | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 1.75%    | 9.08%                                                                         | Not Applicable |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 6.17%    | 9.29%                                                                         | Not Applicable |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 8.18%    | 10.01%                                                                        | Not Applicable |
| Since inception till 31-Jul-2020                 | 8.71%    | 10.24%                                                                        | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |          |                                                                               |                |
| Last 1 Year                                      | 8446     | 10967                                                                         | Not Applicable |
| Last 3 Years                                     | 9052     | 12603                                                                         | Not Applicable |
| Last 5 Years                                     | 10906    | 15448                                                                         | Not Applicable |
| Last 10 Years                                    | 18204    | 24324                                                                         | Not Applicable |
| Last 15 Years                                    | 32556    | 41897                                                                         | Not Applicable |
| Since inception (01-Dec-2003)                    | 40266    | 50794                                                                         | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

## SCHEME PERFORMANCE - REGULAR PLANS

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

**NAV as at 31-Jul-20** : The 50s Plus Plan: (Rs.) 27.6025

**Inception date** : Dec 01, 2003

**Fund Manager(s)**

Paul S Parampreet (effective March 01, 2018)

|                                                  | 50s Plus Plan | B : 20% S&P BSE Sensex + 80% Crisil Composite Bond Fund Index | AB             |
|--------------------------------------------------|---------------|---------------------------------------------------------------|----------------|
| Compounded Annualised Growth Rate Performance    |               |                                                               |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -23.23%       | 10.93%                                                        | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -5.75%        | 8.62%                                                         | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 0.05%         | 9.37%                                                         | Not Applicable |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 4.42%         | 9.17%                                                         | Not Applicable |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 6.14%         | 9.13%                                                         | Not Applicable |
| Since inception till 31-Jul-2020                 | 6.28%         | 9.01%                                                         | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |               |                                                               |                |
| Last 1 Year                                      | 7672          | 11097                                                         | Not Applicable |
| Last 3 Years                                     | 8371          | 12818                                                         | Not Applicable |
| Last 5 Years                                     | 10027         | 15657                                                         | Not Applicable |
| Last 10 Years                                    | 15424         | 24068                                                         | Not Applicable |
| Last 15 Years                                    | 24476         | 37158                                                         | Not Applicable |
| Since inception (01-Dec-2003)                    | 27603         | 42184                                                         | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at 31-Jul-20** : The 50s Plus Floating Rate Plan: (Rs.) 39.8771

**Inception date** : Jul 09, 2004

**Fund Manager(s)**

Paul S Parampreet (effective March 01, 2018)

|                                                  | 50s Plus Floating Plan | B : 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index | AB             |
|--------------------------------------------------|------------------------|-------------------------------------------------------|----------------|
| Compounded Annualised Growth Rate Performance    |                        |                                                       |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 5.15%                  | 5.57%                                                 | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 5.29%                  | 7.01%                                                 | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.55%                  | 7.33%                                                 | Not Applicable |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.90%                  | 8.30%                                                 | Not Applicable |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 8.75%                  | 8.75%                                                 | Not Applicable |
| Since inception till 31-Jul-2020                 | 8.99%                  | 9.03%                                                 | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |                        |                                                       |                |
| Last 1 Year                                      | 10517                  | 10559                                                 | Not Applicable |
| Last 3 Years                                     | 11675                  | 12258                                                 | Not Applicable |
| Last 5 Years                                     | 13738                  | 14251                                                 | Not Applicable |
| Last 10 Years                                    | 21414                  | 22224                                                 | Not Applicable |
| Last 15 Years                                    | 35235                  | 35232                                                 | Not Applicable |
| Since inception (09-Jul-2004)                    | 39877                  | 40149                                                 | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

### Franklin India Dynamic Accrual Fund (Number of Segregated Portfolio - 3)\* (FIDA) - Growth option ^

**NAV as at 31-Jul-20** : (Rs.) 65.7014

**Inception date** : Mar 05, 1997

**Fund Manager(s)**

Santosh Kamath (Managing since Feb 23, 2015)

Umesh Sharma (Managing since Jul 05, 2010)

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

|                                                  | FIDA   | B: Crisil Composite Bond Fund Index | AB: Crisil 10 year Gilt Index |
|--------------------------------------------------|--------|-------------------------------------|-------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                     |                               |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -3.22% | 12.25%                              | 7.72%                         |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 3.78%  | 8.71%                               | 6.85%                         |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.28%  | 9.49%                               | 8.40%                         |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.40%  | 8.82%                               | 7.36%                         |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 6.85%  | 7.72%                               | 6.89%                         |
| Since inception till 31-Jul-2020                 | 8.37%  | NA                                  | NA                            |
| Current Value of Standard Investment of Rs 10000 |        |                                     |                               |
| Last 1 Year                                      | 9677   | 11229                               | 10774                         |
| Last 3 Years                                     | 11179  | 12849                               | 12203                         |
| Last 5 Years                                     | 13563  | 15740                               | 14974                         |
| Last 10 Years                                    | 20437  | 23306                               | 20362                         |
| Last 15 Years                                    | 27063  | 30530                               | 27198                         |
| Since inception (05-Mar-1997)                    | 65701  | NA                                  | NA                            |

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.21%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 2.58%.

9.50% Yes Bank Ltd CO (23DEC21) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -0.90%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -0.91%

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

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

**www.franklintempletonindia.com** Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

### Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2)\* (FIOF) - Growth Option

**NAV as at 31-Jul-20** : (Rs.) 20.9036

**Inception date** : Dec 11, 2009

**Fund Manager(s)**

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

|                                                  | FIOF   | B: NIFTY Medium Duration Debt Index <sup>1</sup> | AB: Crisil 10 year gilt Index |
|--------------------------------------------------|--------|--------------------------------------------------|-------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                                  |                               |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -7.77% | 12.80%                                           | 7.72%                         |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 1.96%  | 8.97%                                            | 6.85%                         |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 4.73%  | 8.93%                                            | 8.40%                         |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.05%  | 8.75%                                            | 7.36%                         |
| Since inception till 31-Jul-2020                 | 7.17%  | 8.50%                                            | 7.00%                         |
| Current Value of Standard Investment of Rs 10000 |        |                                                  |                               |
| Last 1 Year                                      | 9221   | 11283                                            | 10774                         |
| Last 3 Years                                     | 10600  | 12943                                            | 12203                         |
| Last 5 Years                                     | 12604  | 15343                                            | 14974                         |
| Last 10 Years                                    | 19784  | 23154                                            | 20362                         |
| Since inception (11-Dec-2009)                    | 20904  | 23819                                            | 20541                         |

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

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.13%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 1.60%.

\*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Low Duration Fund (Number of Segregated Portfolios - 2)\* (FILDF) - Growth

**NAV as at 31-Jul-20** : (Rs.) 21.2205

**Inception date** : Jul 26, 2010

**Fund Manager(s)**

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

|                                                  | Growth | B: Nifty Low Duration Debt Index <sup>1</sup> | AB: Crisil 1 Year T-Bill Index |
|--------------------------------------------------|--------|-----------------------------------------------|--------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                               |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -4.13% | 8.16%                                         | 7.24%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 3.63%  | 7.46%                                         | 7.05%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.00%  | 8.02%                                         | 7.04%                          |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.80%  | 8.37%                                         | 7.08%                          |
| Since inception till 31-Jul-2020                 | 7.80%  | 8.34%                                         | 7.01%                          |
| Current Value of Standard Investment of Rs 10000 |        |                                               |                                |
| Last 1 Year                                      | 9586   | 10818                                         | 10727                          |
| Last 3 Years                                     | 11129  | 12410                                         | 12270                          |
| Last 5 Years                                     | 13387  | 14711                                         | 14055                          |
| Last 10 Years                                    | 21210  | 22365                                         | 19826                          |
| Since inception (26-Jul-2010)                    | 21221  | 22309                                         | 19727                          |

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

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.39%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.77%.

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Low Duration Fund (Number of Segregated Portfolios - 2) (FILDF) - Monthly Dividend (MD) ^

**NAV as at 31-Jul-20** : (Rs.) 9.7848

**Inception dae** : Feb 07, 2000

**Fund Manager(s)**

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

|                                                  | MD     | B: Nifty Low Duration Debt Index <sup>1</sup> | AB: Crisil 1 Year T-Bill Index |
|--------------------------------------------------|--------|-----------------------------------------------|--------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                               |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -4.13% | 8.16%                                         | 7.24%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 3.63%  | 7.46%                                         | 7.05%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.00%  | 8.02%                                         | 7.04%                          |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.79%  | 8.37%                                         | 7.08%                          |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 7.18%  | 8.30%                                         | 6.35%                          |
| Since inception till 31-Jul-2020                 | 7.35%  | NA                                            | 6.50%                          |
| Current Value of Standard Investment of Rs 10000 |        |                                               |                                |
| Last 1 Year                                      | 9586   | 10818                                         | 10727                          |
| Last 3 Years                                     | 11129  | 12410                                         | 12270                          |
| Last 5 Years                                     | 13386  | 14711                                         | 14055                          |
| Last 10 Years                                    | 21197  | 22365                                         | 19826                          |
| Last 15 Years                                    | 28310  | 33116                                         | 25221                          |
| Since inception (07-Feb-2000)                    | 42741  | NA                                            | 36355                          |

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

Different plans have a different expense structure

**Franklin Templeton**

**53**

## SCHEME PERFORMANCE - REGULAR PLANS

### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.39%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.77%.

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Low Duration Fund (Number of Segregated Portfolios - 2)\* (FILDF) - Quarterly Dividend (QD) ^

NAV as at 31-Jul-20 : (Rs.) 9.61

Inception date : Feb 07, 2000

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

|                                                  | QD     | B: Nifty Low Duration Debt Index * | AB: Crisil 1 Year T-Bill Index |
|--------------------------------------------------|--------|------------------------------------|--------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                    |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -4.13% | 8.16%                              | 7.24%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 3.63%  | 7.46%                              | 7.05%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.00%  | 8.02%                              | 7.04%                          |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.79%  | 8.37%                              | 7.08%                          |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 7.18%  | 8.30%                              | 6.35%                          |
| Since inception till 31-Jul-2020                 | 7.36%  | NA                                 | 6.50%                          |
| Current Value of Standard Investment of Rs 10000 |        |                                    |                                |
| Last 1 Year                                      | 9586   | 10818                              | 10727                          |
| Last 3 Years                                     | 11129  | 12410                              | 12270                          |
| Last 5 Years                                     | 13386  | 14711                              | 14055                          |
| Last 10 Years                                    | 21196  | 22365                              | 19826                          |
| Last 15 Years                                    | 28313  | 33116                              | 25221                          |
| Since inception (07-Feb-2000)                    | 42823  | NA                                 | 36355                          |

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

### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.39%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.77%.

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Debt Hybrid Fund (Number of Segregated Portfolios - 1) (FIDHF) - Growth option ^

NAV as at 31-Jul-20 : (Rs.) 58.859

Inception date : Sep 28, 2000

Fund Manager(s):

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

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

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

Umesh Sharma (Managing since Jul 05, 2010)

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

|                                                  | FIDHF | B: CRISIL Hybrid 85+15 - Conservative Index | AB: Crisil 10 Year Gilt Index |
|--------------------------------------------------|-------|---------------------------------------------|-------------------------------|
| Compounded Annualised Growth Rate Performance    |       |                                             |                               |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.64% | 11.54%                                      | 7.72%                         |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 4.03% | 8.27%                                       | 6.85%                         |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 5.90% | 9.35%                                       | 8.40%                         |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.10% | 9.06%                                       | 7.36%                         |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 8.25% | 8.76%                                       | 6.89%                         |
| Since inception till 31-Jul-2020                 | 9.34% | NA                                          | NA                            |
| Current Value of Standard Investment of Rs 10000 |       |                                             |                               |
| Last 1 Year                                      | 10466 | 11157                                       | 10774                         |
| Last 3 Years                                     | 11260 | 12694                                       | 12203                         |
| Last 5 Years                                     | 13326 | 15645                                       | 14974                         |
| Last 10 Years                                    | 21799 | 23832                                       | 20362                         |
| Last 15 Years                                    | 32873 | 35290                                       | 27198                         |
| Since inception (28-Sep-2000)                    | 58859 | 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

### Impact of Segregation

10.25% Yes Bank Ltd CO 05MAR20 has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 w/s Mar 5, 2020 : -1.15%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5 : -0.80%

### Franklin India Equity Savings Fund (FIESF) - Growth

NAV as at 31-Jul-20 : (Rs.) 10.0372

Inception date : Aug 27, 2018

Fund Manager(s):

Equity: Lakshmikanth Reddy (Managing since Aug 27, 2018) &

Debt: Sachin Padwal-Desai (Managing since Aug 27, 2018)

Umesh Sharma (Managing since Aug 27, 2018)

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

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

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

www.franklintempletonindia.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

|                                                  |        |       |        |
|--------------------------------------------------|--------|-------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -0.56% | 6.16% | 0.68%  |
| Since inception till 31-Jul-2020                 | 0.19%  | 5.05% | -1.65% |
| Current Value of Standard Investment of Rs 10000 |        |       |        |
| Last 1 Year                                      | 9943   | 10618 | 10068  |
| Since inception (27-Aug-2018)                    | 10037  | 10997 | 9684   |

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

### Franklin India Government Securities Fund (FIGSF) - Growth ^

NAV as at 31-Jul-20 : (Rs.) 47.0998

Inception date : Dec 07, 2001

Fund Manager(s):

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

Umesh Sharma (Managing since Jul 05, 2010)

|                                                  | FIGSF | B: I-Sec Li-BEX | AB: Crisil 10 Year Gilt Index |
|--------------------------------------------------|-------|-----------------|-------------------------------|
| Compounded Annualised Growth Rate Performance    |       |                 |                               |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 8.03% | 11.45%          | 7.72%                         |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 5.23% | 9.81%           | 6.85%                         |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 7.43% | 10.64%          | 8.40%                         |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.53% | 9.92%           | 7.36%                         |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 7.73% | 9.08%           | 6.89%                         |
| Since inception till 31-Jul-2020                 | 8.66% | NA              | 7.19%                         |
| Current Value of Standard Investment of Rs 10000 |       |                 |                               |
| Last 1 Year                                      | 10806 | 11148           | 10774                         |
| Last 3 Years                                     | 11653 | 13243           | 12203                         |
| Last 5 Years                                     | 14314 | 16585           | 14974                         |
| Last 10 Years                                    | 20691 | 25769           | 20362                         |
| Last 15 Years                                    | 30578 | 36857           | 27198                         |
| Since inception (07-Dec-2001)                    | 47100 | NA              | 36538                         |

### Franklin India Savings Fund (FISF) - Growth Option ^

NAV as at 31-Jul-20 : (Rs.) 38.0272

Inception date : Feb 11, 2002

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Umesh Sharma (Managing since Oct 25, 2018)

|                                                  | Retail | B: Nifty Money Market Index* | AB: Crisil year T-Bill Index |
|--------------------------------------------------|--------|------------------------------|------------------------------|
| Discrete 12 months performance                   |        |                              |                              |
| Jul 24, 2020 to Jul 31, 2020 (7 Days)            | 3.28%  | 2.88%                        | 2.86%                        |
| Jul 16, 2020 to Jul 31, 2020 (15 Days)           | 3.61%  | 3.64%                        | 1.01%                        |
| Jun 30, 2020 to Jul 31, 2020 (1 Month)           | 6.30%  | 4.40%                        | 3.54%                        |
| Apr 30, 2020 to Jul 31, 2020 (3 Months)          | 8.61%  | 5.88%                        | 3.74%                        |
| Jan 31, 2020 to Jul 31, 2020 (6 Months)          | 7.85%  | 6.07%                        | 7.64%                        |
| Compounded Annualised Growth Rate Performance    |        |                              |                              |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 7.57%  | 6.03%                        | 7.24%                        |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 7.67%  | 6.89%                        | 7.05%                        |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 7.80%  | 7.06%                        | 7.04%                        |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.30%  | 7.79%                        | 7.08%                        |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 7.86%  | 7.26%                        | 6.35%                        |
| Since inception till 31-Jul-2020                 | 7.50%  | NA                           | 6.15%                        |
| Current Value of Standard Investment of Rs 10000 |        |                              |                              |
| Last 1 Year                                      | 10759  | 10605                        | 10727                        |
| Last 3 Years                                     | 12485  | 12214                        | 12270                        |
| Last 5 Years                                     | 14565  | 14068                        | 14055                        |
| Last 10 Years                                    | 22207  | 21190                        | 19826                        |
| Last 15 Years                                    | 31165  | 28652                        | 25221                        |
| Since inception (11-Feb-2002)                    | 38027  | NA                           | 30113                        |

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

### Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)\* (FISTIP) - Growth - Retail ^

NAV as at 31-Jul-20 : (Rs.) 3710.8758

Inception date : Jan 31, 2002

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

|                                                  | FISTIP - Retail | B: Crisil short-Term bond Fund Index | AB: Crisil 1 Year T-Bill Index |
|--------------------------------------------------|-----------------|--------------------------------------|--------------------------------|
| Compounded Annualised Growth Rate Performance    |                 |                                      |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -8.44%          | 11.16%                               | 7.24%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 1.88%           | 8.44%                                | 7.05%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 4.65%           | 8.61%                                | 7.04%                          |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.02%           | 8.59%                                | 7.08%                          |
| Last 15 Years (Jul 29, 2005 to Jul 31, 2020)     | 7.54%           | 7.96%                                | 6.35%                          |
| Since inception till 31-Jul-2020                 | 7.34%           | NA                                   | 6.16%                          |
| Current Value of Standard Investment of Rs 10000 |                 |                                      |                                |
| Last 1 Year                                      | 9154            | 11120                                | 10727                          |
| Last 3 Years                                     | 10575           | 12756                                | 12270                          |
| Last 5 Years                                     | 12554           | 15121                                | 14055                          |
| Last 10 Years                                    | 19723           | 22819                                | 19826                          |
| Last 15 Years                                    | 29791           | 31577                                | 25221                          |
| Since inception (31-Jan-2002)                    | 37109           | NA                                   | 30249                          |

### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

## SCHEME PERFORMANCE - REGULAR PLANS

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.07%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 0.82%.

9.50% Yes Bank Ltd CO (23DEC21)) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -1.74%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -1.75%

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)\* (FISTIP) - Growth - Institutional Plan (IP)

NAV as at 31-Jul-20 : (Rs.) 3074.434

Inception date : Sep 06, 2005

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

|                                                  | FISTIP -<br>IP# | B: Crisil Short-Term<br>Bond Fund<br>Index | AB: Crisil<br>1 Year<br>T-Bill Index |
|--------------------------------------------------|-----------------|--------------------------------------------|--------------------------------------|
| Compounded Annualised Growth Rate Performance    |                 |                                            |                                      |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -8.22%          | 11.16%                                     | 7.24%                                |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 2.21%           | 8.44%                                      | 7.05%                                |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 5.02%           | 8.61%                                      | 7.04%                                |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.36%           | 8.59%                                      | 7.08%                                |
| Since inception till 31-Jul-2020                 | 7.82%           | 7.98%                                      | 6.37%                                |
| Current Value of Standard Investment of Rs 10000 |                 |                                            |                                      |
| Last 1 Year                                      | 9176            | 11120                                      | 10727                                |
| Last 3 Years                                     | 10680           | 12756                                      | 12270                                |
| Last 5 Years                                     | 12777           | 15121                                      | 14055                                |
| Last 10 Years                                    | 20359           | 22819                                      | 19826                                |
| Since inception (06-Sep-2005)                    | 30744           | 31398                                      | 25114                                |

# The plan is suspended for further subscription

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.07%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 0.82%.

9.50% Yes Bank Ltd CO (23DEC21)) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -1.74%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -1.75%

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)\* (FIUBF) - Growth Option - Retail

NAV as at 31-Jul-20 : (Rs.) 26.7177

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Santosh Kamath (Managing since Oct 25, 2018)

|                                                  | FIUBF -<br>SIP | B: Nifty Ultra Short<br>Duration Debt Index* | AB: Crisil<br>1 Year<br>T-Bill Index |
|--------------------------------------------------|----------------|----------------------------------------------|--------------------------------------|
| Compounded Annualised Growth Rate Performance    |                |                                              |                                      |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.24%          | 6.42%                                        | 7.24%                                |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 6.87%          | 7.02%                                        | 7.05%                                |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 7.66%          | 7.14%                                        | 7.04%                                |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.38%          | 7.83%                                        | 7.08%                                |
| Since inception till 31-Jul-2020                 | 8.09%          | 7.47%                                        | 6.62%                                |
| Current Value of Standard Investment of Rs 10000 |                |                                              |                                      |
| Last 1 Year                                      | 10425          | 10644                                        | 10727                                |
| Last 3 Years                                     | 12206          | 12260                                        | 12270                                |
| Last 5 Years                                     | 14467          | 14120                                        | 14055                                |
| Last 10 Years                                    | 22388          | 21268                                        | 19826                                |
| Since inception (18-Dec-2007)                    | 26718          | 24830                                        | 22465                                |

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

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.40%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.87%.

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)\* - Super Institutional - Growth

NAV as at 31-Jul-20 : (Rs.) 28.3034

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Santosh Kamath (Managing since Oct 25, 2018)

|                                               | FIUBF -<br>SIP | B: Nifty Ultra Short<br>Duration Debt Index* | AB: Crisil 1 Year<br>T-Bill Index |
|-----------------------------------------------|----------------|----------------------------------------------|-----------------------------------|
| Compounded Annualised Growth Rate Performance |                |                                              |                                   |

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

www.franklintempletonindia.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

|                                                  |       |       |       |
|--------------------------------------------------|-------|-------|-------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.54% | 6.42% | 7.24% |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 7.28% | 7.02% | 7.05% |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 8.15% | 7.14% | 7.04% |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.90% | 7.83% | 7.08% |
| Since inception till 31-Jul-2020                 | 8.59% | 7.47% | 6.62% |
| Current Value of Standard Investment of Rs 10000 |       |       |       |
| Last 1 Year                                      | 10455 | 10644 | 10727 |
| Last 3 Years                                     | 12348 | 12260 | 12270 |
| Last 5 Years                                     | 14800 | 14120 | 14055 |
| Last 10 Years                                    | 23470 | 21268 | 19826 |
| Since inception (18-Dec-2007)                    | 28303 | 24830 | 22465 |

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

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.40%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.87%.

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

### Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)\* - Institutional - Growth

NAV as at 31-Jul-20 : (Rs.) 27.3916

Inception date : Dec 18, 2007

Fund Manager(s):

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

|                                                  | FIUBF -<br>IP | B: Nifty Ultra Short<br>Duration Debt Index* | AB: Crisil 1 Year<br>T-Bill Index |
|--------------------------------------------------|---------------|----------------------------------------------|-----------------------------------|
| Compounded Annualised Growth Rate Performance    |               |                                              |                                   |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.42%         | 6.42%                                        | 7.24%                             |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 7.07%         | 7.02%                                        | 7.05%                             |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 7.86%         | 7.14%                                        | 7.04%                             |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.60%         | 7.83%                                        | 7.08%                             |
| Since inception till 31-Jul-2020                 | 8.31%         | 7.47%                                        | 6.62%                             |
| Current Value of Standard Investment of Rs 10000 |               |                                              |                                   |
| Last 1 Year                                      | 10443         | 10644                                        | 10727                             |
| Last 3 Years                                     | 12276         | 12260                                        | 12270                             |
| Last 5 Years                                     | 14607         | 14120                                        | 14055                             |
| Last 10 Years                                    | 22833         | 21268                                        | 19826                             |
| Since inception (18-Dec-2007)                    | 27392         | 24830                                        | 22465                             |

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

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.40%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.87%.

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

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

NAV as at 31-Jul-20 : (Rs.) 4682.0966

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<br>Fund Index | AB: Crisil 1 Year<br>T-Bill Index |
|--------------------------------------------------|---------|--------------------------------|-----------------------------------|
| Discrete 12 months performance                   |         |                                |                                   |
| Jul 24, 2020 to Jul 31, 2020 (7 Days)            | 2.22%   | 3.64%                          | 2.86%                             |
| Jul 16, 2020 to Jul 31, 2020 (15 Days)           | 2.28%   | 3.75%                          | 1.01%                             |
| Jun 30, 2020 to Jul 31, 2020 (1 Month)           | 2.22%   | 3.88%                          | 3.54%                             |
| Apr 30, 2020 to Jul 31, 2020 (3 Months)          | 3.28%   | 4.56%                          | 3.74%                             |
| Jan 31, 2020 to Jul 31, 2020 (6 Months)          | 4.37%   | 5.04%                          | 7.64%                             |
| Compounded Annualised Growth Rate Performance    |         |                                |                                   |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.82%   | 5.53%                          | 7.24%                             |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 5.97%   | 6.72%                          | 7.05%                             |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.30%   | 6.96%                          | 7.04%                             |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 7.36%   | 7.74%                          | 7.08%                             |
| Last 15 Years (Jul 31, 2005 to Jul 31, 2020)     | 7.05%   | 7.23%                          | 6.37%                             |
| Since inception till 31-Jul-2020                 | 7.18%   | NA                             | 6.66%                             |
| Current Value of Standard Investment of Rs 10000 |         |                                |                                   |
| Last 1 Year                                      | 10483   | 10555                          | 10727                             |
| Last 3 Years                                     | 11904   | 12157                          | 12270                             |
| Last 5 Years                                     | 13580   | 14002                          | 14055                             |
| Last 10 Years                                    | 20361   | 21090                          | 19826                             |
| Last 15 Years                                    | 27790   | 28511                          | 25257                             |
| Since inception (29-Apr-1998)                    | 46821   | NA                             | 42020                             |

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

Different plans have a different expense structure

Franklin Templeton

55

## SCHEME PERFORMANCE - REGULAR PLANS

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

**NAV as at 31-Jul-20 :** (Rs.) 3013.0223

**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                   |       |                             |                                |
| Jul 24, 2020 to Jul 31, 2020 (7 Days)            | 2.89% | 3.64%                       | 2.86%                          |
| Jul 16, 2020 to Jul 31, 2020 (15 Days)           | 2.95% | 3.75%                       | 1.01%                          |
| Jun 30, 2020 to Jul 31, 2020 (1 Month)           | 2.89% | 3.88%                       | 3.54%                          |
| Apr 30, 2020 to Jul 31, 2020 (3 Months)          | 3.96% | 4.56%                       | 3.74%                          |
| Jan 31, 2020 to Jul 31, 2020 (6 Months)          | 5.06% | 5.04%                       | 7.64%                          |
| Compounded Annualised Growth Rate Performance    |       |                             |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 5.53% | 5.53%                       | 7.24%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 6.70% | 6.72%                       | 7.05%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 7.02% | 6.96%                       | 7.04%                          |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 8.04% | 7.74%                       | 7.08%                          |
| Since inception till 31-Jul-2020                 | 7.67% | 7.24%                       | 6.37%                          |
| Current Value of Standard Investment of Rs 10000 |       |                             |                                |
| Last 1 Year                                      | 10554 | 10555                       | 10727                          |
| Last 3 Years                                     | 12148 | 12157                       | 12270                          |
| Last 5 Years                                     | 14045 | 14002                       | 14055                          |
| Last 10 Years                                    | 21687 | 21090                       | 19826                          |
| Since inception (02-Sep-2005)                    | 30130 | 28386                       | 25143                          |

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

### Franklin India Overnight Fund (FIONF) - Growth Option

**NAV as at 31-Jul-20 :** (Rs.) 1053.7532

**Inception date :** May 08, 2019

**Fund Manager(s):**

Pallab Roy (Managing since May 08, 2019), Umesh Sharma (Managing since May 08, 2019)

|                                                  | NAV Per Unit (Rs.) | FIONF | B: CRISIL Overnight Index | AB: CRISIL 1 Year T-Bill Index |
|--------------------------------------------------|--------------------|-------|---------------------------|--------------------------------|
| Discrete 12 months performance                   |                    |       |                           |                                |
| Jul 24, 2020 to Jul 31, 2020 (7 Days)            | 2.98%              | 3.16% | 2.86%                     |                                |
| Jul 16, 2020 to Jul 31, 2020 (15 Days)           | 2.99%              | 3.17% | 1.01%                     |                                |
| Jun 30, 2020 to Jul 31, 2020 (1 Month)           | 3.00%              | 3.13% | 3.54%                     |                                |
| Apr 30, 2020 to Jul 31, 2020 (3 Months)          | 2.81%              | 3.03% | 3.74%                     |                                |
| Jan 31, 2020 to Jul 31, 2020 (6 Months)          | 3.14%              | 3.39% | 7.64%                     |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 4.03%              | 4.26% | 7.24%                     |                                |
| Since inception till 31-Jul-2020                 | 4.34%              | 4.56% | 7.48%                     |                                |
| Current Value of Standard Investment of Rs 10000 |                    |       |                           |                                |
| Last 1 Year                                      | 10404              | 10427 | 10727                     |                                |
| Since inception (08-May-2019)                    | 10538              | 10566 | 10930                     |                                |

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

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

**NAV as at 31-Jul-20 :** (Rs.) 30.4746

**Inception date :** Apr 23, 2001

**Fund Manager(s):**

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

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

|                                                  | FIFRF | B: Crisil Liquid Fund Index | AB: Crisil 1 Year T-Bill Index |
|--------------------------------------------------|-------|-----------------------------|--------------------------------|
| Compounded Annualised Growth Rate Performance    |       |                             |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 6.68% | 5.53%                       | 7.24%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 6.72% | 6.72%                       | 7.05%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 6.47% | 6.96%                       | 7.04%                          |
| Last 10 Years (Jul 30, 2010 to Jul 31, 2020)     | 6.60% | 7.74%                       | 7.08%                          |
| Last 15 Years (Jul 31, 2005 to Jul 31, 2020)     | 6.15% | 7.23%                       | 6.37%                          |
| Since inception till 31-Jul-2020                 | 5.95% | NA                          | 6.33%                          |
| Current Value of Standard Investment of Rs 10000 |       |                             |                                |
| Last 1 Year                                      | 10670 | 10555                       | 10727                          |
| Last 3 Years                                     | 12158 | 12157                       | 12270                          |
| Last 5 Years                                     | 13686 | 14002                       | 14055                          |
| Last 10 Years                                    | 18963 | 21090                       | 19826                          |
| Last 15 Years                                    | 24508 | 28511                       | 25257                          |
| Since inception (23-Apr-2001)                    | 30475 | NA                          | 32670                          |

### Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3)\* (FICRF) - Growth Option

**NAV as at 31-Jul-20 :** (Rs.) 18.296

**Inception date :** Dec 07, 2011

**Fund Manager(s):**

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

|                                                  | FICRF  | B: NIFTY Credit Risk Bond Index ^ ^ ^ | AB: Crisil 10 Year Gilt Index |
|--------------------------------------------------|--------|---------------------------------------|-------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                       |                               |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -7.22% | 9.94%                                 | 7.72%                         |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 1.94%  | 8.04%                                 | 6.85%                         |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 4.75%  | 8.37%                                 | 8.40%                         |
| Since inception till 31-Jul-2020                 | 7.23%  | 8.73%                                 | 8.11%                         |
| Current Value of Standard Investment of Rs 10000 |        |                                       |                               |
| Last 1 Year                                      | 9276   | 10997                                 | 10774                         |
| Last 3 Years                                     | 10593  | 12615                                 | 12203                         |
| Last 5 Years                                     | 12613  | 14954                                 | 14974                         |
| Since inception (07-Dec-2011)                    | 18296  | 20628                                 | 19633                         |

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

[www.franklintempletonindia.com](http://www.franklintempletonindia.com)

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Franklin Templeton

56

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

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

#### Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021) has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.03%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 0.40%.

9.50% Yes Bank Ltd CO (23DEC21) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -1.53%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -1.55%

\* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

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

**NAV as at 31-Jul-20 :** (Rs.) 44.8665

**Inception date :** Feb 06, 2012

**Fund Manager(s):**

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

|                                                  | FIF-FUSOF | B: Russell 3000 Growth | AB             |
|--------------------------------------------------|-----------|------------------------|----------------|
| Compounded Annualised Growth Rate Performance    |           |                        |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 39.75%    | 39.33%                 | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 24.96%    | 26.34%                 | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 15.87%    | 19.79%                 | Not Applicable |
| Since inception till 31-Jul-2020                 | 19.35%    | 22.36%                 | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |           |                        |                |
| Last 1 Year                                      | 13988     | 13946                  | Not Applicable |
| Last 3 Years                                     | 19522     | 20179                  | Not Applicable |
| Last 5 Years                                     | 20900     | 24687                  | Not Applicable |
| Since inception (06-Feb-2012)                    | 44867     | 55435                  | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at 31-Jul-20 :** (Rs.) 17.0869

**Inception date :** Apr 25, 2014

**Fund Manager(s):**

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

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

|                                                  | FIBPDF | B: NIFTY Banking and PSU Debt Index * | AB : CRISIL 10 Year Gilt Index |
|--------------------------------------------------|--------|---------------------------------------|--------------------------------|
| Compounded Annualised Growth Rate Performance    |        |                                       |                                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 10.94% | 10.22%                                | 7.72%                          |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | 8.96%  | 8.04%                                 | 6.85%                          |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | 8.77%  | 9.08%                                 | 8.40%                          |
| Since inception till 31-Jul-2020                 | 8.92%  | 9.74%                                 | 9.15%                          |
| Current Value of Standard Investment of Rs 10000 |        |                                       |                                |
| Last 1 Year                                      | 11097  | 11025                                 | 10774                          |
| Last 3 Years                                     | 12937  | 12615                                 | 12203                          |
| Last 5 Years                                     | 15234  | 15453                                 | 14974                          |
| Since inception (25-Apr-2014)                    | 17087  | 17916                                 | 17312                          |

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

### Franklin India Feeder - Franklin European Growth Fund

**NAV as at 31-Jul-20 :** (Rs.) 7.8877

**Inception date :** May 16, 2014

**Fund Manager(s):**

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

|                                                  | FIF-FEGF | B: MSCI Europe Index | AB             |
|--------------------------------------------------|----------|----------------------|----------------|
| Compounded Annualised Growth Rate Performance    |          |                      |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | -12.08%  | 7.88%                | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)      | -6.56%   | 6.16%                | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)      | -3.37%   | 5.40%                | Not Applicable |
| Since inception till 31-Jul-2020                 | -3.75%   | 5.23%                | Not Applicable |
| Current Value of Standard Investment of Rs 10000 |          |                      |                |
| Last 1 Year                                      | 8789     | 10790                | Not Applicable |
| Last 3 Years                                     | 8157     | 11965                | Not Applicable |
| Last 5 Years                                     | 8423     | 13012                | Not Applicable |
| Since inception (16-May-2014)                    | 7888     | 13725                | Not Applicable |

Benchmark returns calculated based on Total Return Index Values

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

**NAV as at 31-Jul-20 :** (Rs.) 10.4616

**Inception date :** Nov 28, 2014

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

|                                               | FIMAS   | B : CRISIL Hybrid 35+65 - Aggressive Index | AB             |
|-----------------------------------------------|---------|--------------------------------------------|----------------|
| Compounded Annualised Growth Rate Performance |         |                                            |                |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)    | -16.13% | 6.95%                                      | Not Applicable |
| Last 3 Years (Jul 31, 2017 to Jul 31, 2020)   | -4.13%  | 5.88%                                      | Not Applicable |
| Last 5 Years (Jul 31, 2015 to Jul 31, 2020)   | 0.45%   | 8.20%                                      | Not Applicable |
| Since inception till 31-Jul-2020              | 0.80%   | 8.00%                                      | Not Applicable |

Different plans have a different expense structure

## SCHEME PERFORMANCE - REGULAR PLANS

Current Value of Standard Investment of Rs 10000

|                               |       |       |                |
|-------------------------------|-------|-------|----------------|
| Last 1 Year                   | 8383  | 10697 | Not Applicable |
| Last 3 Years                  | 8810  | 11871 | Not Applicable |
| Last 5 Years                  | 10230 | 14833 | Not Applicable |
| Since inception (28-Nov-2014) | 10462 | 15481 | 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 2 - Plan A (1224 Days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.2404

Inception date : November 29, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since November 29, 2017), Umesh Sharma (Managing since November 29, 2017)

|  | FIFMP-2A | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |       |
|--------------------------------------------|-------|--------|-------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.50% | 12.25% | 7.72% |
| Since inception till 31-Jul-2020           | 7.86% | 9.59%  | 8.40% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10953 | 11229 | 10774 |
| Since inception (29-Nov-2017) | 12240 | 12771 | 12403 |

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 31-Jul-20 : (Rs.) 12.2619

Inception date : December 20, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since December 20, 2017), Umesh Sharma (Managing since December 20, 2017)

|  | FIFMP-2B | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |       |
|--------------------------------------------|-------|--------|-------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.35% | 12.25% | 7.72% |
| Since inception till 31-Jul-2020           | 8.11% | 9.92%  | 8.97% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10938 | 11229 | 10774 |
| Since inception (20-Dec-2017) | 12262 | 12805 | 12516 |

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 31-Jul-20 : (Rs.) 12.2559

Inception date : Jan 10, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since January 10, 2018), Umesh Sharma (Managing since January 10, 2018)

|  | FIFMP-2C | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |       |
|--------------------------------------------|-------|--------|-------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.34% | 12.25% | 7.72% |
| Since inception till 31-Jul-2020           | 8.28% | 10.29% | 9.65% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10937 | 11229 | 10774 |
| Since inception (10-Jan-2018) | 12256 | 12846 | 12654 |

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

### Franklin India Fixed Maturity Plans - Series 3 - Plan A (1157 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.2342

Inception date : Feb 27, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Feb 27, 2018), Umesh Sharma (Managing since Feb 27, 2018)

|  | FIFMP-3A | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |        |
|--------------------------------------------|-------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.69% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 8.67% | 11.23% | 11.04% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10971 | 11229 | 10774 |
| Since inception (27-Feb-2018) | 12234 | 12944 | 12890 |

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

### Franklin India Fixed Maturity Plans - Series 3 - Plan B (1139 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.2193

Inception date : Mar 07, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Mar 07, 2018), Umesh Sharma (Managing since Mar 07, 2018)

|  | FIFMP-3B | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |        |
|--------------------------------------------|-------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.80% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 8.70% | 11.27% | 11.09% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10982 | 11229 | 10774 |
| Since inception (07-Mar-2018) | 12219 | 12926 | 12874 |

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

Different plans have a different expense structure

**www.franklintempletonindia.com** Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

### Franklin India Fixed Maturity Plans - Series 3 - Plan C (1132 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.1462

Inception date : Mar 14, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Mar 14, 2018), Umesh Sharma (Managing since Mar 14, 2018)

|  | FIFMP-3C | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |        |
|--------------------------------------------|-------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.81% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 8.50% | 11.23% | 11.13% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10984 | 11229 | 10774 |
| Since inception (14-Mar-2018) | 12146 | 12887 | 12860 |

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

### Franklin India Fixed Maturity Plans - Series 3 - Plan D (1132 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.1255

Inception date : Mar 22, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since Mar 22, 2018), Umesh Sharma (Managing since Mar 22, 2018)

|  | FIFMP-3D | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |        |
|--------------------------------------------|-------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.84% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 8.50% | 11.09% | 10.76% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10987 | 11229 | 10774 |
| Since inception (22-Mar-2018) | 12126 | 12819 | 12730 |

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

### Franklin India Fixed Maturity Plans - Series 3 - Plan E (1104 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.1971

Inception date : May 23, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since May 23, 2018), Umesh Sharma (Managing since May 23, 2018)

|  | FIFMP-3E | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |       |        |        |
|--------------------------------------------|-------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 9.87% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 9.48% | 12.21% | 11.98% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 10990 | 11229 | 10774 |
| Since inception (23-May-2018) | 12197 | 12873 | 12814 |

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

### Franklin India Fixed Maturity Plans - Series 3 - Plan F (1098 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.1628

Inception date : June 13, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since June 13, 2018), Umesh Sharma (Managing since June 13, 2018)

|  | FIFMP-3F | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |        |        |        |
|--------------------------------------------|--------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 10.16% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 9.61%  | 12.59% | 12.38% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 11019 | 11229 | 10774 |
| Since inception (13-Jun-2018) | 12163 | 12880 | 12828 |

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

### Franklin India Fixed Maturity Plans - Series 4 - Plan A (1098 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.0844

Inception date : June 27, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since June 27, 2018), Umesh Sharma (Managing since June 27, 2018)

|  | FIFMP-4A | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |        |        |        |
|--------------------------------------------|--------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 10.23% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 9.45%  | 12.47% | 12.25% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 11026 | 11229 | 10774 |
| Since inception (27-Jun-2018) | 12084 | 12794 | 12740 |

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

### Franklin India Fixed Maturity Plans - Series 4 - Plan B (1098 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.016

Inception date : July 25, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since July 25, 2018), Umesh Sharma (Managing since July 25, 2018)

|  | FIFMP-4B | B : Crisil Composite Bond Fund Index | AB : CRISIL 10 Year Gilt Index |
|--|----------|--------------------------------------|--------------------------------|
|--|----------|--------------------------------------|--------------------------------|

Compounded Annualised Growth Rate Performance

|                                            |        |        |        |
|--------------------------------------------|--------|--------|--------|
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020) | 10.43% | 12.25% | 7.72%  |
| Since inception till 31-Jul-2020           | 9.52%  | 12.50% | 12.09% |

Current Value of Standard Investment of Rs 10000

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| Last 1 Year                   | 11046 | 11229 | 10774 |
| Since inception (25-Jul-2018) | 12016 | 12685 | 12592 |

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

## SCHEME PERFORMANCE - REGULAR PLANS

### Franklin India Fixed Maturity Plans - Series 4 - Plan C (1098 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.0168

Inception date : Aug 29, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since August 29, 2018), Umesh Sharma (Managing since August 29, 2018)

|                                                  | FIFMP-4C | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 10.40%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 10.02%   | 12.97%                                 | 12.81%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11043    | 11229                                  | 10774                            |
| Since inception (29-Aug-2018)                    | 12017    | 12644                                  | 12610                            |

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

### Franklin India Fixed Maturity Plans - Series 4 - Plan D (1098 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 11.4064

Inception date : Sep 11, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since September 11, 2018), Umesh Sharma (Managing since September 11, 2018)

|                                                  | FIFMP-4D | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.16%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 7.22%    | 13.81%                                 | 13.95%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11119    | 11229                                  | 10774                            |
| Since inception (11-Sep-2018)                    | 11406    | 12767                                  | 12796                            |

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

### Franklin India Fixed Maturity Plans - Series 4 - Plan E (1098 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.0576

Inception date : Sep 26, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since September 26, 2018), Umesh Sharma (Managing since September 26, 2018)

|                                                  | FIFMP-4E | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 10.25%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 10.66%   | 14.04%                                 | 13.64%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11028    | 11229                                  | 10774                            |
| Since inception (26-Sep-2018)                    | 12058    | 12745                                  | 12663                            |

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

### Franklin India Fixed Maturity Plans (FIFMP) - Series 4 - Plan F (1286 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.1042

Inception date : Oct 10, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since October 10, 2018), Umesh Sharma (Managing since October 10, 2018)

|                                                  | FIFMP-4F | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.03%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.14%   | 14.01%                                 | 13.59%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11106    | 11229                                  | 10774                            |
| Since inception (10-Oct-2018)                    | 12104    | 12676                                  | 12591                            |

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

### Franklin India Fixed Maturity Plans (FIFMP) - Series 5 - Plan A (1273 days) - Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.1348

Inception date : Oct 30, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since October 30, 2018), Umesh Sharma (Managing since October 30, 2018)

|                                                  | FIFMP-5A | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.08%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.67%   | 13.77%                                 | 12.95%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11111    | 11229                                  | 10774                            |
| Since inception (30-Oct-2018)                    | 12135    | 12539                                  | 12381                            |

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

### Franklin India Fixed Maturity Plans - Series 5 - Plan B (1244 days) Growth Option

NAV as at 31-Jul-20 : (Rs.) 12.0161

Inception date : Nov 28, 2018

Sachin Padwal-Desai (Managing since November 28, 2018), Umesh Sharma (Managing since November 28, 2018)

|                                                  | FIFMP-5B | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.26%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.60%   | 13.46%                                 | 12.38%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11129    | 11229                                  | 10774                            |
| Since inception (28-Nov-2018)                    | 12016    | 12354                                  | 12157                            |

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

### Franklin India Fixed Maturity Plans - Series 5 - Plan C (1259 days) Growth Option

NAV as at 31-Jul-20 : (Rs.) 11.9232

Inception date : Dec 19, 2018

Sachin Padwal-Desai (Managing since December 19, 2018), Umesh Sharma (Managing since December 19, 2018)

|                                                  | FIFMP-5C | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.42%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.50%   | 12.62%                                 | 10.68%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11145    | 11229                                  | 10774                            |
| Since inception (19-Dec-2018)                    | 11923    | 12119                                  | 11783                            |

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

### Franklin India Fixed Maturity Plans - Series 5 - Plan D (1238 days) Growth Option

NAV as at 31-Jul-20 : (Rs.) 11.81

Inception date : Jan 9, 2019

Sachin Padwal-Desai (Managing since January 09, 2019), Umesh Sharma (Managing since January 09, 2019)

|                                                  | FIFMP-5D | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.23%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.26%   | 13.13%                                 | 11.95%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11126    | 11229                                  | 10774                            |
| Since inception (09-Jan-2019)                    | 11810    | 12121                                  | 11924                            |

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

### Franklin India Fixed Maturity Plans - Series 5 - Plan E (1224 days) Growth Option

NAV as at 31-Jul-20 : (Rs.) 11.7946

Inception date : Jan 23, 2019

Sachin Padwal-Desai (Managing since January 23, 2019), Umesh Sharma (Managing since January 23, 2019)

|                                                  | FIFMP-5E | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.58%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.47%   | 13.61%                                 | 12.57%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11161    | 11229                                  | 10774                            |
| Since inception (23-Jan-2019)                    | 11795    | 12141                                  | 11972                            |

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

### Franklin India Fixed Maturity Plans - Series 5 - Plan F (1203 days) Growth Option

NAV as at 31-Jul-20 : (Rs.) 11.7579

Inception date : Feb 13, 2019

Sachin Padwal-Desai (Managing since February 13, 2019), Umesh Sharma (Managing since February 13, 2019)

|                                                  | FIFMP-5F | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.77%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.70%   | 13.65%                                 | 12.23%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11180    | 11229                                  | 10774                            |
| Since inception (13-Feb-2019)                    | 11758    | 12058                                  | 11838                            |

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

### Franklin India Fixed Maturity Plans - Series 6 - Plan C ( 1169 days) Growth Option

NAV as at 31-Jul-20 : (Rs.) 11.6114

Inception date : Mar 19, 2019

Sachin Padwal-Desai (Managing since March 19, 2019), Umesh Sharma (Managing since March 19, 2019)

|                                                  | FIFMP-6C | B: Crisil Composite<br>Bond Fund Index | AB: CRISIL<br>10 Year Gilt Index |
|--------------------------------------------------|----------|----------------------------------------|----------------------------------|
| Compounded Annualised Growth Rate Performance    |          |                                        |                                  |
| Last 1 Year (Jul 31, 2019 to Jul 31, 2020)       | 11.66%   | 12.25%                                 | 7.72%                            |
| Since inception till 31-Jul-2020                 | 11.52%   | 14.11%                                 | 12.97%                           |
| Current Value of Standard Investment of Rs 10000 |          |                                        |                                  |
| Last 1 Year                                      | 11169    | 11229                                  | 10774                            |
| Since inception (19-Mar-2019)                    | 11611    | 11982                                  | 11818                            |

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

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](http://www.franklintempletonindia.com) for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark

For FILF and FISF, less than 1 Year returns are simple annualized.

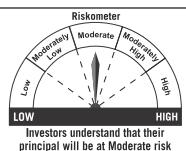
NA : Not Available

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

PRODUCT LABELING FOR FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN A (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN B (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN C (1205 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN A (1157 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN B (1139 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN C (1132 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN D (1132 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN E (1104 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN F (1286 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN A (1273 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN B (1244 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN C (1259 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN D (1238 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN E (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN F (1203 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 6 - PLAN C (1169 DAYS)

This product is suitable for investors who are seeking\*:

- Income over the term of the plan
- A fund that invests in Debt/Money Market Instruments



PRODUCT LABELING FOR FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN F (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN A (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN B (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN C (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN D (1098 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN E (1098 DAYS)

This product is suitable for investors who are seeking\*:

- Income over the term of the plan
- A fund that invests in Debt/Money Market Instruments



\*Investors should consult their financial distributors if in doubt about whether these products are suitable for them.

#### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of fixed income securities/ debt instruments maturing on or before the maturity of the Scheme. However, there can be no assurance that the investment objective of the Scheme will be realized.

#### LOAD STRUCTURE

**Entry** - In accordance with the SEBI guidelines, no entry load will be charged by the Mutual Fund.

**Exit** - Not Applicable

## SIP RETURNS - REGULAR PLANS

### Franklin India Bluechip Fund (FIBC) - Growth Option SIP - If you had invested ₹ 10000 every month in FIBC

|                                     | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|-------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)          | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,830,000       |
| Total value as on 31-Jul-2020 (Rs)  | 120,134 | 341,285 | 612,164 | 964,247   | 1,662,457 | 31,694,975      |
| Returns                             | 0.21%   | -3.44%  | 0.79%   | 3.89%     | 6.35%     | 17.26%          |
| Total value of B: Nifty 100 TRI ^ ^ | 125,067 | 377,062 | 710,120 | 1,098,911 | 1,897,127 | 16,695,322      |
| B:Nifty 100 TRI ^ ^ Returns         | 7.94%   | 3.03%   | 6.68%   | 7.55%     | 8.86%     | 13.02%          |
| Total value of AB: Nifty 50* TRI    | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 16,298,275      |
| AB: Nifty 50* TRI Returns           | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 12.86%          |

^ ^ 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 | 2,870,000       |
| Total value as on 31-Jul-2020 (Rs) | 116,969 | 307,702 | 553,463 | 887,031   | 1,529,382 | 21,740,821      |
| Returns                            | -4.66%  | -9.94%  | -3.17%  | 1.54%     | 4.74%     | 14.47%          |
| Total value of B: S&P BSE 500 TRI  | 125,228 | 379,155 | 712,711 | 1,093,839 | 1,763,414 | NA              |
| B:S&P BSE 500 TRI Returns          | 8.19%   | 3.40%   | 6.82%   | 7.42%     | 7.47%     | NA              |
| Total value of S&P BSE SENSEX TRI  | 125,264 | 386,540 | 735,342 | 1,142,512 | 1,978,459 | 18,185,780      |
| S&P BSE SENSEX TRI Returns         | 8.25%   | 4.68%   | 8.07%   | 8.64%     | 9.66%     | 13.30%          |

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of # The Index is adjusted for the period Dec 29, 2000 to Feb 11, 2019 with the performance of MSCI India Value  
S&P BSE 500 is the benchmark for TIVF effective 11 Feb, 2019.

### Franklin India Equity Fund (FIEF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIEF

|                                    | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)         | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 3,090,000       |
| Total value as on 31-Jul-2020 (Rs) | 121,785 | 342,090 | 615,955 | 1,010,371 | 1,864,970 | 55,013,640      |
| Returns                            | 2.78%   | -3.29%  | 1.03%   | 5.20%     | 8.54%     | 18.43%          |
| Total value of B: Nifty 500* TRI   | 124,837 | 364,797 | 685,470 | 1,094,460 | 1,911,265 | 23,015,843      |
| B:Nifty 500* TRI Returns           | 7.58%   | 0.86%   | 5.27%   | 7.44%     | 9.00%     | 13.27%          |
| Total value of AB: Nifty 50* TRI   | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 20,144,559      |
| AB: Nifty 50* TRI Returns          | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 12.47%          |

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 | 3,200,000       |
| Total value as on 31-Jul-2020 (Rs)         | 117,825 | 332,356 | 610,694 | 1,064,138 | 2,158,029 | 71,165,676      |
| Returns                                    | -3.35%  | -5.12%  | 0.70%   | 6.65%     | 11.30%    | 18.99%          |
| Total value of B: Nifty Midcap 150 TRI ^ ^ | 124,630 | 343,108 | 630,538 | 1,068,089 | 1,955,753 | 26,350,367      |
| B:Nifty Midcap 150 TRI ^ ^ Returns         | 7.25%   | -3.10%  | 1.96%   | 6.76%     | 9.44%     | 13.37%          |
| Total value of Nifty 50* TRI               | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 21,483,244      |
| Nifty 50* TRI                              | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 12.19%          |

^ ^ The Index is adjusted for the period December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100  
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ Nifty 500 PRI values from 01.12.1993 to 26.11.1998, Nifty 500 TRI values from 26.11.1998 to May 20, 2013, Nifty Midcap 100 TRI values from May 20, 2013 to June 4, 2018 and Nifty Midcap 150 TRI values since June 4, 2018, \* Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

### Franklin India Equity Advantage Fund (FIEAF) - Growth Option SIP - If you had invested ₹ 10000 every month in FIEAF

|                                                   | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|---------------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                        | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 1,850,000       |
| Total value as on 31-Jul-2020 (Rs)                | 116,220 | 320,224 | 570,382 | 919,970   | 1,670,848 | 4,042,499       |
| Returns                                           | -5.80%  | -7.46%  | -1.99%  | 2.56%     | 6.44%     | 9.47%           |
| Total value of B: Nifty LargeMidcap 250 Index TRI | 124,884 | 364,602 | 685,041 | 1,093,733 | 1,909,942 | 4,211,269       |
| B:Nifty LargeMidcap 250 Index TRI Returns         | 7.65%   | 0.83%   | 5.24%   | 7.42%     | 8.99%     | 9.95%           |
| Total value of AB: Nifty 50 TRI                   | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 4,274,262       |
| AB: Nifty 50 TRI Returns                          | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 10.12%          |

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

### Franklin India Focused Equity Fund (FIFE) - Growth Option SIP - If you had invested ₹ 10000 every month in FIFE

|                                    | 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 | 1,570,000       |
| Total value as on 31-Jul-2020 (Rs) | 116,861 | 338,566 | 621,660 | 1,050,718 | 2,070,892 | 3,550,084       |
| Returns                            | -4.82%  | -3.95%  | 1.40%   | 6.30%     | 10.52%    | 11.72%          |
| Total value of B: Nifty 500 TRI    | 124,837 | 364,797 | 685,470 | 1,094,460 | 1,911,265 | 3,009,657       |
| B:Nifty 500 TRI Returns            | 7.58%   | 0.86%   | 5.27%   | 7.44%     | 9.00%     | 9.43%           |
| Total value of AB: Nifty 50 TRI    | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 3,007,301       |
| AB: Nifty 50 TRI Returns           | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 9.42%           |

### 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 | 1,510,000       |
| Total value as on 31-Jul-2020 (Rs)         | 138,046 | 426,621 | 805,391 | 1,212,532 | 2,022,229 | 2,953,394       |
| Returns                                    | 29.09%  | 11.35%  | 11.73%  | 10.31%    | 10.07%    | 10.11%          |
| Total value of B: MSCI Asia (ex-Japan) TRI | 140,446 | 433,769 | 834,458 | 1,257,667 | 2,165,887 | 3,325,801       |
| B:MSCI Asia (ex-Japan) TRI Returns         | 33.12%  | 12.49%  | 13.16%  | 11.33%    | 11.36%    | 11.83%          |
| Total value of AB: Nifty 50 TRI            | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 2,852,118       |
| AB: Nifty 50 TRI Returns                   | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 9.61%           |

### Templeton India Equity Income Fund (TIEF) - Growth Option SIP - If you had invested ₹ 10000 every month in TIEF

|                                                       | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|-------------------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                            | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 1,710,000       |
| Total value as on 31-Jul-2020 (Rs)                    | 123,508 | 347,458 | 640,366 | 1,013,248 | 1,775,035 | 3,496,546       |
| Returns                                               | 5.48%   | -2.29%  | 2.57%   | 5.28%     | 7.60%     | 9.45%           |
| Total value of B: Nifty Dividend Opportunities 50 TRI | 125,171 | 358,803 | 670,346 | 1,063,143 | 1,854,264 | 3,436,199       |
| B:Nifty Dividend Opportunities 50 TRI Returns         | 8.10%   | -0.22%  | 4.38%   | 6.63%     | 8.43%     | 9.23%           |
| Total value of AB: Nifty 50 TRI                       | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 3,513,793       |
| AB: Nifty 50 TRI Returns                              | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 9.51%           |

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

### Franklin India Taxshield (FIT) - Growth Option SIP - If you had invested ₹ 10000 every month in FIT

|                                    | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)         | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,560,000       |
| Total value as on 31-Jul-2020 (Rs) | 116,633 | 329,206 | 592,422 | 968,263   | 1,787,930 | 18,855,780      |
| Returns                            | -5.17%  | -5.72%  | -0.50%  | 4.00%     | 7.74%     | 16.14%          |
| Total value of B: Nifty 500 TRI    | 124,837 | 364,797 | 685,470 | 1,094,460 | 1,911,265 | 13,429,441      |
| B:Nifty 500 TRI Returns            | 7.58%   | 0.86%   | 5.27%   | 7.44%     | 9.00%     | 13.60%          |
| Total value of AB: Nifty 50 TRI    | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 12,327,583      |
| AB: Nifty 50 TRI Returns           | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 12.95%          |

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 | 2,450,000       |
| Total value as on 31-Jul-2020 (Rs)  | 124,117 | 348,879 | 629,174 | 1,023,725 | 1,828,968 | 10,744,462      |
| Returns                             | 6.44%   | -2.63%  | 1.87%   | 5.57%     | 8.17%     | 12.82%          |
| Total value of B: Nifty 500 TRI ^ ^ | 124,837 | 365,815 | 685,773 | 1,089,180 | 1,901,668 | 8,851,981       |
| B:Nifty 500 TRI ^ ^ Returns         | 7.58%   | 1.04%   | 5.29%   | 7.31%     | 8.91%     | 11.26%          |
| Total value of AB: Nifty 50 TRI     | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 11,032,969      |
| AB: Nifty 50 TRI Returns            | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 13.03%          |

^ ^ Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Minx 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 Minx PRI values from 21.02.2000 to 10.03.2004; S&P BSE 200 PRI values from 10.03.2004 to 01.08.2006; S&P BSE 200 TRI values from 01.08.2006 to 04.06.2018)

### Franklin Build India Fund (FBIF) - Growth Option SIP - If you had invested ₹ 10000 every month in FBIF

|                                                              | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|--------------------------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                                   | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 1,310,000       |
| Total value as on 31-Jul-2020 (Rs)                           | 111,621 | 309,823 | 570,422 | 996,431   | 2,008,570 | 2,340,457       |
| Returns                                                      | -12.71% | -9.51%  | -1.99%  | 4.81%     | 9.94%     | 10.19%          |
| Total value of B: S&P BSE India Infrastructure Index TRI ^ ^ | 106,822 | 271,347 | 479,333 | 744,600   | 1,274,373 | 1,449,239       |
| B:S&P BSE India Infrastructure Index TRI ^ ^ Returns         | -19.74% | -17.53% | -8.78%  | -3.41%    | 1.19%     | 1.82%           |
| Total value of AB: Nifty 50 TRI                              | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 2,192,385       |
| AB: Nifty 50 TRI Returns                                     | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 9.07%           |

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

### Franklin India Smaller Companies Fund (FISCF) - Growth Option SIP - If you had invested ₹ 10000 every month in FISCF

|                                              | 1 Year  | 3 Years | 5 Years | 7 Years   | Since Inception |
|----------------------------------------------|---------|---------|---------|-----------|-----------------|
| Total amount Invested (Rs)                   | 120,000 | 360,000 | 600,000 | 840,000   | 1,150,000       |
| Total value as on 31-Jul-2020 (Rs)           | 114,170 | 292,242 | 521,188 | 921,124   | 1,825,069       |
| Returns                                      | -8.90%  | -13.09% | -5.52%  | 2.60%     | 9.34%           |
| Total value of B: Nifty Smallcap 250 TRI ^ ^ | 122,127 | 305,841 | 535,495 | 885,095   | 1,483,345       |
| B:Nifty Smallcap 250 TRI ^ ^ Returns         | 3.31%   | -10.31% | -4.46%  | 1.48%     | 5.19%           |
| Total value of AB: Nifty 50 TRI              | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,810,668       |
| AB: Nifty 50 TRI Returns                     | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.18%           |

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

^ 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

[www.franklintempletonindia.com](http://www.franklintempletonindia.com) Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Franklin Templeton

60

## SIP RETURNS - REGULAR PLANS

### 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 | 2,470,000       |
| Total value as on 31-Jul-2020 (Rs)                         | 121,495 | 361,259 | 649,483 | 1,048,923 | 1,883,908 | 11,329,095      |
| Returns                                                    | 2.32%   | 0.23%   | 3.13%   | 6.25%     | 8.73%     | 13.07%          |
| Total value of B: CRISIL Hybrid 35 + 65 - Aggressive Index | 127,828 | 396,762 | 738,370 | 1,167,329 | 2,004,693 | NA              |
| B:CRISIL Hybrid 35 + 65 - Aggressive Index Returns         | 12.34%  | 6.42%   | 8.23%   | 9.25%     | 9.91%     | NA              |
| Total value of AB: Nifty 50 TRI                            | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 11,227,041      |
| AB: Nifty 50 TRI Returns                                   | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 13.00%          |

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   | 1,020,000       |
| Total value as on 31-Jul-2020 (Rs)          | 155,097 | 547,906 | 1,070,083 | 1,673,307 | 2,379,295       |
| Returns                                     | 58.51%  | 29.29%  | 23.36%    | 19.35%    | 19.25%          |
| Total value of B: Russell 3000 Growth Index | 151,082 | 544,973 | 1,106,245 | 1,818,956 | 2,666,175       |
| B:Russell 3000 Growth Index Returns         | 51.43%  | 28.88%  | 24.74%    | 21.69%    | 21.81%          |

Benchmark returns calculated based on Total Return Index Values

### 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 | 2,800,000       |
| Total value as on 31-Jul-2020 (Rs)           | 123,376 | 385,298 | 688,225 | 1,084,017 | 1,865,502 | 11,719,636      |
| Returns                                      | 5.27%   | 4.46%   | 5.43%   | 7.17%     | 8.54%     | 10.81%          |
| Total value of Benchmark**                   | 128,387 | 407,188 | 748,025 | 1,175,297 | 1,984,734 | NA              |
| Benchmark Returns**                          | 13.24%  | 8.17%   | 8.76%   | 9.44%     | 9.72%     | NA              |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,438 | 421,133 | 745,760 | 1,142,478 | 1,823,652 | NA              |
| AB: CRISIL 10 Year Gilt Index Returns        | 10.12%  | 10.46%  | 8.63%   | 8.64%     | 8.11%     | NA              |

## Benchmark: 40% Nifty 500 + 60% CRISIL Composite Bond Fund Index  
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 | 2,400,000       |
| Total value as on 31-Jul-2020 (Rs) | 124,012 | 369,839 | 687,040 | 1,057,327 | 1,783,641 | 8,866,493       |
| Returns                            | 6.27%   | 1.76%   | 5.36%   | 6.47%     | 7.69%     | 11.69%          |
| Total value of B: Nifty 50 TRI     | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 10,538,049      |
| B:Nifty 50 TRI Returns             | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 13.11%          |

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 | 2,000,000       |
| Total value as on 31-Jul-2020 (Rs) | 115,953 | 329,365 | 590,416 | 935,612   | 1,626,434 | 4,728,078       |
| The 20s Plan Returns               | -6.21%  | -5.69%  | -0.63%  | 3.04%     | 5.93%     | 9.57%           |
| Total value of Benchmark***        | 126,819 | 394,727 | 742,673 | 1,159,566 | 1,994,125 | 5,470,623       |
| Benchmark*** Returns               | 10.74%  | 6.08%   | 8.47%   | 9.06%     | 9.81%     | 11.09%          |

\*\*\*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 | 2,000,000       |
| Total value as on 31-Jul-2020 (Rs) | 110,585 | 320,761 | 573,473 | 896,899   | 1,526,943 | 4,049,021       |
| The 30s Plan Returns               | -14.26% | -7.36%  | -1.78%  | 1.85%     | 4.71%     | 7.92%           |
| Total value of Benchmark***        | 128,080 | 408,043 | 758,325 | 1,182,517 | 2,007,748 | 5,152,939       |
| Benchmark*** Returns               | 12.76%  | 8.31%   | 9.31%   | 9.61%     | 9.94%     | 10.47%          |

\*\*\*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 | 2,000,000       |
| Total value as on 31-Jul-2020 (Rs) | 107,277 | 316,224 | 563,828 | 875,000   | 1,470,105 | 3,704,766       |
| The 40s Plan Returns               | -19.10% | -8.25%  | -2.44%  | 1.15%     | 3.98%     | 6.97%           |
| Total value of Benchmark***        | 128,763 | 416,127 | 764,548 | 1,191,052 | 1,999,304 | 4,830,663       |
| Benchmark*** Returns               | 13.86%  | 9.65%   | 9.63%   | 9.81%     | 9.86%     | 9.79%           |

\*\*\*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 | 2,000,000       |
| Total value as on 31-Jul-2020 (Rs) | 100,087 | 292,783 | 518,853 | 794,051   | 1,298,959 | 3,018,650       |
| The 50s Plus Returns               | -29.30% | -12.98% | -5.69%  | -1.59%    | 1.56%     | 4.73%           |
| Total value of Benchmark***        | 129,127 | 423,600 | 771,936 | 1,197,748 | 1,989,581 | 4,582,847       |
| Benchmark*** Returns               | 14.44%  | 10.86%  | 10.02%  | 9.97%     | 9.76%     | 9.24%           |

\*\*\*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 | 1,930,000       |
| Total value as on 31-Jul-2020 (Rs) | 124,001 | 390,121 | 700,151 | 1,073,113 | 1,773,783 | 3,908,699       |
| The 50s Plus Floating Rate Returns | 6.26%   | 5.29%   | 6.11%   | 6.89%     | 7.59%     | 8.23%           |
| Total value of Benchmark***        | 124,339 | 397,777 | 721,960 | 1,102,663 | 1,826,288 | 3,965,897       |
| Benchmark*** Returns               | 6.79%   | 6.59%   | 7.34%   | 7.65%     | 8.14%     | 8.39%           |

\*\*\*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 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 | 2,770,000       |
| Total value as on 31-Jul-2020 (Rs)            | 125,716 | 411,150 | 744,185 | 1,144,650 | 1,907,597 | 8,076,249       |
| Returns                                       | 8.98%   | 8.83%   | 8.55%   | 8.70%     | 8.97%     | 8.36%           |
| Total value of B: NIFTY Corporate Bond Index* | 128,500 | 418,538 | 749,562 | 1,157,805 | 1,894,426 | NA              |
| B:NIFTY Corporate Bond Index* Returns         | 13.43%  | 10.04%  | 8.84%   | 9.02%     | 8.84%     | NA              |
| Total value of AB: CRISIL 10 Year Gilt Index  | 126,554 | 421,143 | 745,714 | 1,142,467 | 1,823,649 | NA              |
| AB: CRISIL 10 Year Gilt Index Returns         | 10.31%  | 10.47%  | 8.63%   | 8.65%     | 8.11%     | NA              |

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

### Franklin India Debt Hybrid Fund (Number of Segregated Portfolios - 1) (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 | 2,380,000       |
| Total value as on 31-Jul-2020 (Rs)                           | 123,270 | 387,327 | 687,160 | 1,060,528 | 1,778,886 | 5,971,648       |
| Returns                                                      | 5.10%   | 4.81%   | 5.37%   | 6.56%     | 7.64%     | 8.50%           |
| Total value of B: CRISIL Hybrid 85 + 15 - Conservative Index | 129,295 | 423,301 | 768,091 | 1,195,522 | 1,982,903 | NA              |
| B:CRISIL Hybrid 85 + 15 - Conservative Index Returns         | 14.70%  | 10.81%  | 9.82%   | 9.92%     | 9.70%     | NA              |
| Total value of AB: CRISIL 10 Year Gilt Index                 | 126,438 | 421,133 | 745,760 | 1,142,478 | 1,823,470 | NA              |
| AB: CRISIL 10 Year Gilt Index Returns                        | 10.12%  | 10.46%  | 8.63%   | 8.64%     | 8.11%     | NA              |

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

### Franklin India Equity Savings Fund - Growth

#### SIP - If you had invested ₹ 10000 every month in FIGSF

|                                                  | 1 Year  | Since Inception |
|--------------------------------------------------|---------|-----------------|
| Total amount Invested (Rs)                       | 120,000 | 240,000         |
| Total value as on 31-Jul-2020 (Rs)               | 121,284 | 241,347         |
| Returns                                          | 1.99%   | 0.54%           |
| Total value of B: Nifty Equity Savings Index TRI | 125,572 | 256,584         |
| B:Nifty Equity Savings Index TRI Returns         | 8.74%   | 6.59%           |
| Total value of AB: Nifty 50 TRI                  | 125,030 | 245,146         |
| AB: Nifty 50 TRI Returns                         | 7.88%   | 2.06%           |

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

### Franklin India Government Securities Fund (FIGSF) - Growth ^ SIP - If you had invested ₹ 10000 every month in FIGSF

|                                              | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|----------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                   | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,240,000       |
| Total value as on 31-Jul-2020 (Rs)           | 126,386 | 411,792 | 722,911 | 1,112,023 | 1,796,582 | 4,933,270       |
| Returns                                      | 10.05%  | 8.93%   | 7.39%   | 7.89%     | 7.83%     | 7.84%           |
| Total value of B: I-SEC Li-Bex               | 129,433 | 438,359 | 795,079 | 1,247,440 | 2,079,007 | NA              |
| B:I-SEC Li-Bex Returns                       | 14.92%  | 13.22%  | 11.21%  | 11.11%    | 10.59%    | NA              |
| Total value of AB: CRISIL 10 Year Gilt Index | 126,554 | 421,143 | 745,714 | 1,142,467 | 1,823,649 | 4,534,709       |
| AB: CRISIL 10 Year Gilt Index Returns        | 10.31%  | 10.47%  | 8.63%   | 8.65%     | 8.11%     | 7.05%           |

\*B: Benchmark, AB: Additional Benchmark

Different plans have a different expense structure

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

www.franklintempletonindia.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Franklin Templeton

## SIP RETURNS - REGULAR PLANS

### Franklin India Savings Fund (FISF) - Growth Option - Retail ^

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

|                                               | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|-----------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                    | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,220,000       |
| Total value as on 31-Jul-2020 (Rs)            | 124,837 | 405,747 | 730,339 | 1,112,423 | 1,825,396 | 4,856,055       |
| Returns                                       | 7.58%   | 7.93%   | 7.80%   | 7.90%     | 8.13%     | 7.85%           |
| Total value of B: Nifty Money Market Index*   | 123,834 | 398,387 | 713,359 | 1,082,802 | 1,767,395 | NA              |
| B:Nifty Money Market Index* Returns           | 6.00%   | 6.70%   | 6.86%   | 7.14%     | 7.52%     | NA              |
| Total value of AB: CRISIL 1 Year T-Bill Index | 124,468 | 402,238 | 717,078 | 1,084,633 | 1,738,490 | 4,230,712       |
| AB: CRISIL 1 Year T-Bill Index Returns        | 7.00%   | 7.34%   | 7.07%   | 7.19%     | 7.20%     | 6.53%           |

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

### Franklin India Feeder - Franklin European Growth Fund - Growth (FIF-FEGF)

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

|                                     | 1 Year  | 3 Years | 5 Years | Since Inception |
|-------------------------------------|---------|---------|---------|-----------------|
| Total amount Invested (Rs)          | 120,000 | 360,000 | 600,000 | 750,000         |
| Total value as on 31-Jul-2020 (Rs)  | 110,717 | 302,692 | 516,044 | 644,305         |
| Returns                             | -14.05% | -10.95% | -5.91%  | -4.81%          |
| Total value of B: MSCI Europe Index | 126,185 | 392,962 | 720,017 | 926,204         |
| B:MSCI Europe Index Returns         | 9.72%   | 5.77%   | 7.23%   | 6.67%           |

Benchmark returns calculated based on Total Return Index Values

### 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 | 2,640,000       |
| Total value as on 31-Jul-2020 (Rs) | 152,339 | 485,593 | 911,516 | 1,403,227 | 2,555,174 | 17,754,326      |
| Returns                            | 53.61%  | 20.44%  | 16.75%  | 14.40%    | 14.46%    | 14.96%          |
| Total value of B: S&P BSE TECK TRI | 145,620 | 465,205 | 851,317 | 1,298,632 | 2,429,818 | NA              |
| B:S&P BSE TECK TRI Returns         | 41.93%  | 17.39%  | 13.97%  | 12.23%    | 13.52%    | NA              |
| Total value of AB: Nifty 50 TRI    | 125,030 | 377,675 | 712,891 | 1,111,815 | 1,916,382 | 13,670,916      |
| AB: Nifty 50 TRI Returns           | 7.88%   | 3.14%   | 6.83%   | 7.88%     | 9.05%     | 13.07%          |

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

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

### Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF)

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

|                                                          | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|----------------------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                               | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,010,000       |
| Total value as on 31-Jul-2020 (Rs)                       | 108,063 | 317,420 | 569,265 | 883,482   | 1,483,112 | 4,282,995       |
| Returns                                                  | -17.96% | -8.01%  | -2.07%  | 1.42%     | 4.15%     | 8.43%           |
| Total value of B: CRISIL Hybrid 35+65 - Aggressive Index | 128,010 | 396,862 | 738,402 | 1,167,056 | 2,003,805 | 5,322,313       |
| B:CRISIL Hybrid 35+65 - Aggressive Index Returns         | 12.65%  | 6.44%   | 8.24%   | 9.24%     | 9.90%     | 10.70%          |
| Total value of AB: S&P BSE SENSEX TRI                    | 125,591 | 386,767 | 735,488 | 1,142,277 | 1,977,567 | 5,795,118       |
| AB: S&P BSE SENSEX TRI Returns                           | 8.78%   | 4.72%   | 8.08%   | 8.64%     | 9.65%     | 11.58%          |

Benchmark returns calculated based on Total Return Index Values

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

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

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

|                                                          | 1 Year  | 3 Years | 5 Years | Since Inception |
|----------------------------------------------------------|---------|---------|---------|-----------------|
| Total amount Invested (Rs)                               | 120,000 | 360,000 | 600,000 | 690,000         |
| Total value as on 31-Jul-2020 (Rs)                       | 105,365 | 312,092 | 545,281 | 637,612         |
| Returns                                                  | -21.85% | -9.06%  | -3.75%  | -2.71%          |
| Total value of B: CRISIL Hybrid 35+65 - Aggressive Index | 128,010 | 396,862 | 738,402 | 875,125         |
| B:CRISIL Hybrid 35+65 - Aggressive Index Returns         | 12.65%  | 6.44%   | 8.24%   | 8.18%           |

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 | 5 Years | Since Inception |
|-----------------------------------------------------|---------|---------|---------|-----------------|
| Total amount Invested (Rs)                          | 120,000 | 360,000 | 600,000 | 760,000         |
| Total value as on 31-Jul-2020 (Rs)                  | 127,199 | 421,505 | 759,616 | 1,017,713       |
| Returns                                             | 11.35%  | 10.52%  | 9.37%   | 9.10%           |
| Total value of B: NIFTY Banking and PSU Debt Index* | 127,628 | 421,907 | 758,382 | 1,023,919       |
| B:NIFTY Banking and PSU Debt Index* Returns         | 12.03%  | 10.59%  | 9.31%   | 9.29%           |
| Total value of AB: CRISIL 10 Year Gilt Index        | 126,554 | 421,143 | 745,714 | 1,002,199       |
| AB: CRISIL 10 Year Gilt Index Returns               | 10.31%  | 10.47%  | 8.63%   | 8.63%           |

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

### Franklin India Liquid Fund - Growth ^

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

|                                               | 1 Year  | 3 Years | 5 Years | 7 Years   | 10 Years  | Since Inception |
|-----------------------------------------------|---------|---------|---------|-----------|-----------|-----------------|
| Total amount Invested (Rs)                    | 120,000 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,680,000       |
| Total value as on 31-Jul-2020 (Rs)            | 122,852 | 392,270 | 697,394 | 1,051,895 | 1,708,234 | 6,263,577       |
| Returns                                       | 4.43%   | 5.65%   | 5.95%   | 6.33%     | 6.87%     | 6.98%           |
| Total value of B: Crisil Liquid Fund Index    | 123,358 | 396,649 | 710,140 | 1,077,847 | 1,759,222 | NA              |
| B:Crisil Liquid Fund Index Returns            | 5.22%   | 6.40%   | 6.68%   | 7.01%     | 7.43%     | NA              |
| Total value of AB: CRISIL 1 Year T-Bill Index | 124,485 | 402,284 | 717,125 | 1,084,679 | 1,738,536 | 5,910,977       |
| AB: CRISIL 1 Year T-Bill Index Returns        | 6.99%   | 7.34%   | 7.07%   | 7.19%     | 7.20%     | 6.53%           |

### 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 | 1,790,000       |
| Total value as on 31-Jul-2020 (Rs)            | 123,304 | 396,524 | 710,122 | 1,079,222 | 1,772,678 | 3,282,467       |
| Returns                                       | 5.14%   | 6.37%   | 6.68%   | 7.05%     | 7.57%     | 7.69%           |
| Total value of B: Crisil Liquid Fund Index    | 123,358 | 396,649 | 710,140 | 1,077,847 | 1,759,222 | 3,203,285       |
| B:Crisil Liquid Fund Index Returns            | 5.22%   | 6.40%   | 6.68%   | 7.01%     | 7.43%     | 7.39%           |
| Total value of AB: CRISIL 1 Year T-Bill Index | 124,485 | 402,284 | 717,125 | 1,084,679 | 1,738,536 | 3,051,594       |
| AB: CRISIL 1 Year T-Bill Index Returns        | 6.99%   | 7.34%   | 7.07%   | 7.19%     | 7.20%     | 6.80%           |

### 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 | 2,320,000       |
| Total value as on 31-Jul-2020 (Rs)            | 124,142 | 399,380 | 709,761 | 1,060,908 | 1,685,438 | 4,379,697       |
| Returns                                       | 6.48%   | 6.86%   | 6.66%   | 6.57%     | 6.61%     | 6.16%           |
| Total value of B: Crisil Liquid Fund Index    | 123,338 | 396,608 | 710,099 | 1,077,805 | 1,759,181 | NA              |
| B:Crisil Liquid Fund Index Returns            | 5.21%   | 6.39%   | 6.68%   | 7.01%     | 7.43%     | NA              |
| Total value of AB: CRISIL 1 Year T-Bill Index | 124,468 | 402,244 | 717,085 | 1,084,640 | 1,738,497 | 4,546,097       |
| AB: CRISIL 1 Year T-Bill Index Returns        | 7.00%   | 7.34%   | 7.07%   | 7.19%     | 7.20%     | 6.50%           |

### Franklin India Overnight Fund - Growth

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

|                                               | 1 Year  | Since Inception |
|-----------------------------------------------|---------|-----------------|
| Total amount Invested (Rs)                    | 120,000 | 150,000         |
| Total value as on 31-Jul-2020 (Rs)            | 122,278 | 153,763         |
| Returns                                       | 3.54%   | 3.79%           |
| Total value of B: CRISIL Overnight Index      | 122,429 | 153,993         |
| B:CRISIL Overnight Index Returns              | 3.78%   | 4.02%           |
| Total value of AB: CRISIL 1 Year T-Bill Index | 124,479 | 157,067         |
| AB: CRISIL 1 Year T-Bill Index Returns        | 7.00%   | 7.14%           |

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

\*This scheme has been in existence for more than 3 Years but less than 5 Years

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

N.A : Not Applicable NA : Not Available

Please refer to the individual fund pages for the inception date of the funds in case of SIP inception returns

## DIVIDEND ^/BONUS HISTORY

| Record Date     | Rate per unit (₹) | Record Date NAV* (₹) |
|-----------------|-------------------|----------------------|
| <b>FIBCE**</b>  |                   |                      |
| Jan 10, 2020    | 3.10              | 38.5990              |
| Feb 01, 2019    | 3.10              | 39.4130              |
| Jan 12, 2018    | 4.00              | 45.8051              |
| Jan 27, 2017    | 3.50              | 41.2672              |
| Feb 05, 2016    | 3.50              | 38.6139              |
| Jan 16, 2015    | 3.50              | 44.2081              |
| Jan 10, 2014    | 5.00              | 35.6406              |
| Feb 08, 2013    | 4.00              | 38.8708              |
| Jan 27, 2012    | 3.00              | 37.0825              |
| Jan 21, 2011    | 4.50              | 43.0352              |
| Jan 22, 2010    | 4.50              | 40.2624              |
| Jan 21, 2009    | 3.00              | 23.4686              |
| Jan 09, 2008    | 7.00              | 56.2212              |
| Feb 07, 2007    | 6.00              | 46.31                |
| Jan 26, 2006    | 3.00              | 33.966               |
| Jan 19, 2005    | 2.50              | 24.07                |
| Feb 03, 2004    | 2.00              | 22.43                |
| Jan 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                |
| <b>TIVF**</b>   |                   |                      |
| Dec 13, 2019    | 4.43              | 57.4755              |
| Dec 14, 2018    | 5.76              | 64.4686              |
| Dec 15, 2017    | 6.00              | 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    | 4.50              | 51.5728              |
| Dec 10, 2008    | 2.50              | 28.2533              |
| Dec 26, 2007    | 4.50              | 60.5998              |
| Dec 20, 2006    | 4.00              | 41.07                |
| Dec 21, 2005    | 3.50              | 35.9                 |
| Dec 8, 2004     | 4.00              | 27.23                |
| Feb 24, 2004    | 3.00              | 27.16                |
| Sep 16, 2003    | 2.00              | 20.48                |
| Apr 28, 2000    | 1.50              | 14.45                |
| <b>FIEF**</b>   |                   |                      |
| Feb 14, 2020    | 2.43              | 36.4755              |
| Feb 22, 2019    | 2.43              | 36.9038              |
| Feb 23, 2018    | 3.50              | 41.7570              |
| Mar 10, 2017    | 2.50              | 38.8150              |
| Feb 26, 2016    | 2.50              | 32.5271              |
| Feb 13, 2015    | 2.50              | 39.5024              |
| Feb 11, 2014    | 2.00              | 35.3129              |
| Feb 15, 2013    | 2.00              | 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    | 6.00              | 19.4844              |
| Feb 13, 2008    | 6.00              | 38.9622              |
| 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    | 2.50              | 17.41                |
| Sep 10, 1999    | 2.00              | 18.83                |
| <b>FIPF**</b>   |                   |                      |
| Jun 26, 2020    | 3.93              | 48.3929              |
| Jun 28, 2019    | 4.87              | 60.6144              |
| Mar 09, 2018    | 6.50              | 67.5237              |
| Jun 23, 2017    | 6.00              | 67.9742              |
| Jun 24, 2016    | 5.50              | 60.0045              |
| Jun 12, 2015    | 5.00              | 59.4519              |
| Jun 13, 2014    | 4.00              | 48.1713              |
| Jun 21, 2013    | 5.00              | 36.8922              |
| Jun 23, 2012    | 4.00              | 34.6981              |
| Jun 17, 2011    | 8.00              | 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    | 4.00              | 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                |
| <b>FIEAF**</b>  |                   |                      |
| Jun 19, 2020    | 0.93              | 12.1267              |
| Mar 15, 2019    | 2.00              | 16.8585              |
| 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 25, 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              |
| <b>FIFE*</b>    |                   |                      |
| Aug 23, 2019    | 1.55              | 22.0080              |
| 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    | 0.60              | 12.3336              |
| Sep 24, 2010    | 0.60              | 14.0782              |
| <b>TIIEF**</b>  |                   |                      |
| Jun 19, 2020    | 0.60              | 12.3508              |
| Sep 27, 2019    | 0.60              | 14.5211              |
| Mar 08, 2019    | 0.70              | 15.3005              |
| Sep 14, 2018    | 0.70              | 16.9193              |
| Mar 01, 2018    | 0.70              | 17.5853              |
| Sep 22, 2017    | 0.70              | 17.2535              |
| 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              | 14.9723              |
| Mar 13, 2015    | 0.70              | 16.3782              |
| Sep 12, 2014    | 0.70              | 16.5291              |
| Sep 14, 2014    | 0.70              | 12.9704              |
| Sep 13, 2013    | 0.70              | 12.5402              |
| Mar 15, 2013    | 0.70              | 13.4213              |
| Sep 14, 2012    | 0.70              | 13.2078              |
| Mar 16, 2012    | 0.70              | 13.1487              |
| Sep 16, 2011    | 0.70              | 13.0552              |
| Mar 11, 2011    | 0.70              | 15.0130              |
| Sep 20, 2010    | 0.70              | 16.6675              |
| Mar 12, 2010    | 0.70              | 14.6901              |
| Aug 26, 2009    | 0.70              | 13.1510              |
| May 21, 2008    | 0.70              | 15.0994              |
| Nov 28, 2007    | 0.70              | 15.7362              |
| Apr 18, 2007    | 0.70              | 12.3379              |

| Record Date                                      | Rate per unit (₹)<br>Individual/HUF and Others | Record Date NAV* (₹) |
|--------------------------------------------------|------------------------------------------------|----------------------|
| <b>FBIF</b>                                      |                                                |                      |
| Dec 27, 2019                                     | 1.55                                           | 21.6672              |
| Jan 04, 2019                                     | 1.77                                           | 22.4384              |
| Dec 29, 2017                                     | 2.25                                           | 27.4802              |
| Dec 30, 2016                                     | 2.00                                           | 20.9213              |
| Jan 01, 2016                                     | 1.75                                           | 21.4310              |
| Dec 28, 2014                                     | 1.75                                           | 22.2172              |
| Dec 20, 2013                                     | 1.00                                           | 12.5446              |
| Jan 04, 2013                                     | 1.00                                           | 13.1246              |
| Jan 24, 2010                                     | 0.60                                           | 13.3353              |
| <b>FIT**</b>                                     |                                                |                      |
| Jan 17, 2020                                     | 2.88                                           | 42.4449              |
| Jan 25, 2019                                     | 3.32                                           | 42.3086              |
| Jan 25, 2018                                     | 4.50                                           | 49.8081              |
| Jan 20, 2017                                     | 3.50                                           | 42.6699              |
| Jan 30, 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                                     | 4.00                                           | 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                                     | 3.00                                           | 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                |
| <b>FIOF**</b>                                    |                                                |                      |
| Nov 01, 2019                                     | 1.33                                           | 18.6166              |
| Nov 02, 2018                                     | 1.55                                           | 19.1097              |
| Nov 03, 2017                                     | 1.75                                           | 22.6895              |
| Nov 04, 2016                                     | 1.75                                           | 20.0176              |
| Oct 30, 2015                                     | 1.75                                           | 20.3173              |
| Oct 22, 2014                                     | 1.00                                           | 19.0195              |
| Oct 18, 2013                                     | 0.70                                           | 13.0290              |
| Oct 19, 2012                                     | 0.70                                           | 13.3128              |
| Oct 21, 2011                                     | 0.70                                           | 12.8434              |
| Oct 22, 2010                                     | 1.00                                           | 16.5205              |
| Oct 28, 2009                                     | 0.50                                           | 13.6099              |
| Sep 12, 2007                                     | 3.00                                           | 17.8556              |
| Nov 29, 2006                                     | 3.00                                           | 18.82                |
| Sep 13, 2006                                     | 2.00                                           | 18.88                |
| Sep 14, 2005                                     | 2.50                                           | 15.96                |
| <b>FAEF**</b>                                    |                                                |                      |
| Dec 06, 2019                                     | 0.80                                           | 13.7738              |
| Nov 30, 2018                                     | 0.89                                           | 12.5889              |
| Nov 24, 2017                                     | 1.25                                           | 15.8165              |
| Nov 25, 2016                                     | 1.25                                           | 12.6957              |
| Nov 27, 2015                                     | 1.10                                           | 13.1505              |
| Nov 18, 2013                                     | 1.25                                           | 15.1372              |
| Nov 28, 2014                                     | 1.25                                           | 14.7828              |
| <b>FITF**</b>                                    |                                                |                      |
| Nov 01, 2019                                     | 1.77                                           | 25.0124              |
| Nov 02, 2018                                     | 1.99                                           | 26.2565              |
| Nov 03, 2017                                     | 2.00                                           | 23.4716              |
| Nov 04, 2016                                     | 2.00                                           | 22.4512              |
| Oct 30, 2015                                     | 2.25                                           | 26.5639              |
| Oct 22, 2014                                     | 2.00                                           | 25.8828              |
| Oct 18, 2013                                     | 2.00                                           | 23.9134              |
| Oct 12, 2012                                     | 1.00                                           | 17.6444              |
| Oct 21, 2011                                     | 1.50                                           | 18.2747              |
| Oct 22, 2010                                     | 2.00                                           | 22.2878              |
| Oct 28, 2009                                     | 0.30                                           | 16.5478              |
| Aug 20, 2008                                     | 2.50                                           | 16.0852              |
| Oct 24, 2007                                     | 1.50                                           | 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                |
| <b>FISCF</b>                                     |                                                |                      |
| Feb 28, 2020                                     | 1.50                                           | 21.9556              |
| Mar 15, 2019                                     | 1.77                                           | 26.3711              |
| 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                                           | 15.3869              |
| Feb 22, 2013                                     | 2.50                                           | 15.3803              |
| Aug 8, 2007                                      | 0.90                                           | 12.3641              |
| <b>FIEHF**</b>                                   |                                                |                      |
| May 29, 2020                                     | 1.16                                           | 18.0119              |
| May 17, 2019                                     | 1.55                                           | 21.8268              |
| Mar 23, 2018                                     | 2.00                                           | 22.5316              |
| May 26, 2017                                     | 1.75                                           | 23.5297              |
| May 27, 2016                                     | 1.75                                           | 22.3666              |
| May 29, 2015                                     | 2.50                                           | 24.2288              |
| May 30, 2014                                     | 1.50                                           | 19.3792              |
| May 24, 2013                                     | 2.00                                           | 18.0370              |
| May 18, 2012                                     | 2.00                                           | 17.0847              |
| May 20, 2011                                     | 3.00                                           | 20.6646              |
| May 21, 2010                                     | 3.00                                           | 21.9514              |
| May 27, 2009                                     | 2.00                                           | 20.7556              |
| May 21, 2008                                     | 3.00                                           | 24.9250              |
| May 23, 2007                                     | 3.00                                           | 24.6370              |
| <b>FIEPF**</b>                                   |                                                |                      |
| Dec 20, 2019                                     | 1.0805 1.0005                                  | 18.0292              |
| Dec 28, 2018                                     | 1.0805 1.0005                                  | 18.0655              |
| Dec 30, 2016                                     | 0.9028 0.8565                                  | 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                                  | 14.9958              |
| 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 18, 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                                  | 16.87                |
| Dec 23, 2003                                     | 1.20                                           | 15.21                |
| Mar 22, 2002                                     | 1.20                                           | 11.72                |
| Jul 13, 2001                                     | 1.20                                           | 12.09                |
| <b>FIDAAF*</b>                                   |                                                |                      |
| Jul 17, 2020                                     | 0.6938 0.6938                                  | 27.8354              |
| Apr 17, 2019                                     | 0.6700 0.6750                                  | 30.7703              |
| Jan 24, 2020                                     | 0.5402 0.5003                                  | 36.1096              |
| Nov 01, 2019                                     | 0.5402 0.5003                                  | 36.7977              |
| Jul 26, 2019                                     | 0.5402 0.5003                                  | 36.7752              |
| Apr 26, 2019                                     | 0.6123 0.5670                                  | 37.7580              |
| Jan 04, 2019                                     | 0.6123 0.5670                                  | 37.2602              |
| Oct 19, 2018                                     | 0.6123 0.5670                                  | 36.9403              |
| <b>FIOF* (No. of Segregated Portfolios - 2)*</b> |                                                |                      |
| Dec 20, 2019                                     | 0.1585 0.1467                                  | 10.8301              |
| Sep 26, 2019                                     | 0.1585 0.1467                                  | 10.9579              |
| Jun 21, 2019                                     | 0.1585 0.1467                                  | 11.0786              |
| Mar 22, 2019                                     | 0.1585 0.1467                                  | 11.1686              |
| Dec 21, 2018                                     | 0.1585 0.1467                                  | 11.1595              |
| Sep 21, 2018                                     | 0.1585 0.1467                                  | 11.0381              |

| Record Date                                                    | Rate per unit (₹)<br>Individual /HUF and Others | Record Date<br>NAV*(₹) |
|----------------------------------------------------------------|-------------------------------------------------|------------------------|
| <b>FIDAS (No. of Segregated Portfolios - 3)*</b>               |                                                 |                        |
| Mar 20, 2020                                                   | 0.1585 0.1467                                   | 11.0544                |
| Dec 20, 2019                                                   | 0.1621 0.1501                                   | 11.8702                |
| Sep 20, 2019                                                   | 0.1621 0.1501                                   | 11.9546                |
| Jun 21, 2019                                                   | 0.1621 0.1501                                   | 12.0449                |
| Mar 22, 2019                                                   | 0.1621 0.1501                                   | 12.0625                |
| Dec 21, 2018                                                   | 0.1621 0.1501                                   | 12.0463                |
| <b>FICDF</b>                                                   |                                                 |                        |
| (Annual Dividend)*                                             |                                                 |                        |
| Mar 20, 2020                                                   | 1.0085 0.9338                                   | 18.3662                |
| Mar 22, 2019                                                   | 0.9724 0.9005                                   | 18.4945                |
| Mar 16, 2018                                                   | 0.9751 0.9034                                   | 18.4748                |
| (Half Yearly Dividend)*                                        |                                                 |                        |
| Mar 20, 2020                                                   | 0.3962 0.3669                                   | 14.1349                |
| Sep 20, 2019                                                   | 0.3962 0.3669                                   | 14.2563                |
| Mar 22, 2019                                                   | 0.3962 0.3669                                   | 14.2746                |
| (Monthly Dividend)*                                            |                                                 |                        |
| Jul 24, 2020                                                   | 0.0925 0.0925                                   | 16.2452                |
| Jun 19, 2020                                                   | 0.0925 0.0925                                   | 16.1402                |
| May 22, 2020                                                   | 0.0925 0.0925                                   | 16.0322                |
| (Quarterly Plan)*                                              |                                                 |                        |
| Jun 19, 2020                                                   | 0.2544 0.2544                                   | 13.5691                |
| Mar 20, 2020                                                   | 0.1981 0.1834                                   | 13.3834                |
| Dec 20, 2019                                                   | 0.1981 0.1834                                   | 13.6074                |
| <b>FILDF (No. of Segregated Portfolios - 2)*</b>               |                                                 |                        |
| (Monthly Dividend)                                             |                                                 |                        |
| Dec 20, 2019                                                   | 0.0504 0.0467                                   | 10.3255                |
| Nov 22, 2019                                                   | 0.0504 0.0467                                   | 10.5491                |
| Oct 18, 2019                                                   | 0.0504 0.0467                                   | 10.5408                |
| (Quarterly Dividend)*                                          |                                                 |                        |
| Dec 20, 2019                                                   | 0.1080 0.1001                                   | 10.2222                |
| Sep 20, 2019                                                   | 0.1441 0.1334                                   | 10.4889                |
| Jun 21, 2019                                                   | 0.1441 0.1334                                   | 10.4734                |
| <b>FIDHF (No. of Segregated Portfolios - 1)</b>                |                                                 |                        |
| (Monthly Dividend)                                             |                                                 |                        |
| Jul 24, 2020                                                   | 0.0740 0.0740                                   | 12.7900                |
| Jun 19, 2020                                                   | 0.0740 0.0740                                   | 12.5712                |
| May 22, 2020                                                   | 0.0740 0.0740                                   | 12.2655                |
| (Quarterly Dividend)*                                          |                                                 |                        |
| Jun 19, 2020                                                   | 0.2405 0.2405                                   | 12.1364                |
| Mar 20, 2020                                                   | 0.1873 0.1734                                   | 11.7953                |
| Dec 20, 2019                                                   | 0.1873 0.1734                                   | 12.9381                |
| <b>FIGSF (Monthly)</b>                                         |                                                 |                        |
| Jun 20, 2020                                                   | 0.2035 0.2035                                   | 11.2011                |
| Mar 20, 2020                                                   | 0.1585 0.1467                                   | 11.0613                |
| Dec 20, 2019                                                   | 0.1585 0.1467                                   | 10.9067                |
| <b>FIGSF (Quarterly)*</b>                                      |                                                 |                        |
| Sep 20, 2019                                                   | 0.1585 0.1467                                   | 10.9967                |
| Jun 21, 2019                                                   | 0.1585 0.1467                                   | 11.1504                |
| Mar 22, 2019                                                   | 0.1441 0.1334                                   | 10.8953                |
| <b>FISF (Monthly)*</b>                                         |                                                 |                        |
| Jul 24, 2020                                                   | 0.0601 0.0601                                   | 10.2634                |
| Jun 19, 2020                                                   | 0.0601 0.0601                                   | 10.2655                |
| May 22, 2020                                                   | 0.0601 0.0601                                   | 10.2630                |
| <b>FISF (Quarterly)*</b>                                       |                                                 |                        |
| Jun 19, 2020                                                   | 0.2035 0.2035                                   | 11.0319                |
| Mar 20, 2020                                                   | 0.1585 0.1467                                   | 10.9049                |
| Dec 20, 2019                                                   | 0.1585 0.1467                                   | 11.0602                |
| <b>FISTIP (No. of Segregated Portfolios - 3)*</b>              |                                                 |                        |
| (Retail Monthly Dividend)                                      |                                                 |                        |
| Apr 17, 2020                                                   | 5.4000 5.4000                                   | 1077.7812              |
| Mar 20, 2020                                                   | 5.0423 4.6692                                   | 1097.0502              |
| Feb 20, 2020                                                   | 5.4024 5.0027                                   | 1130.2515              |
| (Quarterly Dividend)*                                          |                                                 |                        |
| Mar 20, 2020                                                   | 15.8471 14.6745                                 | 1108.3650              |
| Dec 20, 2019                                                   | 18.0081 16.6246                                 | 1227.5263              |
| Sep 20, 2019                                                   | 18.0081 16.6756                                 | 1252.5113              |
| (Institutional Monthly Dividend)                               |                                                 |                        |
| Apr 20, 2018                                                   | 5.9427 5.5029                                   | 1313.5797              |
| Mar 16, 2018                                                   | 5.9587 5.5206                                   | 1317.9521              |
| Feb 16, 2018                                                   | 5.9587 5.5206                                   | 1311.6836              |
| <b>FICFR* (No. of Segregated Portfolios - 3)*</b>              |                                                 |                        |
| Dec 20, 2019                                                   | 0.1585 0.1467                                   | 10.8638                |
| Sep 20, 2019                                                   | 0.1585 0.1467                                   | 11.0397                |
| Jun 21, 2019                                                   | 0.1585 0.1467                                   | 11.1326                |
| Mar 22, 2019                                                   | 0.1585 0.1467                                   | 11.3327                |
| Dec 21, 2018                                                   | 0.1585 0.1467                                   | 11.3188                |
| <b>FIBPDI*</b>                                                 |                                                 |                        |
| Jun 19, 2020                                                   | 0.1850 0.1850                                   | 10.9797                |
| Mar 20, 2020                                                   | 0.1441 0.1334                                   | 10.6505                |
| Dec 20, 2019                                                   | 0.1441 0.1334                                   | 10.8059                |
| Sep 20, 2019                                                   | 0.1441 0.1334                                   | 10.7444                |
| Jun 21, 2019                                                   | 0.1441 0.1334                                   | 10.6876                |
| Mar 22, 2019                                                   | 0.1441 0.1334                                   | 10.5877                |
| Dec 21, 2018                                                   | 0.1441 0.1334                                   | 10.4874                |
| <b>FILSF (20s Plan)</b>                                        |                                                 |                        |
| Nov 01, 2019                                                   | 1.8008 1.6676                                   | 29.3878                |
| Oct 19, 2018                                                   | 1.8008 1.6676                                   | 29.7831                |
| Oct 27, 2017                                                   | 1.9501 1.8067                                   | 34.1872                |
| Oct 28, 2016                                                   | 1.9140 1.7733                                   | 32.3520                |
| <b>FILSF (30s Plan)</b>                                        |                                                 |                        |
| Nov 01, 2019                                                   | 1.4406 1.3340                                   | 23.3006                |
| Oct 19, 2018                                                   | 1.4406 1.3340                                   | 23.5079                |
| Oct 27, 2017                                                   | 1.5168 1.4052                                   | 26.1939                |
| Oct 28, 2016                                                   | 1.4806 1.3718                                   | 25.2034                |
| <b>FILSF (40s Plan)</b>                                        |                                                 |                        |
| Nov 01, 2019                                                   | 0.9004 0.8338                                   | 15.2644                |
| Oct 19, 2018                                                   | 0.9004 0.8338                                   | 15.2910                |
| Oct 27, 2017                                                   | 0.9751 0.9034                                   | 16.6602                |
| Oct 28, 2016                                                   | 0.9751 0.9034                                   | 16.1189                |
| <b>FILSF (50s Plus Floating Rate Plan)</b>                     |                                                 |                        |
| Jun 19, 2020                                                   | 0.2451 0.2451                                   | 13.7497                |
| Mar 20, 2020                                                   | 0.1909 0.1768                                   | 13.2464                |
| Dec 20, 2019                                                   | 0.1981 0.1834                                   | 13.2863                |
| Sep 20, 2019                                                   | 0.1981 0.1834                                   | 14.2140                |
| Jun 21, 2019                                                   | 0.1981 0.1834                                   | 14.3787                |
| Mar 22, 2019                                                   | 0.1981 0.1834                                   | 14.4528                |
| Dec 21, 2018                                                   | 0.1981 0.1834                                   | 14.3697                |
| Sep 21, 2018                                                   | 0.1981 0.1834                                   | 14.5233                |
| Jun 15, 2018                                                   | 0.1981 0.1834                                   | 14.5901                |
| Mar 16, 2018                                                   | 0.1986 0.1840                                   | 14.6159                |
| <b>FILSF (50s Plus Plan)</b>                                   |                                                 |                        |
| Mar 20, 2020                                                   | 0.1909 0.1768                                   | 11.8458                |
| Dec 20, 2019                                                   | 0.1981 0.1834                                   | 13.2230                |
| Sep 20, 2019                                                   | 0.1981 0.1834                                   | 13.2035                |
| Jun 21, 2019                                                   | 0.1981 0.1834                                   | 13.5216                |
| Mar 22, 2019                                                   | 0.1981 0.1834                                   | 13.6286                |
| Dec 21, 2018                                                   | 0.1981 0.1834                                   | 13.5762                |
| Sep 21, 2018                                                   | 0.1981 0.1834                                   | 13.6082                |
| Jun 15, 2018                                                   | 0.1981 0.1834                                   | 13.7557                |
| Mar 16, 2018                                                   | 0.1986 0.1840                                   | 13.9468                |
| <b>FIESF (Monthly)*</b>                                        |                                                 |                        |
| Apr 26, 2019                                                   | 0.0531 0.0531                                   | 10.2146                |
| Dividend on face value per unit : FISTIP - ₹1000; others - ₹10 |                                                 |                        |
| <b>Fund Managers Industry Experience</b>                       |                                                 |                        |
| Name                                                           |                                                 | Industry experience    |
| <b>EQUITY</b>                                                  |                                                 |                        |
| Anand Radhakrishnan                                            |                                                 | 25 Years               |
| R. Janakiraman                                                 |                                                 | 22 Years               |
| Roshni Jain                                                    |                                                 | 17 Years               |
| Varun Sharma                                                   |                                                 | 11 Years               |
| Lakshmiakanth Reddy                                            |                                                 | 22 Years               |
| Hari Shyam Sunder                                              |                                                 | 14 Years               |
| Kishna Prasad Natarajan                                        |                                                 | 13 Years               |
| <b>FIXED INCOME</b>                                            |                                                 |                        |
| Santosh Kamath                                                 |                                                 | 26 Years               |
| Kunal Agrawal                                                  |                                                 | 13 Years               |
| Sachin Padwal-Desai                                            |                                                 | 19 Years               |
| Umesh Sharma                                                   |                                                 | 18 Years               |
| Palish Roy                                                     |                                                 | 16 Years               |
| Paul S Parampreet                                              |                                                 | 11 Years               |



# FRANKLIN TEMPLETON

**Risk Factors and Disclaimers:** Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the schemes. 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. The Mutual Fund is also not assuring that it will make any dividend distributions under the dividend plans of the schemes though it has every intention of doing so and payment of dividend is at the sole discretion of trustees. Investments in overseas financial assets are subject to risks associated with currency movements, restrictions on repatriation, transaction procedures in overseas markets and country related risks. The expenses of the Fund of Funds scheme will be over and above the expenses charged by the underlying schemes. The existence, accuracy and performance of the Nifty 50 and S&P BSE Sensex Index will directly affect the performance of FIIF and FIDPEF, and tracking errors are inherent in any index scheme. In the event that the investible funds of more than 65% of the total proceeds of the scheme/plan are not invested in equity shares of domestic companies, then the scheme/plan TIEIF & FIBF may not qualify as equity oriented fund (as per current tax laws). All subscriptions in FIT are subject to a lock-in period of 3 years from the date of allotment and the unitholder cannot redeem, transfer, assign or pledge the units during this period. All subscriptions in FIPEP are locked in for a period of 3 full financial years. The Trustee, AMC, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the schemes are 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.

Follow us on :



Download our App now



\*Apple and Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.™ \*Android is a trademark of Google Inc.™

Registered Office: Franklin Templeton Asset Management (India) Pvt Ltd.

Indiabulls Finance Centre, Tower 2, 12<sup>th</sup> and 13<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone (West), Mumbai 400 013



[service@franklintempleton.com](mailto:service@franklintempleton.com)



[www.franklintempletonindia.com](http://www.franklintempletonindia.com)



Investors:

1800 425 4255, 1800 258 4255

8 a.m to 9 p.m.  
(except Sundays)

Distributors:

1800 425 9100, 1800 258 9100

9 a.m. to 6 p.m.  
(Weekdays)  
and 9 a.m. to 2 p.m.  
(Saturdays)