



REACH FOR BETTER™

Monthly Fact Sheet
October 2019



**FRANKLIN
TEMPLETON**



Understanding The Factsheet

Fund Manager

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

Application Amount for Fresh Subscription/Minimum Investment

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

Minimum Additional Amount

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

SIP

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

NAV

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

Benchmark

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

Entry Load

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

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

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

Exit Load

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

Yield to Maturity/ Portfolio Yield

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

Modified Duration

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

Macaulay Duration

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

Standard Deviation

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

Sharpe Ratio

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

Beta

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

AUM

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

Holdings

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

Nature of Scheme

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

Rating Profile

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

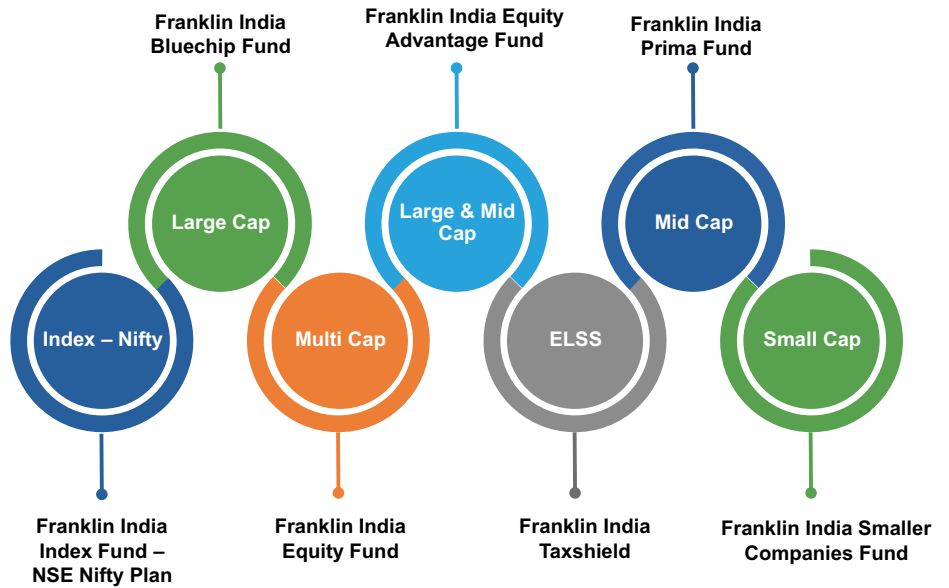
Contents

Fund Snapshot	6
Market Update	10

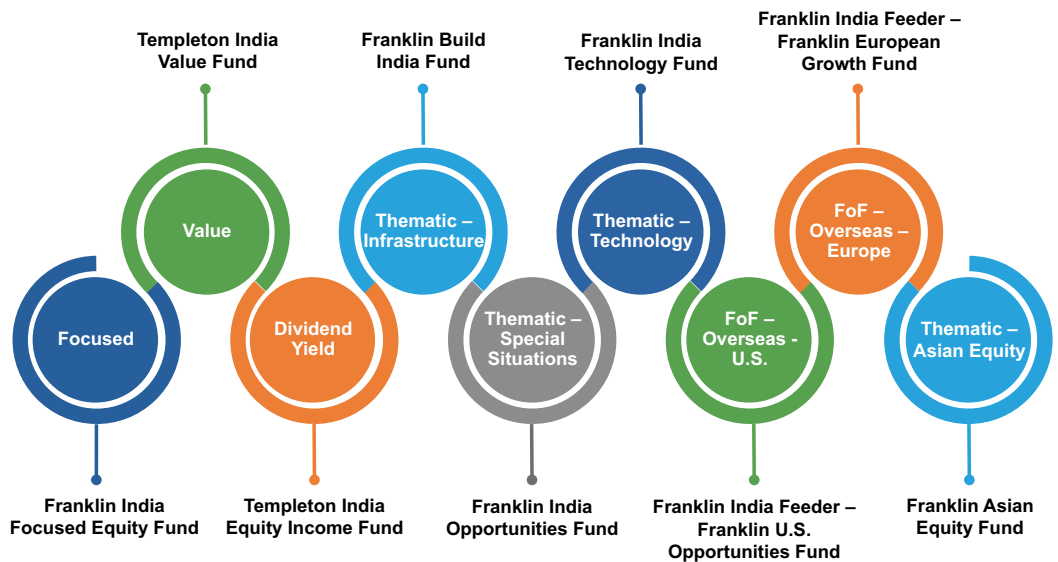
CATEGORY	FUND NAME	
EQUITY / FOF-OVERSEAS / INDEX FUNDS		
Large Cap Fund	Franklin India Bluechip Fund (FIBCF)	12
Multi Cap Fund	Franklin India Equity Fund (FIEF) (Erstwhile Franklin India Prima Plus)	13
Large & Mid Cap Fund	Franklin India Equity Advantage Fund (FIEAF) (Erstwhile Franklin India Flexi Cap Fund)	14
ELSS	Franklin India Taxshield (FIT)	15
Focused Fund	Franklin India Focused Equity Fund (FIFEF) (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 (FIPIF)	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
Ultra Short Duration Fund	Franklin India Ultra Short Bond Fund (FIUBF)	30
Low Duration Fund	Franklin India Low Duration Fund (FILDF)	31
Money Market Fund	Franklin India Savings Fund (FISF) (Erstwhile Franklin India Savings Plus Fund)	32
Floater Fund	Franklin India Floating Rate Fund (FIFRF) (Erstwhile Franklin India Cash Management Account)	33
Short Duration Fund	Franklin India Short Term Income Plan (FISTIP)	34
Credit Risk Fund	Franklin India Credit Risk Fund (FICRF) (Erstwhile Franklin India Corporate Bond Opportunities Fund)	35
Corporate Bond Fund	Franklin India Corporate Debt Fund (FICDF) (Erstwhile Franklin India Income Builder Account)	36
Dynamic Bond	Franklin India Dynamic Accrual Fund (FIDA)	37
Banking & PSU Fund	Franklin India Banking & PSU Debt Fund (FIBPDF)	38
Medium Duration Fund	Franklin India Income Opportunities Fund (FIIOF)	39
Gilt Fund	Franklin India Government Securities Fund (FIGSF) (Erstwhile Franklin India Government Securities Fund - Long Term Plan)	40
HYBRID / SOLUTION ORIENTED / FOF-DOMESTIC FUNDS		
Conservative Hybrid Fund	Franklin India Debt Hybrid Fund (FIDHF) (Erstwhile Franklin India Monthly Income Plan)	41
Equity Savings Fund	Franklin India Equity Savings Fund (FIESF)	42
Retirement Fund	Franklin India Pension Plan (FIPEP)	43
FOF - Domestic	Franklin India Multi - Asset Solution Fund (FIMAS)	44
FOF - Domestic	Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF) (Erstwhile Franklin India Dynamic PE Ratio Fund of Funds)	44
FOF - Domestic	Franklin India Life Stage Fund Of Funds (FILSF)	45
Aggressive Hybrid Fund	Franklin India Equity Hybrid Fund (FIEHF) (Erstwhile Franklin India Balanced Fund)	46
Scheme Performance		47
SIP Returns		55
Dividend/Bonus History/Fund Managers Industry Experience		58

Equity Oriented Funds* - Positioning

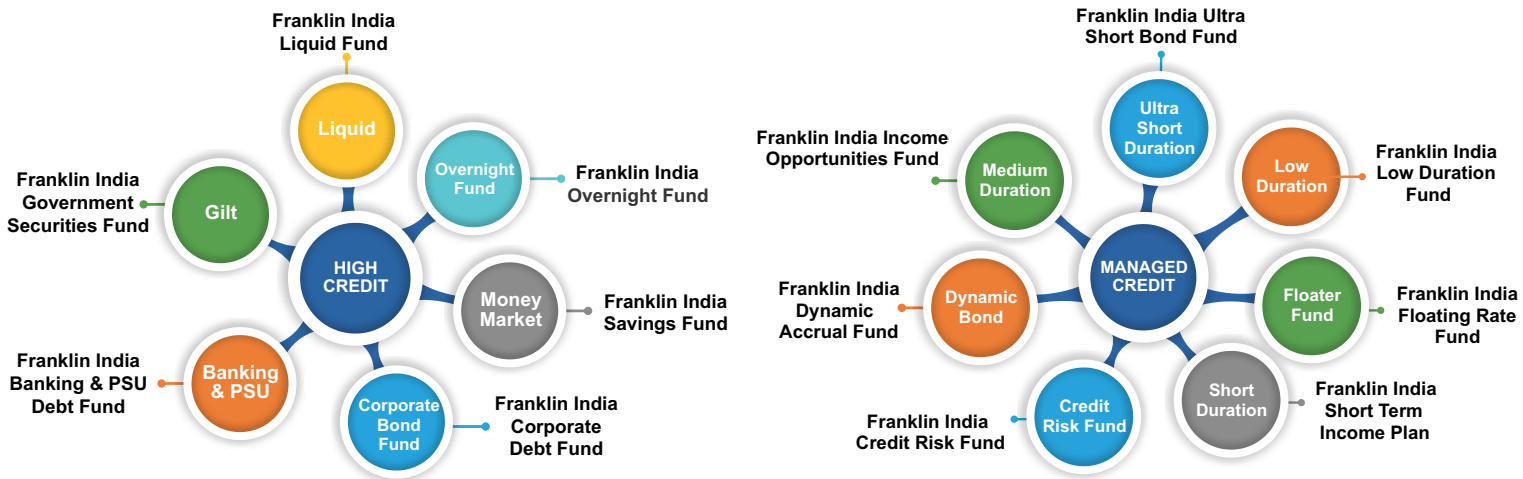
DIVERSIFIED



STYLE / THEME



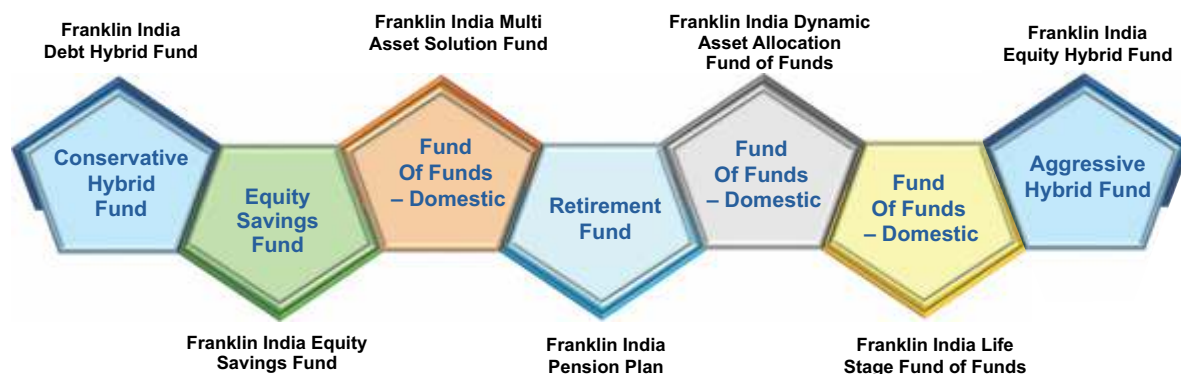
Debt Funds** - Positioning



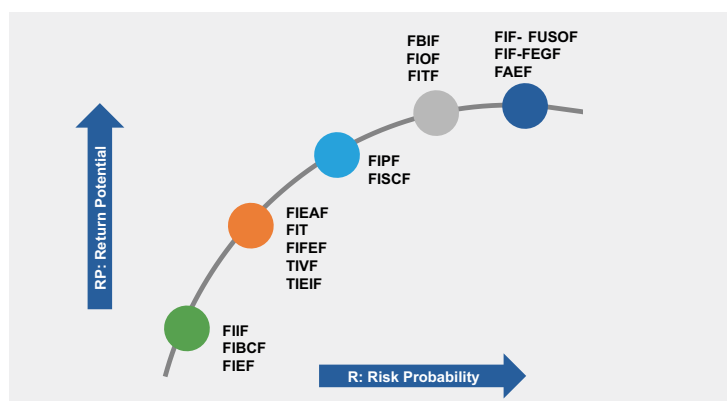
* Includes Equity Funds, Fund Of Funds and Index Funds

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

Hybrid / Solution Oriented / FoF-Domestic Funds - Positioning



Equity Oriented Funds* – Risk Matrix



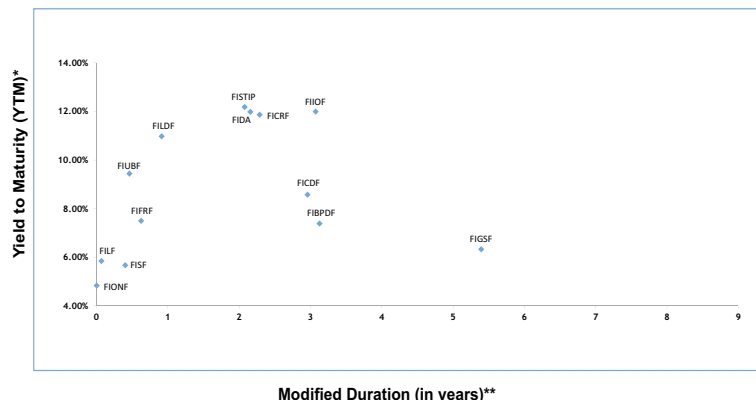
FIIF: Franklin India Index Fund – NSE Nifty Plan, **FIBCF:** Franklin India Bluechip Fund, **FIEF:** Franklin India Equity Fund, **FIEAF:** Franklin India Equity Advantage Fund, **FIT:** Franklin India Taxshield, **FIEF:** Franklin India Focused Equity Fund, **TIVF:** Templeton India Value Fund, **TIEF:**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

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

* Includes Equity Funds, Fund Of Funds and Index Funds

Debt MFs – YTM & Modified Duration

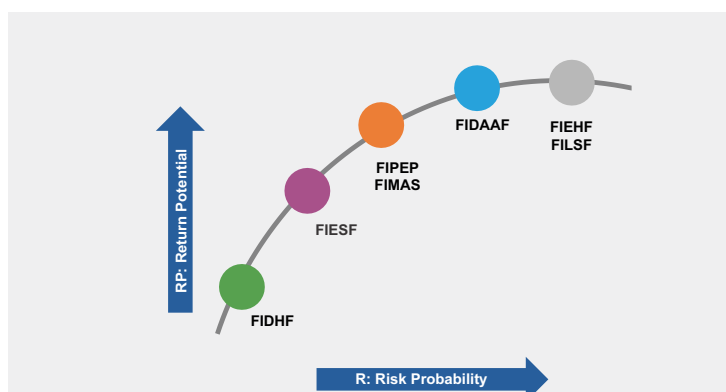
As of 31-October-19



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

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

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



FIDHF: Franklin India Debt Hybrid Fund, **FIESF:** Franklin India Equity Savings Fund, **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	Anand Radhakrishnan & Roshni Jain Pyari Menon ^ (effective September 26, 2019)	Anand Radhakrishnan, R. Janakiraman & Pyari Menon ^ (effective September 26, 2019)	Lakshmikanth Reddy, R. Janakiraman & Pyari Menon ^ (effective September 26, 2019)	Lakshmikanth Reddy & R. Janakiraman	Roshni Jain, Anand Radhakrishnan & Pyari Menon ^ (effective September 26, 2019)	Anand Radhakrishnan & Lakshmikanth Reddy	Lakshmikanth Reddy & Anand Radhakrishnan Pyari Menon ^ (effective September 26, 2019)	R. Janakiraman, Hari Shyamsunder & Pyari Menon ^ (effective September 26, 2019)
Benchmark	Nifty 100	Nifty 500	Nifty 500 (until February 10, 2019) Nifty LargeMidcap 250 (effective February 11, 2019)	Nifty 500	Nifty 500	MSCI India Value (until February 10, 2019) S&P BSE 500 (effective February 11, 2019)	S&P BSE 200 (until February 10, 2019) Nifty Dividend Opportunities 50 (effective February 11, 2019)	Nifty Midcap 150
Fund Details as on 31 October 2019								
Month End AUM (Rs. in Crores)	6669.50	11400.00	2619.11	4095.95	8714.19	508.97	921.38	7510.28
Portfolio Turnover	34.76%	24.80%	24.49%	18.14%	40.69%	58.13%	45.20%	17.44%
Standard Deviation	3.64%	3.69%	3.75%	3.51%	4.26%	4.46%	3.34%	4.08%
Portfolio Beta	0.90	0.88	0.87	0.83	0.95	0.94	0.83	0.72
Sharpe Ratio*	0.04	0.03	0.03	0.12	0.20	-0.14	0.07	0.05
Expense Ratio [§]	Regular : 1.86% Direct : 1.07%	Regular : 1.77% Direct : 0.95%	Regular : 2.05% Direct : 1.23%	Regular : 1.89% Direct : 0.93%	Regular : 1.82% Direct : 0.96%	Regular : 2.53% Direct : 1.61%	Regular : 2.34% Direct : 1.55%	Regular : 1.84% Direct : 0.99%
Composition by Assets as on 31 October 2019								
Equity	94.34	90.89	96.52	94.35	92.20	95.78	94.98	94.02
Debt	-	-	-	-	-	-	-	-
REITs	-	-	-	-	-	-	1.97	-
Margin on Derivatives	-	-	0.13	-	-	-	0.62	0.27
Other Assets	5.66	9.11	3.35	5.65	7.80	4.22	2.42	5.70
Portfolio Details as on 31 October 2019								
No. of Stocks	32	56	57	52	28	43	59	64
Top 10 Holdings %	55.30	43.70	39.24	46.23	57.45	46.47	34.62	28.39
Top 5 Sectors %	63.37%	56.53%	50.19%	57.55%	64.52%	55.66%	39.37%	41.37%
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Nil All subscriptions in FIT are subject to a lock-in period of 3 years from the date of allotment and the unit holder cannot redeem, transfer, assign or pledge the units during the period.	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%

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

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

Different plans have a different expense structure



Snapshot of Equity / FOF-Overseas / Index Funds

Scheme Name	Franklin India Smaller Companies Fund	Franklin Build India Fund	Franklin India Opportunities Fund	Franklin India Technology Fund	Franklin India Feeder-Franklin U.S. Opportunities Fund	Franklin India Feeder-Franklin European Growth Fund	Franklin Asian Equity Fund	Franklin India Index Fund-NSE Nifty Plan
Category	Small Cap Fund	Thematic - Infrastructure	Thematic - Special Situations	Thematic - Technology	FOF - Overseas - U.S.	FOF - Overseas - Europe	Thematic - Asian Equity	Index - Nifty
Scheme Characteristics	Min 65% Small Caps	Min 80% Equity in Infrastructure theme	Min 80% Equity in Special Situations theme	Min 80% Equity in technology theme	Minimum 95% assets in the underlying funds	Minimum 95% assets in the underlying funds	Min 80% in Asian equity (ex-Japan) theme	Minimum 95% of assets to replicate / track Nifty 50 index
Indicative Investment Horizon	5 years and above							
Inception Date	13-Jan-2006	4-Sept-2009	21-Feb-2000	22-Aug-1998	06-February-2012	16-May-2014	16-Jan-2008	04-Aug-2000
Fund Manager	R. Janakiraman, Hari Shyamsunder & Pyari Menon ^ (effective September 26, 2019)	Roshi Jain & Anand Radhakrishnan Pyari Menon ^ (effective September 26, 2019)	R Janakiraman & Hari Shyamsunder Pyari Menon ^ (effective September 26, 2019)	Anand Radhakrishnan, Varun Sharma Pyari Menon ^ (effective September 26, 2019)	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 ^ (effective September 26, 2019)	Varun Sharma Pyari Menon ^ (effective September 26, 2019)
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 October 2019								
Month End AUM (Rs. in Crores)	7030.82	1259.88	581.66	241.18	1004.55	18.83	125.88	289.31
Portfolio Turnover	12.84%	30.58%	8.98%	15.77%	-	-	10.73%	-
Standard Deviation	4.44%	4.78%	4.07%	3.29%	-	-	4.00%	-
Portfolio Beta	0.70	0.81	0.97	0.65	-	-	0.99	-
Sharpe Ratio*	-0.29	0.14	0.01	0.63	-	-	0.28	-
Expense Ratio [§]	Regular : 1.84% Direct : 0.95%	Regular : 2.22% Direct : 1.13%	Regular : 2.50% Direct : 1.73%	Regular : 2.48% Direct : 1.62%	Regular : 1.60% Direct : 0.60%	Regular : 1.38% Direct : 0.48%	Regular : 2.56% Direct : 1.90%	Regular : 1.06% Direct : 0.53%
Composition by Assets as on 31 October 2019								
Equity	92.97	94.20	94.27	97.44	-	-	98.48	97.65
Debt	-	-	-	-	-	-	-	-
Margin on Derivatives	0.27	-	-	-	-	-	-	-
Other Assets	6.76	5.80	5.73	2.56	-	-	1.52	2.35
Portfolio Details as on 31 October 2019								
No. of Stocks	75	34	37	20	-	-	47	50
Top 10 Holdings %	27.28	57.81	56.15	83.64	-	-	57.16	59.34
Top 5 Sectors %	43.65%	64.98%	64.85%	88.01%	-	-	74.00%	-
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yrs - 1%	Upto 3 Yrs - 1%	Upto 3 Yrs - 1%	Upto 3 Yrs - 1%	Upto 30 Days - 1%

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

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

Different plans have a different expense structure

Snapshot of Debt Funds

Scheme Name	Franklin India Overnight Fund	Franklin India Liquid Fund	Franklin India Ultra Short Bond Fund	Franklin India Low Duration Fund	Franklin India Savings Fund	Franklin India Floating Rate Fund	Franklin India Short Term Income Plan	Franklin India Credit Risk Fund	Franklin India Corporate Debt Fund	Franklin India Dynamic Accrual Fund																	
Category	Overnight Fund	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Money Market Fund	Floater Fund	Short Duration Fund	Credit Risk Fund	Corporate Bond Fund	Dynamic Bond																	
Scheme Characteristics	Regular income over short term with high level of safety and liquidity	Max Security Level Maturity of 91 days	Macaulay Duration within 3-6 months	Macaulay Duration within 6-12 months	Money Market Instruments with Maturity upto 1 year	Min 65% in Floating Rate Instruments	Macaulay Duration within 1-3 years	Min 65% in Corporate Bonds (only in AA and below) [®]	Min 80% in Corporate Bonds (only AA+ and above)	Investment across Duration buckets																	
Indicative Investment Horizon	1 Day and above	1 Day and above	1 month and above	3 Months and above	1 month and above	1 month and above	1 year and above	3 years and above	1 year and above	4 years and above																	
Inception Date	May 08, 2019	R : 29-Apr-1998 I : 22-Jun-2004 SI : 02-Sep-2005	18-Dec-2007	7-Feb-2000 - (Monthly & Quarterly Dividend Plan) 26-July-2010 - (Growth Plan)	R : 11-Feb-2002 I : 06-Sep-2005 SI : 09-May-2007	23-Apr-2001	January 31, 2002 (FISTIP- Retail Plan) September 6, 2005 (FISTIP-Institutional Plan)	07-Dec-2011	23-Jun-1997	05-Mar-1997																	
Fund Manager	Pallab Roy & Umesh Sharma	Pallab Roy & Umesh Sharma	Pallab Roy & Santosh Kamath	Santosh Kamath & Kunal Agrawal	Pallab Roy & Umesh Sharma	Pallab Roy, Umesh Sharma & Pyari Menon** (effective September 26, 2019)	Santosh Kamath & Kunal Agrawal	Santosh Kamath & Kunal Agrawal	Santosh Kamath, Umesh Sharma & Sachin Padwal-Desai	Santosh Kamath, Umesh Sharma & Sachin Padwal-Desai																	
Benchmark	CRISIL Overnight Index	Crisil Liquid Fund Index	Crisil Liquid Fund Index	CRISL Short Term Bond Fund Index	Crisil Liquid Fund Index	Crisil Liquid Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Composite Bond Fund Index																	
Fund Details as on 31 October 2019																											
Month End AUM (Rs. in Crores)	202.39	11999.25	19949.81	5703.77	3571.08	251.89	12551.22	6623.87	1114.86	4029.79																	
Yield To Maturity	4.83%	5.84%	9.44%	10.98%	5.67%	7.50%	12.19%	11.87%	8.58%	11.99%																	
Average Maturity	0.00 Years	0.07 years	0.57 years	1.18 Years	0.43 years	1.14 Years	2.77 Years	3.26 years	3.93 years	3.01 years																	
Modified Duration	0.00 Years	0.07 Years	0.46 years	0.91 Years	0.40 years	0.63 Years	2.08 Years	2.29 years	2.96 years	2.16 years																	
Macaulay Duration	0.00 Years	0.07 Years	0.49 years	0.99 Years	0.43 years	0.66 Years	2.20 Years	2.43 years	3.17 years	2.29 years																	
Expense Ratio [§]	Regular : 0.15% Direct : 0.10%	Regular : (R) 0.86% (I) 0.61%, (SI) 0.20% Direct : (SI) 0.12%	Regular : (R) 0.86% (I) 0.66%, (SIP) 0.52% Direct : (SIP) 0.41%	Regular : 0.88% Direct : 0.48%	Regular : (R) 0.34% (I) 0.84%, Direct : (R) 0.16%	Regular : 0.95% Direct : 0.44%	Retail : 1.47%, (I) 1.18% Direct : (R) 0.69%	Regular : 1.60% Direct : 0.89%	Regular : 0.90% Direct : 0.32%	Regular : 1.66% Direct : 0.78%																	
Composition by Assets as on 31 October 2019																											
Corporate Debt	-	0.50%	72.54%	73.76%	-	44.37%	84.63%	80.71%	58.08%	83.68%																	
Gilts	-	-	-	-	-	41.68%	-	-	2.80%	-																	
PSU/PFI Bonds	-	0.21%	4.65%	3.49%	-	-	12.82%	16.69%	35.56%	13.73%																	
Money Market Instruments	-	77.73%	6.45%	20.74%	95.61%	8.34%	-	-	-	-																	
Other Assets	100.00%	21.56%	16.36%	2.01%	4.39%	5.61%	2.55%	2.61%	3.57%	2.60%																	
Bank Deposit	-	-	-	-	-	-	-	-	-	-																	
Composition by Ratings as on 31 October 2019																											
AAA and Equivalent ^{§§}	-	99.50%	24.72%	22.96%	100.00%	71.49%	14.63%	14.64%	70.07%	15.54%																	
AA+	-	-	9.19%	4.49%	-	6.85%	8.92%	8.43%	17.83%	6.47%																	
AA/AA- and Equivalent	-	0.50%	39.25%	25.80%	-	19.27%	29.74%	31.16%	8.55%	31.25%																	
A and Equivalent	-	-	26.83%	41.18%	-	2.39%	41.72%	42.58%	0.58%	44.41%																	
BBB and Equivalent	-	-	-	4.45%	-	-	1.20%	-	2.15%	0.80%																	
CARE C	-	-	-	-	-	-	0.17%	-	0.81%	-																	
BWR D	-	-	-	1.11%	-	-	0.89%	1.67%	-	0.36%																	
ICRA BB	-	-	-	-	-	-	2.74%	1.53%	-	1.16%																	
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	Upto 3 months 0.5%	Nil	Nil	Nil	Upto 10% of the Units within 1 Yr - NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr – 0.50% After 1 Yr – NIL	Upto 10% of the Units each yr - NIL* Any redemption/switch out in excess of the above limit: Upto 12 months - 3% 12 – 24 months - 2% 24 – 36 months - 1% After 36 months - NIL	Nil	Upto 10% of the Units each yr - NIL* Any redemption/switch out in excess of the above limit: Upto 12 months - 3% 12 – 24 months - 2% 24 – 36 months - 1% 36 – 48 months - 0.50% After 48 months - NIL
Investor exit upon subscription	Exit load as a % of redemption proceeds																										
Day 1	0.0070%																										
Day 2	0.0065%																										
Day 3	0.0060%																										
Day 4	0.0055%																										
Day 5	0.0050%																										
Day 6	0.0045%																										
Day 7 onwards	Nil																										

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

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

Different plans have a different expense structure

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

Scheme Name	Franklin India Banking & PSU Debt Fund	Franklin India Income Opportunities Fund	Franklin India Government Securities Fund	Franklin India Debt Hybrid Fund	Franklin India Equity Savings Fund	Franklin India Pension Plan	Franklin India Multi - Asset Solution Fund	Franklin India Dynamic Asset Allocation Fund of Funds	Franklin India Equity Hybrid Fund
Category	Banking & PSU Fund	Medium Duration Fund	Gilt Fund	Conservative Hybrid Fund	Equity Savings Fund	Retirement Fund	FOF - Domestic	FOF - Domestic	Aggressive Hybrid Fund
Scheme Characteristics	Min 80% in Banks / PSUs / PFI's / Municipal Bonds	Macaulay Duration within 3-4 years	Min 80% in G-secs (across maturity)	10-25% Equity, 75-90% Debt	65-90% Equity, 10-35% Debt	Lock-in of 5 years or till retirement age, whichever is earlier	Minimum 95% assets in the underlying funds	Minimum 95% assets in the underlying funds	65-80% Equity, 20-35% Debt
Indicative Investment Horizon	1 year and above	2 years and above	1 year and above	3 years and above	1 year and above	5 years and above (Till an investor completes 58 years of his age)	5 years and above	5 years and above	5 years and above
Inception Date	25-Apr-2014	11-Dec-2009	07-Dec-2001	28-Sep-2000	27-Aug-2018	31-Mar-1997	28- Nov-2014	31-Oct-2003	10-Dec-1999
Fund Manager	Umesh Sharma, Sachin Padwal-Desai Pyari Menon ^* (effective September 26, 2019)	Santosh Kamath & Kunal Agrawal	Sachin Padwal - Desai & Umesh Sharma	Sachin Padwal-Desai & Umesh Sharma (Debt) LakshmiKanth Reddy & Krishna Prasad Natarajan (Equity) Pyari Menon ^ (effective September 26, 2019)	LakshmiKanth Reddy (Equity) Sachin Padwal-Desai and Umesh Sharma (Fixed Income) Pyari Menon ^ (effective September 26, 2019)	Sachin Padwal-Desai & Umesh Sharma (Debt) LakshmiKanth Reddy & Krishna Prasad Natarajan (Equity)	Paul S Parampreet (effective May 01, 2019)	Paul S Parampreet (effective May 01, 2019)	LakshmiKanth Reddy & Krishna Prasad Natarajan (Equity) Sachin Padwal-Desai & Umesh Sharma (Debt) Pyari Menon ^* (effective September 26, 2019)
Benchmark	CRISIL Composite Bond Fund Index	Crisil Short Term Bond Fund Index	I-SEC Li-Bex	CRISIL Hybrid 85+ 15 - Conservative Index ^{@@}	Nifty Equity Savings Index	40% Nifty 500+60% Crisil Composite Bond Fund Index	CRISIL Hybrid 35+65 - Aggressive Index [@]	CRISIL Hybrid 35+65 - Aggressive Index (effective June 04, 2018)	CRISIL Hybrid 35+65 - Aggressive Index
Fund Details as on 31 October 2019									
Month End AUM (Rs. in Crores)	573.03	3410.20	237.64	309.95	269.73	450.21	29.54	1020.88	1848.39
Portfolio Turnover	-	-	-	-	554.37% ^s 525.35% (Equity)**	-	-	-	85.98% 8.62% (Equity) ^{ss}
Yield To Maturity	7.39%	12.00%	6.33%	8.03%	7.95%	8.15%	-	-	8.52%
Average Maturity	4.04 years	4.48 years	7.92 years	5.36 years	4.54 years	5.13 years	-	-	4.16 years
Modified Duration	3.13 years	3.07 years	5.39 years	3.89 years	3.42 years	3.81 years	-	-	3.11 years
Macaulay Duration	3.33 years	3.31 years	5.58 years	4.11 years	3.62 years	4.02 years	-	-	3.30 years
Expense Ratio ^s	Regular : 0.54% Direct : 0.23%	Regular : 1.70% Direct : 0.84%	Retail : 1.08% Direct : 0.59%	Regular : 2.27% Direct : 1.47%	Regular : 2.22% Direct : 0.27%	Regular : 2.25% Direct : 1.44%	Regular : 1.36% Direct : 0.75%	Regular : 1.56% Direct : 0.20%	Regular : 2.11% Direct : 1.02%
Composition by Assets as on 31 October 2019									
Corporate Debt	21.55%	76.92%	-	28.33%	Equity 69.37%	Corporate Debt 31.98%	FIBCF 37.87	FISTIP 54.58	Equity 71.42%
Gilts	9.08%	-	80.03%	16.55%	PSU/PFI Bonds 1.93%	Equity 33.56%	FISTIP 36.14	Equity 45.57	Debt 12.22%
PSU/PFI Bonds	67.59%	19.12%	-	27.48%	Debt 6.68%	PSU/PFI Bonds 14.79%	R*Shares Gold 24.11	Other Current Asset -0.15%	PSU/PFI Bonds 7.02%
Money Market Instruments	0.69%	-	-	-	Gilts 5.38%	Gilts 15.50%	BeES* 4.17%	Asset	REIT's 1.65%
Other Assets	1.09%	3.96%	19.97%	5.89%	REIT's 0.95%	Other Assets	Other Current Asset 1.89%		Gilts 6.22%
Equity	-	-	-	21.75%	Other Current Assets 15.70%				Other Current Asset 1.46%
Composition by Ratings as on 31 October 2019									
AAA and Equivalent ^{ss}	83.73%	15.88%	100%	63.16%	52.23%	63.28%	-	-	33.90%
AA +	5.20%	7.59%	-	23.43%	-	18.00%	-	-	26.71%
AA/AA- and Equivalent	8.52%	35.45%	-	11.19%	47.77%	18.72%	-	-	39.40%
A and Equivalent	2.54%	38.38%	-	2.22%	-	-	-	-	-
BBB and Equivalent	-	0.34%	-	-	-	-	-	-	-
BWR D	-	0.79%	-	-	-	-	-	-	-
ICRA BB	-	1.58%	-	-	-	-	-	-	-
Other Details									
Exit Load (for each purchase of Units)	Nil	Upto 10% of the Units each yr - NIL* Any redemption/switch out in excess of the above limit: Upto 12 months - 3% 12 - 18 months - 2% 18 - 24 months - 1% After 24 months - NIL	FIGSF : Nil	Upto 10% of the Units within 1 yr - NIL* Any redemption/switch out in excess of the above limit: Upto 1 Yr - 1% After 1 Yr - NIL	Upto 10% of the Units within 1 yr - NIL* Any redemption/switch out in excess of the above limit: Upto 1 Yr - 1% After 1 Yr - NIL	3%, if redeemed before the age of 58 years (subject to lock-in period) and target amount Nil, if redeemed after the age of 58 years	Upto 3 Yrs - 1%	Upto 1 yr - 1%	(Effective September 10, 2018) Upto 10% of the Units within 1 yr - NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr - 1%

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

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

Different plans have a different expense structure

Equity Market Snapshot

Anand Radhakrishnan, CIO – Franklin Equity

Global Markets

Global equity markets rallied for the month driven by signs of easing in the global trade war. The US announced, "Phase One Trade deal" with China thus raising hopes of a trade resolution. The global central banks continued their dovish stances and the US Federal Reserve lowered interest rates for the third time this year. The UK and European Union were able to agree on an extension for the Brexit deal and extended the deadline to 31 January 2020. This development reduces the risk of a no-deal Brexit. The Q3CY19 GDP growth for China fell to its lowest in almost three decades at 6.0%, dragged by slowing domestic demand. In response, the Chinese govt. has stepped up the support for the economy with major tax and rate cuts and expansionary monetary policy.

Brent crude oil prices declined during the month as the quick recovery in Saudi oil production from the attack on its oil plants more than compensated for the losses in Ecuador. Base metals gained for the month driven by hopes of a resolution to the trade conflict between the US and China, and upbeat manufacturing data from top metals consumer China as well as mine closures amid anti-government protests in Chile. Gold prices gained for the month, supported in part by dollar weakness.

Monthly Change for October 2019 (%)		Monthly Change for October 2019 (%)	
MSCI AC World Index	2.6	S&P BSE Sensex	3.8
MSCI Emerging Markets	4.1	Nifty 50	3.5
Dow Jones	0.5	Nifty 500	3.7
Nasdaq	3.7	Nifty Midcap 150	4.9
S&P 500	2.0	S&P BSE SmallCap	2.9
FTSE Eurotop 100	0.5	S&P BSE Finance	4.0
FTSE 100	-2.2	S&P BSE Auto	13.0
Hang Seng	3.1	S&P BSE Information Technology	-1.8
Nikkei	5.4	S&P BSE Fast Moving Consumer Goods	4.1
Brent crude (USD/bbl)	1.9	S&P BSE OIL & GAS	7.5
Spot LME Aluminium USD/MT	3.1	S&P BSE Capital Goods	0.7
Spot LME Copper USD/MT	1.3	S&P BSE Healthcare	5.9
Spot LME ZINC USD/MT	4.0	S&P BSE Metal	2.4

Domestic Market

Domestic equity rallied in October despite lower growth projections released from both the IMF and World Bank. The market was driven by improved global cues like easing trade tensions between the US and China, monetary expansion by US federal reserve, US equity markets touching new highs. Better corporate results along with a good festive season were cheered by the markets. Market sentiment also revived due to several initiatives taken by the government and the RBI to combat the slowdown. However, these initiatives will take time to reflect in numbers.

All the broad-based indices rallied for the month with midcaps gaining the most. Among the sectors energy and consumer discretionary goods and services were the top performers for the month gaining 5.4% and 3.0% respectively. Telecom lagged during the month declining 6.7%.

The monsoon was extended this year with 50% higher than normal rainfall for the month led to flooding in various parts of the country and impacted the economic activity.

The high-frequency data worsened in September. The extended monsoon impacted several indicators like power generation, coal production, rail freight, diesel consumption, port activity, and construction activity. The auto sales continued to decline across all categories (Two-wheeler, Passenger Vehicle, Commercial Vehicle, and Tractor sales) although the pace of decline reduced. Credit growth (both bank and commercial paper) declined to a 24-month low. Non-oil, non-gold imports a domestic demand indicator fell by around 8% YOY. Petrol consumption, asphalt, and bitumen consumption (a road construction indicator), and pharma sales were among the few positives. Net FPI Equity inflows were positive for the second consecutive month at USD 1.27 bn in October. Domestic institutional investors invested INR 47.3 bn (USD 656 mn) for October 2019.

Macroeconomic Indicators: Macroeconomic indicators remained mixed during the month. The manufacturing PMI fell to a two-year low in October at 50.6 (51.4 in September) dragged by the decline in domestic

demand indicators, particularly new orders. Services PMI remained in contraction territory for the second consecutive month at 49.2 in October, although it recovered slightly from 48.7 in September. The improvement was driven by new business orders and input prices while the pace of hiring in services remained weak. The merchandise trade deficit for the month of September contracted to a 7-month low of USD 10.9bn (USD 13.45bn in August) due to the sharp contraction in imports. Import growth fell to negative 13.8% YoY in September due to lower oil, gold, and non-oil non-gold imports. Exports growth also declined by 6.6% YoY in September mainly due to significant dip in shipments from key sectors such as refined petroleum, engineering, leather, chemicals, and gems & jewelry. A fall in trade deficit helped the forex reserves to an all-time high of USD 440bn. INR depreciated marginally by 0.08% this month.

CPI inflation rose to 3.99% in September from 3.24% in August, touching the RBI's medium target of 4%. This was primarily led by higher food inflation (4.7% YoY). India's Industrial Production (IIP) fell to negative 1.1 %YoY in August from positive 4.3% YoY in July. The decline was broad-based with the production of capital goods, consumer durables, and infrastructure/construction goods being the largest detractors. GST tax collections fell to a 19-Month low and below INR 1Trillion mark in September.

Corporate Earnings: Q2FY20 earnings saw a revival in sentiments with corporate commentary turning incrementally positive due to a reduction in corporate taxes and various other announcements by the government to revive the troubled sectors. For the results declared till now, Auto reported better earnings driven by better margins due to cost-saving initiatives and festive season led demand recovery. Retail banks reported healthy earnings with steady retail loan growth. The healthcare sector reported better growth led by price, new launches and volume growth. Capital goods (slow top-line growth), information technology (underperformance in US capital market and the banking system in Europe), Oil and Gas (Margin pressure due to lower average price compared to the previous quarter), Cement (weak demand, above-normal monsoon and strong base) posted weak results.

Outlook

IMF lowered the 2019 GDP growth estimate for India to 6.1% from 7% projected in July. Most agencies (RBI, World Bank, Asian Development Bank, Moody's) have cut growth estimates for India in view of the current slowdown. To help revive the growth, the central bank has cut rates five times this year and another rate cut is expected in the December monetary policy announcement. The government has taken several policy actions and provided stimulus to troubled sectors. Further reforms like disinvestments/privatization, land and labor reforms, tax cuts in income tax rates/DDT/LTCG, etc. are expected in the coming months. The festive season led to some improvement in demand. The Met Department's final report showed that rainfall in India is 10% above normal for the full monsoon season, Apr-Sep. This will help the Rabi crop in India and revive rural demand.

We expect a recovery in growth going forward. From a long-term perspective, we retain a positive view on Indian equities. Fundamentals including under-penetration, formalization of the economy, a stable government, low inflation, stable deficits, and solid FX reserves remain intact.

Globally speaking, trade talks between the US and China are scheduled this month. This could result in a "Phase one trade Deal". Brexit as an issue is likely to take a backseat until the UK elections are over. Overall the business sentiment is expected to be subdued amid the slowdown.

From an investment perspective, diversified equity funds with core exposure to large caps and prudent risk-taking in mid/small-cap space may be well positioned to capture medium to long term opportunity presented by the equity markets.

Fixed Income Market Snapshot

Santosh Kamath, CIO - Fixed Income

Global long-term bond yields were mixed during October, driven by global growth slowdown and region-specific cues. The Federal Open Market Committee (FOMC) reduced the target range for the federal funds rate by 25bps to 1.50-1.75%, in line with market expectations. This was the third rate cut of the year. The reasons cited by FED were slow global growth and muted inflation. The committee also indicated that there would be a pause, as it removed the statement "act as appropriate to sustain the expansion" from its press release. In his last monetary policy meeting, President of The European Central Bank (ECB) Mario Draghi kept interest rates unchanged. ECB maintained its forward guidance to "remain at their present or lower levels until inflation outlook robustly converges to a level sufficiently close to, but below, 2%." The Bank of Japan kept its easy policy setting unchanged, as widely expected. It mentioned that risks to economic activity are skewed to the downside, particularly regarding developments in overseas economies. The Bank will continue to expand the monetary base until the year-on-year rate of increase in the observed consumer price index exceeds 2 percent and stays above the target in a stable manner. In Q3CY19, the Chinese economy grew at 6%, a tad below the analyst expectation of 6.1%. It is the slowest pace of growth in about 30 years. The trade war with the US, slowing income growth and cooling manufacturing investment took a toll on economic growth. In October, the People's Bank of China (PBoC) injected ~USD 35 billion liquidity into the banking system via 7-day reverse repo purchase. The long bonds closed at 3.22%.

Domestic Market Scenario

Yields : In October, 91-day T-Bill yield was down by 19bps and the 10-year government securities yield was down by 4bps. The yield curve steepened during the month.

Forex: In October, INR depreciated by 0.10% against the USD and depreciated by 2.40% against the Euro. Year to date, INR has depreciated 1.60% against the USD and appreciated 1.00% against the Euro. During the month, INR traded in 70.84 to 71.54 range, on a daily closing basis. Forex reserve increased by USD 9bn during the month and stood at USD 442bn for the week ended 25th October 2019.

Liquidity: Liquidity remained comfortable in the month of October. Easy liquidity conditions meant that the weighted average call rate (WACR) traded below the policy repo rate in October.

Macro

Inflation: Headline CPI inflation inched up to 3.99% (YoY) in September (compared to 3.21% in August), primarily due to higher food prices. This is the highest rate of retail inflation since Oct'18. The September month inflation level almost touched the RBI's median target of 4%. Food price inflation came in at 5.11% versus 2.99% in August '19. However, core inflation came in at a 26-month low of 4.2% as compared to 4.3% last month.

WPI inflation eased to 0.33% in September (compared to 1.08% in August), owing to a dip in prices of non-food articles.

Fiscal Deficit:

Fiscal deficit for April-September stood at INR 6.52 trillion or ~93% of the Budgeted Estimate (BE) of FY20 as compared to 95.3% for the same period last year. The government had kept the fiscal deficit target for the current financial year at INR 7.03 trillion, which is equivalent to 3.3% of the gross domestic product (GDP). In a bid to boost economic growth from its latest reading of 5% in the April-June quarter, the government announced a cut in the corporate tax rate leading to an estimated revenue loss to the tune of INR 1.45 trillion. However, the analyst expect a lower revenue loss to the tune of approximately INR 1 trillion. Total spending stood at INR 14.89 trillion while the total receipts were at INR 8.37 trillion. While net tax receipts were INR 6.07 trillion, the non-tax revenue stood at INR 2.09 trillion for the same period. The revenue deficit was at INR 4.85 trillion.

Outlook:

Fitch Ratings lowered India's FY20 Gross Domestic Product (GDP) growth forecast from 6.6% to 5.5%. It mentioned large credit squeeze originating from nonbanking financial companies (NBFCs) has pushed economic growth to a six-year low. It also mentioned the recent government measures to boost the economy, including a cut in corporate tax rates, will gradually nudge growth. It expects GDP to expand to 6.2% in FY21 and to 6.7% in FY22. Both domestic and international factors are weighing on the economy for the last couple of quarters.

Credit growth has dropped to its lowest level in nearly two years due to slowing domestic consumption demand. Lending growth by banks nearly halved to 8.8% at the end-Sep'19 from the start of the year. However, corporate bond issuance and corporate borrowing from the external market have witnessed higher growth.

RBI remained sanguine about fiscal deficit target despite the corporate tax cut, lower tax collections and other announcements made by the government. The larger portion of the supply of government securities for H2 is in the 10-year and above segment. The data indicate a slow down in the economy. Government has taken a measures to boost the economy. These measures ideally would have some implication on fiscal deficit. However, government has maintained the fiscal deficit number. The market expects that there maybe additional borrowing or fiscal slippage. We expect the 10Y to be range bound and expect the yield curve to steepen.

The economic slowdown, lower investment activity and headwinds from the global market are the main downside risks to economic growth. The inflation forecast is benign and growth projection revised sharply downwards, we expect a 15-25bps rate cut in FY20. However, the timing of such a rate cut will be contingent on the incoming data and external development.

From an investment perspective, we suggest investors (who can withstand volatility) to consider duration bonds/gilt funds. Short-term maturity instruments look attractive from a valuation perspective. We continue to remain positive on corporate bond funds and accrual strategies. Investors who are looking for accrual income opportunities may consider select corporate bond funds that offer higher yields.

	30-Sep-19	31-Oct-19
10Y Benchmark: 7.26% GS 2029	6.70	6.66
Call rates	5.65%	5.25%
Exchange rate	70.87	70.93

Franklin India Bluechip Fund



FIBCF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Large Cap Fund

SCHEME CHARACTERISTICS

Min 80% Large Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 1, 1993

FUND MANAGER(S)

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

BENCHMARK

Nifty 100

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 459.6920
Dividend Plan	₹ 37.2152
Direct - Growth Plan	₹ 486.6544
Direct - Dividend Plan	₹ 40.2003

FUND SIZE (AUM)

Month End	₹ 6669.50 crores
Monthly Average	₹ 6644.07 crores

TURNOVER

Portfolio Turnover	34.76%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.64%
Beta	0.90
Sharpe Ratio*	0.04

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

EXPENSE RATIO[#] : 1.86%

EXPENSE RATIO[#] (DIRECT) : 1.07%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd.	6000000	10662.00	1.60
Tata Motors Ltd. DVR	8000000	6540.00	0.98
Mahindra & Mahindra Ltd.	1000000	6064.50	0.91
Banks			
ICICI Bank Ltd.*	13500000	62511.75	9.37
State Bank of India*	15000000	46860.00	7.03
HDFC Bank Ltd.*	3700000	45522.95	6.83
Axis Bank Ltd.*	4500000	33135.75	4.97
Yes Bank Ltd.	478264	336.70	0.05
Cement			
ACC Ltd.	1325000	20776.66	3.12
UltraTech Cement Ltd.	500000	20716.00	3.11
Grasim Industries Ltd.	2500000	19218.75	2.88
Ambuja Cements Ltd.	6000000	12138.00	1.82
Construction Project			
Larsen & Toubro Ltd.	450000	6628.73	0.99
Consumer Non Durables			
United Breweries Ltd.	393495	5021.59	0.75
Finance			
SBI Life Insurance Company Ltd.*	3000000	29745.00	4.46
Mahindra & Mahindra Financial Services Ltd.	500000	1765.00	0.26
Gas			
Petronet LNG Ltd.	6500000	18616.00	2.79
GAIL (India) Ltd.	12500000	17168.75	2.57
Industrial Products			
Cummins India Ltd.	1367614	7439.14	1.12
Non - Ferrous Metals			
Hindalco Industries Ltd.	5500000	10334.50	1.55
Petroleum Products			
Indian Oil Corporation Ltd.*	20000000	29360.00	4.40

@ Reverse Repo : 5.02%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 0.64%

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

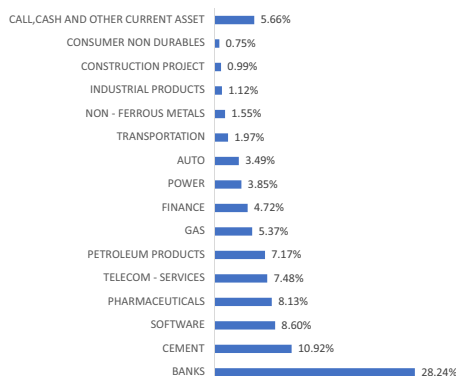
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,740,000
Total value as on 31-Oct-2019 (Rs)	123,218	379,408	690,979	1,138,924	1,951,904	34,757,645
Returns	5.01%	3.44%	5.59%	8.56%	9.40%	18.72%
Total value of B: Nifty 100 TRI ^ ^	128,489	425,507	786,666	1,267,079	2,156,099	17,680,978
B:Nifty 100 TRI ^ ^ Returns	13.38%	11.17%	10.78%	11.54%	11.28%	14.09%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	17,262,029
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	13.93%

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

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

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

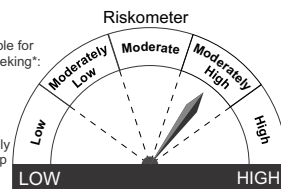
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

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



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

Franklin India Equity Fund

(Erstwhile Franklin India Prima Plus)



FIEF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Multi Cap Fund

SCHEME CHARACTERISTICS

Min 65% Equity across Large, Mid & Small Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 29, 1994

FUND MANAGER(S)

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

BENCHMARK

Nifty 500

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 580.5268
Dividend Plan	₹ 35.4498
Direct - Growth Plan	₹ 618.8880
Direct - Dividend Plan	₹ 38.4438

FUND SIZE (AUM)

Month End	₹ 11400.00 crores
Monthly Average	₹ 10701.76 crores

TURNOVER

Portfolio Turnover	24.80%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.69%
Beta	0.88
Sharpe Ratio*	0.03

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

EXPENSE RATIO[†] : 1.77%

EXPENSE RATIO[†] (DIRECT) : 0.95%

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 days 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.*	5900000	35780.55	3.14
Tata Motors Ltd.*	16500000	29320.50	2.57
TVS Motor Company Ltd.	4000000	19466.00	1.71
Auto Ancillaries			
Apollo Tyres Ltd.	3000000	5709.00	0.50
Banks			
HDFC Bank Ltd.*	7600000	93506.60	8.20
ICICI Bank Ltd.*	12800000	59270.40	5.20
Axis Bank Ltd.*	6800000	50071.80	4.39
Kotak Mahindra Bank Ltd.*	1900000	29915.50	2.62
State Bank of India	7200000	22492.80	1.97
Yes Bank Ltd.	12200000	8588.80	0.75
Karur Vysya Bank Ltd.	7000000	3839.50	0.34
Cement			
Grasim Industries Ltd.	3800000	29212.50	2.56
ACC Ltd.	1200000	18816.60	1.65
JK Lakshmi Cement Ltd.	3500000	10151.75	0.89
UltraTech Cement Ltd.	137500	5696.90	0.50
Century Textile & Industries Ltd.	1100000	4646.40	0.41
Construction Project			
Larsen & Toubro Ltd.*	2500000	36826.25	3.23
Consumer Durables			
Voltas Ltd.	3600000	25506.00	2.24
Crompton Greaves Consumer Electricals Ltd.	1500000	3733.50	0.33
Consumer Non Durables			
Dabur India Ltd.	5000000	23097.50	2.03
United Breweries Ltd.	1780000	22715.47	1.99
Marico Ltd.	6000000	21951.00	1.93
Jyothy Labs Ltd.	7300000	12785.95	1.12
Jubilant Foodworks Ltd.	650000	10405.85	0.91
United Spirits Ltd.	950000	5937.03	0.52
Finance			
Housing Development Finance Corporation Ltd.	600000	12791.40	1.12
Aditya Birla Capital Ltd.	8500000	6957.25	0.61
Equitas Holdings Ltd.	5500000	5134.25	0.45
ICICI Securities Ltd.	146000	473.26	0.04
Gas			
GAIL (India) Ltd.	9500000	13048.25	1.14
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.	5200000	7904.00	0.69
Industrial Capital Goods			
Thermax Ltd.	900000	10159.65	0.89
CG Power and Industrial Solutions Ltd.	22000000	3179.00	0.28
Industrial Products			
Bharat Forge Ltd.	2300000	10438.55	0.92

@ Reverse Repo : 9.17%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.06%

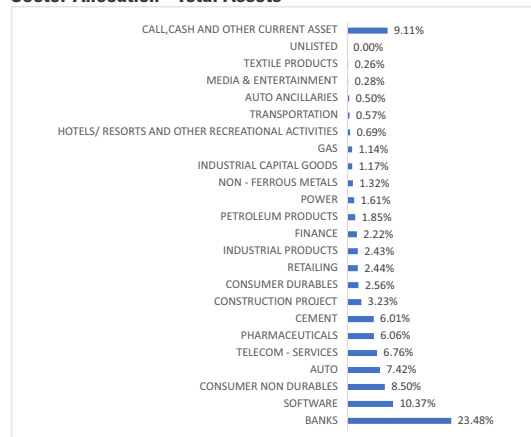
SIP - If you had invested ₹ 10000 every month in FIEF (Regular Plan)

	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	3,000,000
Total value as on 31-Oct-2019 (Rs)	122,178	376,458	692,301	1,214,658	2,207,216	59,943,319
Returns	3.38%	2.93%	5.66%	10.36%	11.72%	19.73%
Total value of B: Nifty 500 TRI	126,768	404,728	762,009	1,269,239	2,166,821	24,405,865
B:Nifty 500 TRI Returns	10.63%	7.76%	9.50%	11.59%	11.37%	14.24%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	21,359,552
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	13.41%

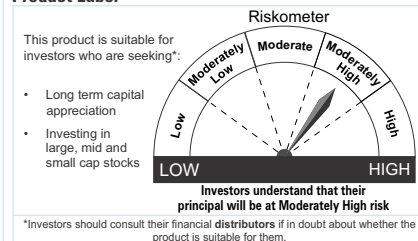
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annually. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, inception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

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

Sector Allocation - Total Assets



Product Label



Franklin India Equity Advantage Fund

(Erstwhile Franklin India Flexi Cap Fund)

FIEAF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Large & Mid Cap Fund

SCHEME CHARACTERISTICS

Min 35% Large Caps & Min 35% Mid Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

March 2, 2005

FUND MANAGER(S)

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

BENCHMARK

Nifty 500 (until February 10, 2019)

Nifty LargeMidcap 250 (effective February 11, 2019)

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 78.9307
Dividend Plan	₹ 15.0632
Direct - Growth Plan	₹ 82.9322
Direct - Dividend Plan	₹ 16.1216

FUND SIZE (AUM)

Month End	₹ 2619.11 crores
Monthly Average	₹ 2539.98 crores
Outstanding exposure in derivative instruments	₹ 13.48 crores
Outstanding derivative exposure	0.51%

TURNOVER

Portfolio Turnover	24.49%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.75%
Beta	0.87
Sharpe Ratio*	0.03

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

EXPENSE RATIO*: 2.05%

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

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



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets	% of Assets Derivatives
Auto				
Mahindra & Mahindra Ltd.*	1396570	8469.50	3.23	
Ashok Leyland Ltd.	3689680	2831.83	1.08	
Tata Motors Ltd. DVR	3415915	2792.51	1.07	
Auto Ancillaries				
Apollo Tyres Ltd.	2227065	4238.10	1.62	
Balkrishna Industries Ltd.	357387	3161.80	1.21	
Sundaram Clayton Ltd.	42129	882.81	0.34	
Banks				
Axis Bank Ltd.*	2883870	21235.38	8.11	
ICICI Bank Ltd.*	3065871	14196.52	5.42	
HDFC Bank Ltd.*	1038046	12771.60	4.88	
Kotak Mahindra Bank Ltd.	310751	4892.77	1.87	
Federal Bank Ltd.	5280054	4424.69	1.69	
Indian Bank	1565268	2081.81	0.79	
Cement				
Grasim Industries Ltd.*	980035	7534.02	2.88	
Century Textile & Industries Ltd.	397199	1677.77	0.64	
Chemicals				
Tata Chemicals Ltd.	851059	5334.44	2.04	
Construction				
Prestige Estates Projects Ltd.	530322	1602.63	0.61	
Consumer Non Durables				
Kansai Nerolac Paints Ltd.	1312320	7288.63	2.78	
Colgate Palmolive (India) Ltd.	328476	5088.75	1.94	
Nestle India Ltd.	25512	3813.28	1.46	
United Breweries Ltd.	247050	3152.73	1.20	
Tata Global Beverages Ltd.	664248	2105.67	0.80	
Ferrous Metals				
Tata Steel Ltd.	402468	1531.59	0.58	
Fertilisers				
Coromandel International Ltd.	1461291	6946.98	2.65	
Finance				
Cholamandalam Financial Holdings Ltd.*	1611999	7353.94	2.81	
PNB Housing Finance Ltd.	924063	4956.21	1.89	
Equitas Holdings Ltd.	1614973	1507.58	0.58	
Gas				
Petronet LNG Ltd.	2232307	6393.33	2.44	
Gujarat State Petronet Ltd.	2835803	5933.92	2.27	
Healthcare Services				
Apollo Hospitals Enterprise Ltd.	297232	4413.30	1.69	
Hotels/ Resorts And Other Recreational Activities				
Indian Hotels Co. Ltd.	4717530	7170.65	2.74	
Lemon Tree Hotels Ltd.	5150797	3147.14	1.20	

@ Reverse Repo : 3.31%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.04%

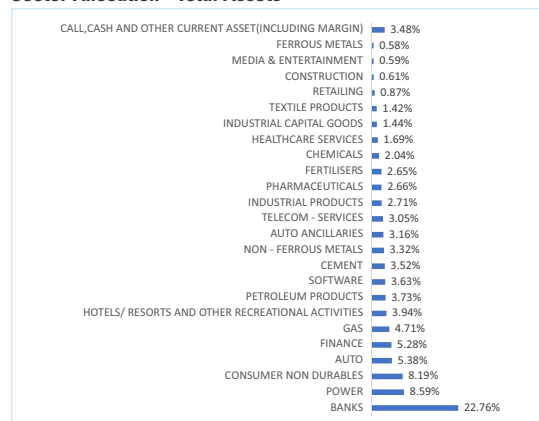
SIP - If you had invested ₹ 10000 every month in FIEAF (Regular Plan)

	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	1,760,000
Total value as on 31-Oct-2019 (Rs)	122,760	376,287	683,418	1,186,510	2,117,155	4,661,297
Returns	4.29%	2.90%	5.15%	9.70%	10.94%	12.30%
Total value of B: Nifty LargeMidcap 250 Index TRI	125,940	401,447	755,576	1,258,330	2,147,994	4,348,269
B:Nifty LargeMidcap 250 Index TRI Returns	9.31%	7.21%	9.16%	11.35%	11.21%	11.47%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	4,452,611
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.75%

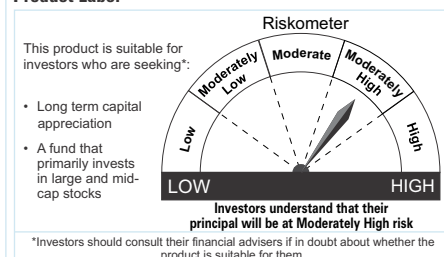
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The Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500

Sector Allocation - Total Assets



Product Label



Franklin India Taxshield

FIT

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An Open-End Equity Linked Savings Scheme

SCHEME CATEGORY

ELSS

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

April 10, 1999

FUND MANAGER(S)

Lakshmikanth Reddy & R. Janakiraman

BENCHMARK

Nifty 500

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 571.7173
Dividend Plan	₹ 41.1924
Direct - Growth Plan	₹ 607.2371
Direct - Dividend Plan	₹ 44.5510

FUND SIZE (AUM)

Month End	₹ 4095.95 crores
Monthly Average	₹ 3966.98 crores

TURNOVER

Portfolio Turnover	18.14%
--------------------	--------

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.51%
Beta	0.83
Sharpe Ratio*	0.12

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

EXPENSE RATIO* : 1.89%

EXPENSE RATIO* (DIRECT) : 0.93%

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

₹ 500/500

MINIMUM INVESTMENT FOR SIP

₹ 500/500

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 500/500

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units) Nil

Different plans have a different expense structure

TAX BENEFITS

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

LOCK-IN PERIOD

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

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

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



**FRANKLIN
TEMPLETON**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.*	2059699	12491.04	3.05
Tata Motors Ltd.	2746634	4880.77	1.19
Bajaj Auto Ltd.	137369	4460.85	1.09
Tata Motors Ltd. DVR	1791828	1464.82	0.36
TVS Motor Company Ltd.	265282	1290.99	0.32
Auto Ancillaries			
Balkrishna Industries Ltd.	402972	3565.09	0.87
Banks			
Axis Bank Ltd.*	5099477	37550.00	9.17
HDFC Bank Ltd.*	2330104	28668.43	7.00
ICICI Bank Ltd.*	4703052	21777.48	5.32
Kotak Mahindra Bank Ltd.*	1174652	18494.90	4.52
State Bank of India	1935519	6046.56	1.48
Cement			
Grasim Industries Ltd.*	2081440	16001.07	3.91
Consumer Durables			
Titan Company Ltd.	399808	5322.24	1.30
Voltas Ltd.	600000	4251.00	1.04
Consumer Non Durables			
United Breweries Ltd.	671834	8573.61	2.09
Hindustan Unilever Ltd.	330103	7180.90	1.75
Colgate Palmolive (India) Ltd.	440701	6827.34	1.67
Nestle India Ltd.	44826	6700.14	1.64
Kansai Nerolac Paints Ltd.	907174	5038.44	1.23
United Spirits Ltd.	646279	4038.92	0.99
Ferrous Metals			
Tata Steel Ltd.	960704	3655.96	0.89
Finance			
PNB Housing Finance Ltd.	1158898	6215.75	1.52
Cholamandalam Financial Holdings Ltd.	1338759	6107.42	1.49
Equitas Holdings Ltd.	1695647	1582.89	0.39
CARE Ratings Ltd.	160000	849.12	0.21
Gas			
Petronet LNG Ltd.	4078627	11681.19	2.85
Gujarat State Petronet Ltd.	2995176	6267.41	1.53
GAIL (India) Ltd.	2292178	3148.31	0.77
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.	5223868	7940.28	1.94
Lemon Tree Hotels Ltd.	6320734	3861.97	0.94
Industrial Products			
Mahindra CIE Automotive Ltd.	2416044	3640.98	0.89

@ Reverse Repo : 5.78%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.13%

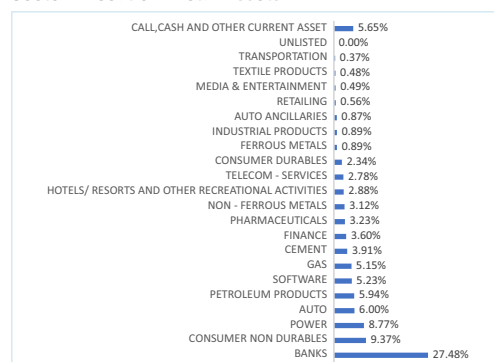
SIP - If you had invested ₹ 10000 every month in FIT (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,470,000
Total value as on 31-Oct-2019 (Rs)	124,785	388,716	713,055	1,247,749	2,278,061	21,976,841
Returns	7.48%	5.05%	6.84%	11.11%	12.31%	18.24%
Total value of B: Nifty 500 TRI	126,768	404,728	762,009	1,269,239	2,166,821	14,198,636
B:Nifty 500 TRI Returns	10.63%	7.76%	9.50%	11.59%	11.37%	14.84%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	13,031,973
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.17%

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

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

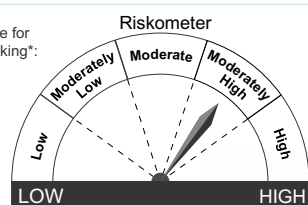
Sector Allocation - Total Assets



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 October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Focused Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

July 26, 2007

FUND MANAGER(S)

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

BENCHMARK

Nifty 500

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 41.1901
Dividend Plan	₹ 22.3312
Direct - Growth Plan	₹ 44.2838
Direct - Dividend Plan	₹ 24.6131

FUND SIZE (AUM)

Month End	₹ 8714.19 crores
Monthly Average	₹ 8333.35 crores

TURNOVER

Portfolio Turnover	40.69%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.26%
Beta	0.95
Sharpe Ratio*	0.20

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

EXPENSE RATIO[†] : 1.82%

EXPENSE RATIO[†] (DIRECT) : 0.96%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

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

Different plans have a different expense structure



**FRANKLIN
TEMPLETON**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR	29000000	23707.50	2.72
Banks			
State Bank of India*	29000000	90596.00	10.40
ICICI Bank Ltd.*	18000000	83349.00	9.56
HDFC Bank Ltd.*	3100000	38140.85	4.38
Axis Bank Ltd.*	5000000	36817.50	4.23
Cement			
UltraTech Cement Ltd.*	925000	38324.60	4.40
ACC Ltd.	1800000	28224.90	3.24
JK Lakshmi Cement Ltd.	4500000	13052.25	1.50
Orient Cement Ltd.	12800000	10169.60	1.17
Chemicals			
BASF India Ltd.	525000	5271.00	0.60
Construction			
Sobha Ltd.	4130485	17494.67	2.01
ITD Cementation India Ltd.	15000000	8640.00	0.99
Somany Ceramics Ltd.	3200000	6008.00	0.69
Finance			
SBI Life Insurance Company Ltd.*	3800000	37677.00	4.32
Gas			
Petronet LNG Ltd.	6955040	19919.23	2.29
GAIL (India) Ltd.	10000000	13735.00	1.58
Industrial Products			
KEI Industries Ltd.	4000000	23618.00	2.71
Schaeffler India Ltd.	175000	7522.64	0.86
Petroleum Products			
Indian Oil Corporation Ltd.*	35000000	51380.00	5.90
Bharat Petroleum Corporation Ltd.	5800000	30542.80	3.50
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.*	1400000	38964.80	4.47

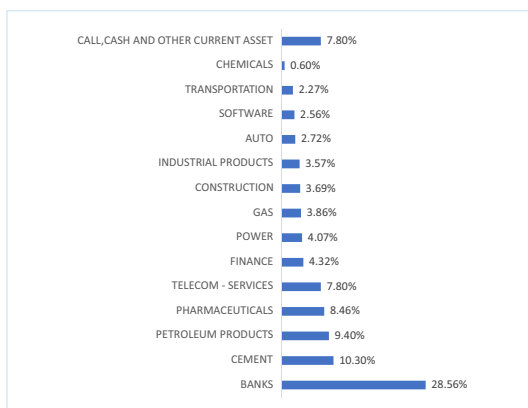
@ Reverse Repo : 7.92%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.12%

SIP - If you had invested ₹ 10000 every month in 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	1,480,000
Total value as on 31-Oct-2019 (Rs)	125,821	395,797	736,333	1,360,857	2,584,608	3,955,016
Returns	9.12%	6.26%	8.12%	13.54%	14.67%	14.92%
Total value of B: Nifty 500 TRI	126,768	404,728	762,009	1,269,239	2,166,821	3,104,056
B:Nifty 500 TRI Returns	10.63%	7.76%	9.50%	11.59%	11.37%	11.36%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	3,102,892
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.36%

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

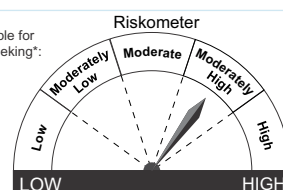
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Moderately High risk

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

Templeton India Value Fund

(Erstwhile Templeton India Growth Fund)

TIVF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following a value investment strategy

SCHEME CATEGORY

Value Fund

SCHEME CHARACTERISTICS

Value Investment Strategy
(Min 65% Equity)

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 10, 1996

FUND MANAGER(S)

Anand Radhakrishnan & Lakshminanth Reddy

BENCHMARK

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

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 241.3098
Dividend Plan	₹ 57.8301
Direct - Growth Plan	₹ 253.1835
Direct - Dividend Plan	₹ 61.4505

FUND SIZE (AUM)

Month End	₹ 508.97 crores
Monthly Average	₹ 486.63 crores

TURNOVER

Portfolio Turnover	58.13%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.46%
Beta	0.94
Sharpe Ratio*	-0.14

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

EXPENSE RATIO* : 2.53%

EXPENSE RATIO* (DIRECT) : 1.61%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

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



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR*	3000000	2452.50	4.82
Mahindra & Mahindra Ltd.*	300000	1819.35	3.57
Hero MotoCorp Ltd.	20000	540.84	1.06
Auto Ancillaries			
Apollo Tyres Ltd.	450000	856.35	1.68
Banks			
ICICI Bank Ltd.*	1000000	4630.50	9.10
HDFC Bank Ltd.*	260000	3198.91	6.29
State Bank of India*	600000	1874.40	3.68
Federal Bank Ltd.	1000000	838.00	1.65
Yes Bank Ltd.	809000	569.54	1.12
Cement			
Grasim Industries Ltd.*	250000	1921.88	3.78
J.K. Cement Ltd.	90000	1005.35	1.98
Century Textile & Industries Ltd.	100000	422.40	0.83
Chemicals			
Tata Chemicals Ltd.*	340000	2131.12	4.19
Consumer Non Durables			
Emami Ltd.	300000	981.45	1.93
ITC Ltd.	300000	772.95	1.52
Tata Global Beverages Ltd.	200000	634.00	1.25
Finance			
Tata Investment Corporation Ltd.	140000	1174.88	2.31
Equitas Holdings Ltd.	1000000	933.50	1.83
PNB Housing Finance Ltd.	160000	858.16	1.69
Gas			
GAIL (India) Ltd.	500000	686.75	1.35
Industrial Capital Goods			
Bharat Heavy Electricals Ltd.	1000000	565.50	1.11
Minerals/Mining			
Coal India Ltd.*	800000	1660.40	3.26
Non - Ferrous Metals			
Vedanta Ltd.	700000	1038.45	2.04

@ Reverse Repo : 2.54%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.68%

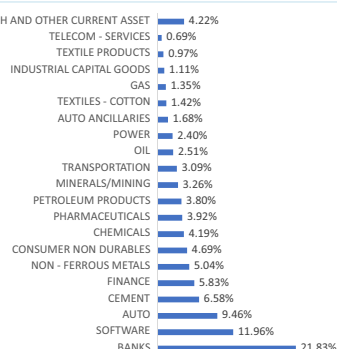
SIP - If you had invested ₹ 10000 every month in TIVF (Regular Plan - Dividend)

	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	2,780,000
Total value as on 31-Oct-2019 (Rs)	120,271	354,404	663,987	1,121,905	1,904,245	25,578,644
Returns	0.42%	-1.02%	4.00%	8.14%	8.93%	16.28%
Total value of B: S&P BSE 500 TRI	127,979	427,321	788,610	1,238,203	1,951,788	NA
B:S&P BSE 500 TRI Returns	12.56%	11.46%	10.88%	10.90%	9.40%	NA
Total value of S&P BSE SENSEX TRI	129,925	438,432	814,096	1,313,804	2,238,530	19,137,598
S&P BSE SENSEX TRI Returns	15.70%	13.24%	12.16%	12.56%	11.98%	14.32%

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

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

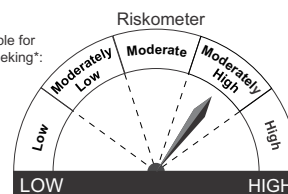
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking:

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



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

Templeton India Equity Income Fund

TIEIF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme predominantly investing in dividend yielding stocks

SCHEME CATEGORY

Dividend Yield Fund

SCHEME CHARACTERISTICS

Predominantly Dividend Yielding Stocks (Min 65% Equity)

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

May 18, 2006

FUND MANAGER(S)

Lakshmikanth Reddy & Anand Radhakrishnan

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

BENCHMARK

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

Nifty Dividend Opportunities 50 (effective February 11, 2019)

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 46.1979
Dividend Plan	₹ 14.1277
Direct - Growth Plan	₹ 48.1823
Direct - Dividend Plan	₹ 14.9357

FUND SIZE (AUM)

Month End	₹ 921.38 crores
Monthly Average	₹ 902.09 crores
Outstanding exposure in derivative instruments	₹ 14.14 crores
Outstanding derivative exposure	1.54%

TURNOVER

Portfolio Turnover	45.20%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.34%
Beta	0.83
Sharpe Ratio*	0.07

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

EXPENSE RATIO*: 2.34%

EXPENSE RATIO* (DIRECT): 1.55%

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

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/

MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

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



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets	% of Assets Derivatives
Auto				
Bajaj Auto Ltd.	32930	1069.35	1.16	
Ashok Leyland Ltd.	1239545	951.35	1.03	
Tata Motors Ltd. DVR	1158906	947.41	1.03	
Mahindra & Mahindra Ltd.	155566	943.43	1.02	
Auto Ancillaries				
Apollo Tyres Ltd.	1002100	1907.00	2.07	
Mahle-Metal Leve SA (Brazil)	340000	1501.26	1.63	
Sundaram Clayton Ltd.	42276	885.89	0.96	
Balkrishna Industries Ltd.	99400	879.39	0.95	
Banks				
Federal Bank Ltd.	1505600	1261.69	1.37	
ICICI Bank Ltd.	200567	928.73	1.01	
HDFC Bank Ltd.	66400	816.95	0.89	
Tisco Financial Group Pcl, Fgn. (Thailand)	300000	688.01	0.75	
Cement				
Grasim Industries Ltd.	264691	2034.81	2.21	
J.K. Cement Ltd.	126875	1417.26	1.54	
Dalmia Bharat Ltd.	140800	1140.20	1.24	
Chemicals				
Tata Chemicals Ltd.*	484134	3034.55	3.29	
Consumer Durables				
Xtep International Holdings Ltd. (Hong Kong)	3297307	1362.26	1.48	
Consumer Non Durables				
Colgate Palmolive (India) Ltd.	114045	1766.79	1.92	
Stock Spirits Group PLC (United Kingdom)	851378	1607.97	1.75	
Health & Happiness H&H International Holdings Ltd. (Hong Kong)	440700	1241.77	1.35	
Finance				
Tata Investment Corporation Ltd.	284585	2388.24	2.59	
Equitas Holdings Ltd. (Hong Kong)	1505501	1405.39	1.53	
China Everbright Ltd. (Hong Kong)	500000	527.30	0.57	
Fanhua Inc., (ADR)	25000	448.37	0.49	
Gas				
Petronet LNG Ltd.*	1053388	3016.90	3.27	
Gujarat State Petronet Ltd.*	1224255	2561.75	2.78	
GAIL (India) Ltd.	471258	647.27	0.70	
Hardware				
Primax Electronics Ltd. (Taiwan)	500000	757.20	0.82	
Industrial Capital Goods				
Xinyi Solar Holdings Ltd. (Hong Kong)*	8075983	3248.74	3.53	
Bharat Electronics Ltd.	821499	970.60	1.05	
Industrial Products				
Finolex Industries Ltd.*	419757	2540.58	2.76	
Cummins India Ltd.	110000	598.35	0.65	
Minerals/Mining				
Coal India Ltd.*	1247000	2588.15	2.81	
NMDC Ltd.	959254	1080.12	1.17	
Non - Ferrous Metals				
National Aluminium Co. Ltd.	9748	4.43	0.00	1.54

@ Reverse Repo : 2.75%, 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 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	1,620,000
Total value as on 31-Oct-2019 (Rs)	122,894	376,624	706,527	1,168,555	2,036,033	3,641,292
Returns	4.51%	2.96%	6.47%	9.28%	10.20%	11.26%
Total value of B: Nifty Dividend Opportunities 50 TRI	123,813	397,973	747,206	1,238,484	2,121,505	3,590,503
B:Nifty Dividend Opportunities 50 TRI Returns	5.95%	6.63%	8.71%	10.90%	10.97%	11.07%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	3,642,468
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.27%

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 TRI values from 18.05.2006 to 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019 and Nifty Dividend Opportunities 50 TRI values since 11.02.2019)

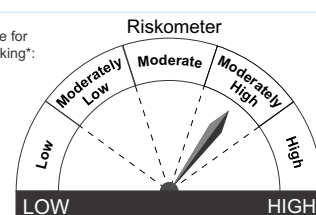
Sector Allocation - Total Assets

CALL,CASH AND OTHER CURRENT ASSET(INCLUDING MARGIN)	3.05%
NON - FERROUS METALS	0.00%
RETAILING	0.58%
HARDWARE	0.82%
SEMICONDUCTORS	0.93%
OIL	1.16%
TEXTILES - COTTON	1.34%
CONSUMER DURABLES	1.48%
REAL ESTATE INVESTMENT TRUSTS	1.97%
TEXTILE PRODUCTS	1.99%
CHEMICALS	3.29%
PETROLEUM PRODUCTS	3.33%
INDUSTRIAL PRODUCTS	3.41%
MINERALS/MINING	3.98%
BANKS	4.01%
AUTO	4.25%
INDUSTRIAL CAPITAL GOODS	4.58%
CEMENT	4.98%
CONSUMER NON DURABLES	5.01%
FINANCE	5.18%
TRANSPORTATION	5.29%
AUTO ANCILLARIES	5.62%
GAS	6.76%
PHARMACEUTICALS	7.05%
SOFTWARE	7.47%
POWER	12.46%

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 October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Mid Cap Fund

SCHEME CHARACTERISTICS

Min 65% Mid Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 1, 1993

FUND MANAGER(S)

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

BENCHMARK

Nifty Midcap 150

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 959.2065
Dividend Plan	₹ 55.2702
Direct - Growth Plan	₹ 1028.9076
Direct - Dividend Plan	₹ 60.9986

FUND SIZE (AUM)

Month End	₹ 7510.28 crores
Monthly Average	₹ 7216.60 crores
Outstanding exposure in derivative instruments	₹ 45.27 crores
Outstanding derivative exposure	0.60%

TURNOVER

Portfolio Turnover	17.44%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.08%
Beta	0.72
Sharpe Ratio*	0.05

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

EXPENSE RATIO* : 1.84%

EXPENSE RATIO* (DIRECT) : 0.99%

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	% of Assets Derivatives
Auto				
Ashok Leyland Ltd.	17234302	13227.33	1.76	
TVS Motor Company Ltd.	2577385	12542.84	1.67	0.60
Tata Motors Ltd. DVR	6934152	5668.67	0.75	
Auto Ancillaries				
WABCO India Ltd.	281404	17462.38	2.33	
Apollo Tyres Ltd.	6794904	12930.70	1.72	
Balkrishna Industries Ltd.	876836	7757.37	1.03	
Sundram Fasteners Ltd.	81109	396.83	0.05	
Banks				
HDFC Bank Ltd.*	2098530	25819.26	3.44	
Kotak Mahindra Bank Ltd.*	1350892	21269.79	2.83	
City Union Bank Ltd.*	9688196	20529.29	2.73	
RBL Bank Ltd.	4634341	14371.09	1.91	
Karur Vysya Bank Ltd.	12530441	6872.95	0.92	
Yes Bank Ltd.	4899451	3449.21	0.46	
Cement				
The Ramco Cements Ltd.*	2744401	21538.06	2.87	
J.K. Cement Ltd.	1192476	13320.55	1.77	
Chemicals				
Tata Chemicals Ltd.*	2956964	18534.25	2.47	
Aarti Industries Ltd.	1283419	11249.17	1.50	
Arti Surfactants Ltd. #	50107	178.69	0.02	
Construction				
Oberoi Realty Ltd.	2706125	13717.35	1.83	
Kajaria Ceramics Ltd.	1743720	9735.19	1.30	
Phoenix Mills Ltd.	587004	4226.43	0.56	
Consumer Durables				
Voltas Ltd.*	2814830	19943.07	2.66	
Crompton Greaves Consumer Electricals Ltd.	6026546	15000.07	2.00	
Consumer Non Durables				
Kansai Nerolac Paints Ltd.*	4445770	24691.81	3.29	
GlaxoSmithkline Consumer Healthcare Ltd.	145389	13401.23	1.78	
Emami Ltd.	3695000	12088.19	1.61	
Fertilisers				
Coromandel International Ltd.	2936685	13961.00	1.86	
Finance				
Cholamandalam Financial Holdings Ltd.	3121672	14241.07	1.90	
Sundaram Finance Ltd.	794058	12794.26	1.70	
Equitas Holdings Ltd.	11253507	10505.15	1.40	
PNB Housing Finance Ltd.	1930986	10356.84	1.38	
LIC Housing Finance Ltd.	2128752	8778.97	1.17	
Sundaram Finance Holdings Ltd.	376519	259.80	0.03	
Gas				
Gujarat State Petronet Ltd.	6772160	14170.74	1.89	
Petronet LNG Ltd.	4867738	13941.20	1.86	

@ Reverse Repo : 6.15%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.45%

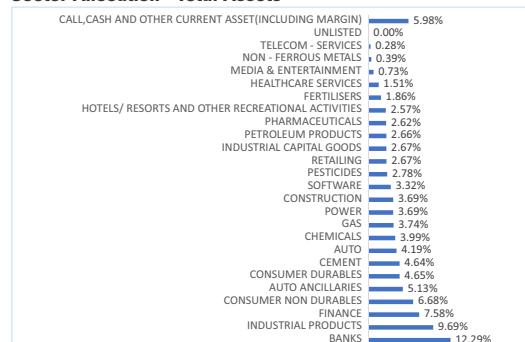
SIP - If you had invested ₹ 10000 every month in FIPF (Regular Plan)

	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	3,110,000
Total value as on 31-Oct-2019 (Rs)	124,802	379,594	722,886	1,374,706	2,690,161	80,321,641
Returns	7.51%	3.47%	7.39%	13.83%	15.42%	20.46%
Total value of B: Nifty Midcap 150 TRI ^ ^	122,282	360,769	692,495	1,242,248	2,202,823	27,555,096
B:Nifty Midcap 150 TRI ^ ^ Returns	3.55%	0.14%	5.68%	10.99%	11.68%	14.21%
Total value of Nifty 50* TRI	128,635	426,127	792,153	1,282,524	2,179,552	22,785,680
Nifty 50* TRI	13.62%	11.27%	11.06%	11.88%	11.48%	13.08%

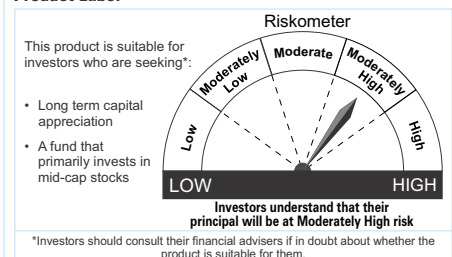
† Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy,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

^ ^ The Index is adjusted for the period December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (^ ^ Nifty 500 PRI values from 01.12.1993 to 26.11.1998, Nifty 500 TRI values from 26.11.1998 to May 20, 2013, Nifty Midcap 100 TRI values from May 20, 2013 to June 4, 2018 and Nifty Midcap 150 TRI values since June 4, 2018, * Nifty 50 PRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Sector Allocation - Total Assets



Product Label



Franklin India Smaller Companies Fund

FISCF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Small Cap Fund

SCHEME CHARACTERISTICS

Min 65% Small Caps

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

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

BENCHMARK

Nifty Smallcap 250

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 49.6668
Dividend Plan	₹ 22.4776
Direct - Growth Plan	₹ 53.5671
Direct - Dividend Plan	₹ 24.8010

FUND SIZE (AUM)

Month End ₹ 7030.82 crores

Monthly Average ₹ 6872.87 crores

Outstanding exposure in derivative instruments ₹ 56.14 crores

Outstanding derivative exposure 0.80%

TURNOVER

Portfolio Turnover 12.84%

VOLATILITY MEASURES (3 YEARS)

Standard Deviation 4.44%

Beta 0.70

Sharpe Ratio* -0.29

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

EXPENSE RATIO* : 1.84%

EXPENSE RATIO* (DIRECT) : 0.95%

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	% of Assets Derivatives
Auto				
Tata Motors Ltd. DVR	4933939	4033.50	0.57	
Auto Ancillaries				
Tube Investments of India Ltd.	1000000	3984.00	0.57	
Banco Products (India) Ltd.	1918887	2236.46	0.32	
Banks				
HDFC Bank Ltd.*	2767306	34047.55	4.84	
DCB Bank Ltd.	6749096	12158.50	1.73	
Axis Bank Ltd.	1451248	10686.26	1.52	
Kotak Mahindra Bank Ltd.	673158	10598.87	1.51	
City Union Bank Ltd.	4731960	10027.02	1.43	
Karur Vysya Bank Ltd.	15898917	8720.56	1.24	
Yes Bank Ltd.	3412332	2402.28	0.34	
Cement				
JK Lakshmi Cement Ltd.	2345030	6801.76	0.97	
Sanghi Industries Ltd.	8639643	3978.56	0.57	
Chemicals				
Deepak Nitrite Ltd.*	5685489	19398.89	2.76	
Atul Ltd.*	385642	16564.29	2.36	
GHCL Ltd.	3536227	7650.63	1.09	
Himadri Speciality Chemical Ltd.	8939564	6740.43	0.96	
Commercial Services				
NESCO Ltd.*	2824663	15688.18	2.23	
Teamlease Services Ltd.	358284	10553.79	1.50	
Construction				
Brigade Enterprises Ltd.*	9601987	19804.10	2.82	
Sobha Ltd.	2829248	11983.28	1.70	
Kajaria Ceramics Ltd.	1980000	11054.34	1.57	
Cera Sanitaryware Ltd	387398	10398.34	1.48	
Ahluwalia Contracts (India) Ltd.	3223420	9768.57	1.39	
KNR Constructions Ltd.	2805627	6495.03	0.92	
Consolidated Construction Consortium Ltd.	2334565	10.51	0.00	
Construction Project				
Ashoka Buildcon Ltd.	6313159	6496.24	0.92	
Techno Electric & Engineering Company Ltd.	1993014	5373.17	0.76	
Consumer Durables				
Voltas Ltd.*	2521141	17862.28	2.54	
Blue Star Ltd.	1198491	10089.50	1.44	
V.I.P. Industries Ltd.	1860158	8782.74	1.25	
Khadim India Ltd.	501541	1264.89	0.18	
Consumer Non Durables				
Jyothy Labs Ltd.*	9863765	17276.38	2.46	
CCL Products (I) Ltd.	4066550	8417.76	1.20	
Berger Paints India Ltd.	1120358	5903.73	0.84	0.80
Ferrous Metals				
Tata Steel Ltd.	1852195	7048.53	1.00	
Shankara Building Products Ltd.	970012	3332.96	0.47	
Pennar Industries Ltd.	8689354	2333.09	0.33	
Finance				
Repco Home Finance Ltd.	3615705	10530.74	1.50	
Equitas Holdings Ltd.	9772603	9122.72	1.30	
Motilal Oswal Financial Services Ltd.	1324301	8223.25	1.17	
CARE Ratings Ltd.	1054044	5593.81	0.80	
LIC Housing Finance Ltd.	1324002	5460.18	0.78	
Healthcare Services				
Dr. Lal Path Labs Ltd.	972167	14946.58	2.13	
Healthcare Global Enterprises Ltd.	2979897	3540.12	0.50	
Hotels/ Resorts And Other Recreational Activities				
Lemon Tree Hotels Ltd.	22803405	13932.88	1.98	

Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets	% of Assets Derivatives
Industrial Capital Goods				
Lakshmi Machine Works Ltd.	136518	4877.45	0.69	
Triveni Turbine Ltd.	1930249	1945.69	0.28	
Industrial Products				
Finolex Cables Ltd.*	4112021	15761.38	2.24	
Finolex Industries Ltd.	1641126	9932.92	1.41	
Carborundum Universal Ltd.	2742883	8795.05	1.25	
Schaeffler India Ltd.	190105	8171.95	1.16	
Polycab India Ltd.	941154	8051.57	1.15	
M M Forgings Ltd.	1196703	4820.32	0.69	
Ramkrishna Forgings Ltd.	1349476	3952.62	0.56	
Media & Entertainment				
Navneet Education Ltd.	10968971	11204.80	1.59	
TV Today Network Ltd.	2310543	7386.81	1.05	
Music Broadcast Ltd.	19537175	6017.45	0.86	
HT Media Ltd.	11046869	2021.58	0.29	
Jagran Prakashan Ltd.	3330705	1876.85	0.27	
Entertainment Network India Ltd.	216073	569.24	0.08	
Digicontent Ltd.	1694559	81.34	0.01	
Minerals/Mining				
Gujarat Mineral Development Corporation Ltd.	9028098	5728.33	0.81	
Pesticides				
Rallis India Ltd.	4183258	7025.78	1.00	
Petroleum Products				
Hindustan Petroleum Corporation Ltd.*	6289744	20457.39	2.91	
Gulf Oil Lubricants India Ltd.	1497004	13179.62	1.87	
Pharmaceuticals				
J.B. Chemicals & Pharmaceuticals Ltd.	3967822	13536.22	1.93	
Eris Lifesciences Ltd.	2004654	8683.16	1.24	
Retailing				
Arvind Fashions Ltd.	224349	1017.87	0.14	
Software				
Cyient Ltd.	3303552	13437.20	1.91	
Infosys Ltd.	1901404	13036.03	1.85	
eClerx Services Ltd.	1410319	6371.12	0.91	
Telecom - Services				
Vodafone Idea Ltd.	57427461	2239.67	0.32	
Textile Products				
K.P.R. Mill Ltd.	1690957	10989.53	1.56	
Himatsingka Seide Ltd.	4031266	6210.17	0.88	
Textiles - Cotton				
Vardhman Textiles Ltd.*	1655675	14963.16	2.13	
Total Equity Holdings		653659.50	92.97	0.80

Total Holdings	653,659.50	92.97
Margin on Derivatives	1,917.46	0.27
Call,cash and other current asset	47,505.24	6.76
Total Asset	703,082.20	100.00

* Top 10 holdings

@ Reverse Repo : 6.69%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.07%

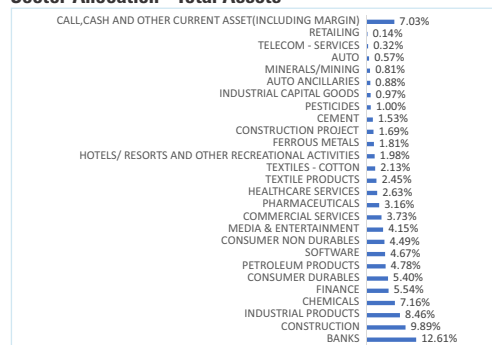
SIP - If you had invested ₹ 10000 every month in FISCF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,060,000
Total value as on 31-Oct-2019 (Rs)	116,269	334,041	636,925	1,266,788	2,074,029
Returns	-5.72%	-4.80%	2.36%	11.54%	14.69%
Total value of B: Nifty Smallcap 250 TRI ^ ^	115,225	316,717	594,404	1,051,143	1,528,570
B:Nifty Smallcap 250 TRI ^ ^ Returns	-7.30%	-8.15%	-0.37%	6.31%	8.08%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	1,828,095
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.97%

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

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

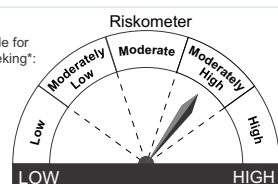
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Moderately High risk

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

Franklin Build India Fund

FBIF

As on October 31, 2019

TYPE OF SCHEME

An open ended equity scheme following Infrastructure theme

SCHEME CATEGORY

Thematic - Infrastructure

SCHEME CHARACTERISTICS

Min 80% Equity in Infrastructure theme

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 4, 2009

FUND MANAGER(S)

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

BENCHMARK

S&P BSE India Infrastructure Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 41.4741
Dividend Plan	₹ 21.5559
Direct - Growth Plan	₹ 44.9404
Direct - Dividend Plan	₹ 23.9112

FUND SIZE (AUM)

Month End	₹ 1259.88 crores
Monthly Average	₹ 1206.93 crores

TURNOVER

Portfolio Turnover	30.58%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.78%
Beta	0.81
Sharpe Ratio*	0.14

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

EXPENSE RATIO[#] : 2.22%

EXPENSE RATIO[#] (DIRECT) : 1.13%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd. DVR	2200000	1798.50	1.43
Banks			
ICICI Bank Ltd.*	2700000	12502.35	9.92
State Bank of India*	3700000	11558.80	9.17
HDFC Bank Ltd.*	550000	6766.93	5.37
Axis Bank Ltd.*	800000	5890.80	4.68
Punjab National Bank	1100000	718.85	0.57
Cement			
UltraTech Cement Ltd.*	110000	4557.52	3.62
ACC Ltd.	250000	3920.13	3.11
JK Lakshmi Cement Ltd.	825000	2392.91	1.90
Construction			
Sobha Ltd.	611409	2589.62	2.06
Puravankara Ltd.	2000000	1307.00	1.04
ITD Cementation India Ltd.	2100000	1209.60	0.96
Somany Ceramics Ltd.	550000	1032.63	0.82
Finance			
Mahindra & Mahindra Financial Services Ltd.	600000	2118.00	1.68
The New India Assurance Company Ltd.	600000	1006.80	0.80
Gas			
Petronet LNG Ltd.	1473024	4218.74	3.35
GAIL (India) Ltd.	2300000	3159.05	2.51
Industrial Products			
KEI Industries Ltd.*	844665	4987.32	3.96
Finolex Cables Ltd.	500000	1916.50	1.52
NRB Bearings Ltd.	1600000	1744.80	1.38
Schaeffler India Ltd.	35000	1504.53	1.19
M M Forgings Ltd.	250000	1007.00	0.80
Media & Entertainment			
Hindustan Media Vent Ltd.	400000	297.60	0.24
Non - Ferrous Metals			
National Aluminium Co. Ltd.	3500000	1589.00	1.26
Hindalco Industries Ltd.	700000	1315.30	1.04

@ Reverse Repo : 6.16%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.36%

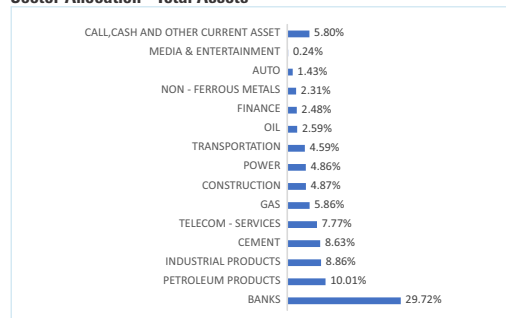
SIP - If you had invested ₹ 10000 every month in FBIF (Regular Plan)

	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	1,220,000
Total value as on 31-Oct-2019 (Rs)	124,040	385,759	731,866	1,414,093	2,715,531	2,796,392
Returns	6.31%	4.54%	7.88%	14.62%	15.59%	15.56%
Total value of B: S&P BSE India Infrastructure Index TRI ^ ^	116,546	345,675	635,674	1,047,382	1,775,933	1,820,395
B:S&P BSE India Infrastructure Index TRI ^ ^ Returns	-5.29%	-2.62%	2.28%	6.21%	7.61%	7.63%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	2,234,746
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.44%

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

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

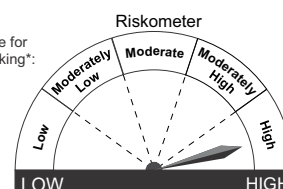
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at High risk

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



**FRANKLIN
TEMPLETON**

Franklin India Opportunities Fund

FIOF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended equity scheme following special situations theme

SCHEME CATEGORY

Thematic - Special Situations

SCHEME CHARACTERISTICS

Min 80% Equity in Special Situations theme

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

February 21, 2000

FUND MANAGER(S)

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

BENCHMARK

Nifty 500

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 73.1271
Dividend Plan	₹ 18.5776
Direct - Growth Plan	₹ 76.4167
Direct - Dividend Plan	₹ 19.6139

FUND SIZE (AUM)

Month End	₹ 581.66 crores
Monthly Average	₹ 566.34 crores

TURNOVER

Portfolio Turnover	8.98%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.07%
Beta	0.97
Sharpe Ratio*	0.01

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

EXPENSE RATIO* : 2.50%
EXPENSE RATIO* (DIRECT) : 1.73%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



**FRANKLIN
TEMPLETON**

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.*	343240	2081.58	3.58
Tata Motors Ltd.	484457	860.88	1.48
Auto Ancillaries			
WABCO India Ltd.	27179	1686.58	2.90
Banks			
HDFC Bank Ltd.*	602786	7416.38	12.75
Axis Bank Ltd.*	485782	3577.06	6.15
Kotak Mahindra Bank Ltd.*	197693	3112.68	5.35
ICICI Bank Ltd.*	528372	2446.63	4.21
Yes Bank Ltd.	631101	444.30	0.76
Cement			
Grasim Industries Ltd.*	411721	3165.11	5.44
J.K. Cement Ltd.	121898	1361.66	2.34
Construction Project			
Larsen & Toubro Ltd.	116490	1715.96	2.95
Ashoka Buildcon Ltd.	1262673	1299.29	2.23
Consumer Non Durables			
Asian Paints Ltd.	101394	1834.83	3.15
GlaxoSmithkline Consumer Healthcare Ltd.	7836	722.28	1.24
Ferrous Metals			
Tata Steel Ltd.	278178	1058.61	1.82
Finance			
Equitas Holdings Ltd.	1247117	1164.18	2.00
Repco Home Finance Ltd.	248911	724.95	1.25
Sundaram Finance Holdings Ltd.	593597	409.58	0.70
Kalyani Invest Co Ltd.	12795	217.46	0.37
Petroleum Products			
Bharat Petroleum Corporation Ltd.*	397644	2093.99	3.60
Hindustan Petroleum Corporation Ltd.	551423	1793.50	3.08
Indian Oil Corporation Ltd.	752083	1104.06	1.90
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.*	98278	2735.27	4.70
Cadila Healthcare Ltd.	387005	974.29	1.68
Power			
CESC Ltd.	183307	1463.34	2.52
Torrent Power Ltd.	244622	685.31	1.18
Retailing			
Arvind Fashions Ltd.	32642	148.10	0.25

@ Reverse Repo : 5.93%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.20%

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

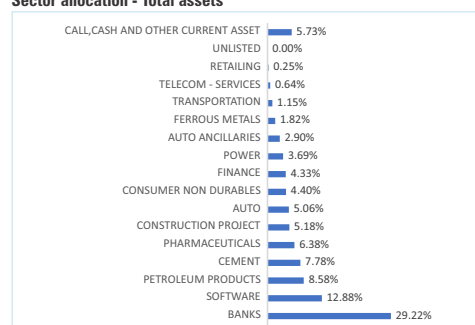
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,360,000
Total value as on 31-Oct-2019 (Rs)	123,497	376,901	689,829	1,202,496	2,087,859	11,406,911
Returns	5.45%	3.00%	5.52%	10.08%	10.67%	14.15%
Total value of B: Nifty 500 TRI ^ ^	126,808	406,081	761,394	1,261,224	2,159,618	9,324,735
B:Nifty 500 TRI ^ ^ Returns	10.69%	7.98%	9.47%	11.41%	11.31%	12.47%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	11,652,795
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.33%

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

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

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

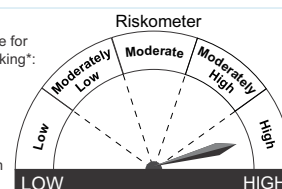
Sector allocation - Total assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at High risk

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

Franklin India Technology Fund

FITF

As on October 31, 2019

TYPE OF SCHEME

An open ended equity scheme following Technology theme

SCHEME CATEGORY

Thematic - Technology

SCHEME CHARACTERISTICS

Min 80% Equity in technology theme

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

August 22, 1998

FUND MANAGER(S)

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

BENCHMARK

S&P BSE Teck

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 157.3374
Dividend Plan	₹ 24.9224
Direct - Growth Plan	₹ 163.6634
Direct - Dividend Plan	₹ 26.0472

FUND SIZE(AUM)

Month End	₹ 241.18 crores
Monthly Average	₹ 239.68 crores

TURNOVER

Portfolio Turnover	15.77%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	3.29%
Beta	0.65
Sharpe Ratio*	0.63

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

EXPENSE RATIO* : 2.48%

EXPENSE RATIO* (DIRECT) : 1.62%

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	612.01	2.54
Samsung Electronics Co. Ltd. (South Korea)	17000	520.67	2.16
Sunny Optical Technology Group Co. Ltd. (Hong Kong)	33000	379.11	1.57
Nvidia Corp (USA)	2000	285.45	1.18
Media & Entertainment			
Jagran Prakashan Ltd.	464787	261.91	1.09
Music Broadcast Ltd.	343415	105.77	0.44
Software			
Infosys Ltd.*	818937	5614.63	23.28
HCL Technologies Ltd.*	213636	2484.05	10.30
Tech Mahindra Ltd.*	293797	2171.16	9.00
Tata Consultancy Services Ltd.*	73819	1675.43	6.95
Cognizant Technology Solutions Corp., A (USA)*	35000	1514.36	6.28
Info Edge (India) Ltd.*	55000	1412.95	5.86
Cyient Ltd.*	210143	854.76	3.54
Larsen & Toubro Infotech Ltd.	30056	517.52	2.15

@ Reverse Repo : 2.77%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : -0.21%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Twitter Inc. (USA)	19000	404.30	1.68
eClerx Services Ltd.	72108	325.75	1.35
Telecom - Equipment & Accessories			
Qualcomm Inc. (USA)	6000	342.67	1.42
Telecom - Services			
Bharti Airtel Ltd.*	416350	1558.19	6.46
Vodafone Idea Ltd.	4779197	186.39	0.77
Unlisted			
Brillio Technologies Pvt. Ltd.	970000	0.10	0.00
Total Equity Holdings		21227.18	88.01
Mutual Fund Units			
FTIF-Franklin Technology Fund, Class J*	102868.481	2274.36	9.43
Total Mutual Fund Units		2274.36	9.43
Total Holdings		23,501.54	97.44
Call, cash and other current asset		616.66	2.56
Total Asset		24,118.20	100.00

* Top 10 holdings

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

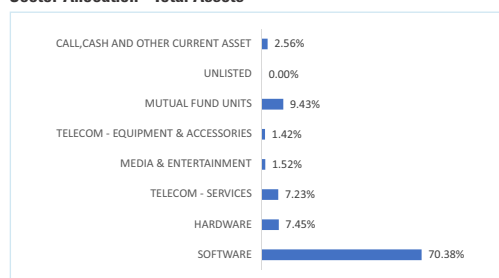
	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,550,000
Total value as on 31-Oct-2019 (Rs)	119,227	414,297	745,160	1,219,450	2,164,645	13,714,358
Returns	-1.19%	9.34%	8.60%	10.47%	11.35%	13.85%
Total value of B: S&P BSE TECK® TRI	120,256	422,833	737,763	1,214,106	2,220,759	NA
B:S&P BSE TECK® TRI Returns	0.40%	10.74%	8.20%	10.35%	11.83%	NA
Total value of AB: Nifty 50* TRI	128,635	426,127	792,153	1,282,524	2,179,552	14,463,053
AB: Nifty 50* TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.25%

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 TRI values from 22.08.1998 to 30.06.1999 to and TRI values since 30.06.1999)

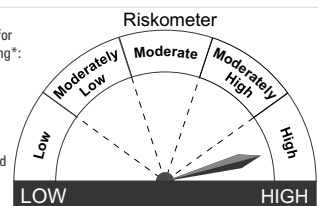
Sector Allocation - Total Assets



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at High risk

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

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



**FRANKLIN
TEMPLETON**

Franklin India Feeder - Franklin U.S. Opportunities Fund

FIF-FUSOF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Overseas - U.S.

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

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

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 OCTOBER 31, 2019

Growth Plan	₹ 32.3905
Dividend Plan	₹ 32.3905
Direct - Growth Plan	₹ 34.5978
Direct - Dividend Plan	₹ 34.5978

FUND SIZE (AUM)

Month End	₹ 1004.55 crores
Monthly Average	₹ 978.80 crores

PLANS

Growth and Dividend (with payout and reinvestment option)

EXPENSE RATIO*	: 1.60%
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 redeemed/switched-out within three years of allotment

Different plans have a different expense structure

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

PORTFOLIO

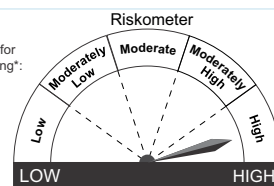
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin U.S. Opportunities Fund, Class I (ACC)	2957359	100282.90	99.83
Total Holdings			
Call, cash and other current asset		172.14	0.17
Total Asset		100,455.04	100.00

@ Reverse Repo : 1.13%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.96%

Product Label

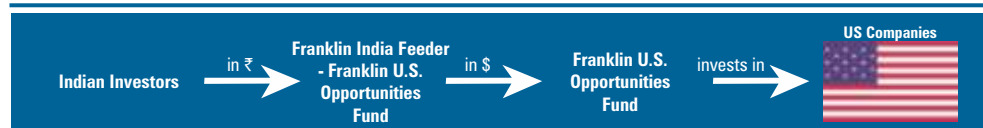
This product is suitable for investors who are seeking*:

- 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	930,000
Total value as on 31-Oct-2019 (Rs)	128,594	449,866	839,753	1,367,569	1,635,953
Returns	13.56%	15.03%	13.42%	13.68%	14.23%
Total value of B: Russell 3000 Growth Index	132,722	475,074	929,419	1,582,669	1,922,865
B: Russell 3000 Growth Index Returns	20.25%	18.88%	17.55%	17.78%	18.27%

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- A (acc) USD (data as on 30 Sept, 2019)

(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
AMAZON.COM INC	7.29	Information Technology	38.68 / 36.33
MICROSOFT CORP	5.85	Health Care	15.71 / 15.08
MASTERCARD INC	5.48	Industrials	12.46 / 10.59
VISA INC	4.16	Consumer Discretionary	11.16 / 14.30
ALPHABET INC	3.14	Communication Services	7.14 / 10.84
SBA COMMUNICATIONS CORP	3.01	Financials	6.54 / 3.34
SERVICENOW INC	2.76	Real Estate	4.14 / 2.73
APPLE INC	2.63	Consumer Staples	3.34 / 4.83
COSTAR GROUP INC	2.61	Energy	0.67 / 0.30
ADOBE INC	2.14	Others	0.47 / 1.68
		Cash & Cash Equivalents	-0.31 / 0.00

Franklin U.S. Opportunities Fund

Russell 3000® Growth Index

Disclaimer:

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

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

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



FRANKLIN
TEMPLETON

Franklin India Feeder - Franklin European Growth Fund

FIF-FEGF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Overseas - Europe

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin European Growth Fund, an overseas equity fund which primarily invests in securities of issuers incorporated or having their principal business in European countries. However, there is no assurance or guarantee that the objective of the scheme will be achieved.

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 OCTOBER 31, 2019

Growth Plan	₹ 9.1997
Dividend Plan	₹ 9.1997
Direct - Growth Plan	₹ 9.8595
Direct - Dividend Plan	₹ 9.8595

FUND SIZE (AUM)

Month End	₹ 18.83 crores
Monthly Average	₹ 18.86 crores

PLANS

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

EXPENSE RATIO* : 1.38%

EXPENSE RATIO* (DIRECT) : 0.48%

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

₹ 5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

MINIMUM APPLICATION AMOUNT

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

LOAD STRUCTURE

Entry Load Nil

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

Different plans have a different expense structure

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



**FRANKLIN
TEMPLETON**

PORTFOLIO

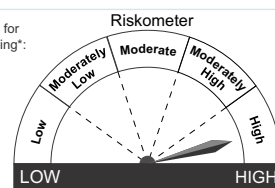
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin European Growth Fund, Class I (ACC)	78075	1875.44	99.58
Total Holdings			
Call, cash and other current asset		7.94	0.42
Total Asset		1,883.37	100.00

@ Reverse Repo : 2.29%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : -1.87%

Product Label

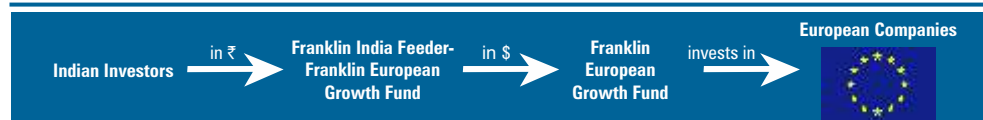
This product is suitable for investors who are seeking*:

- 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	660,000
Total value as on 31-Oct-2019 (Rs)	119,233	345,820	596,733	653,424
Returns	-1.18%	-2.59%	-0.21%	-0.36%
Total value of B: MSCI Europe Index	129,953	411,928	740,914	821,877
B: MSCI Europe Index Returns	15.73%	8.95%	8.37%	7.90%

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

Franklin European Growth Fund (data as on 30 Sept, 2019) (This is the Underlying Fund, not available for direct subscription in India)

Top Ten Holdings (% of Total)

Issuer Name	% of Total
GEA GROUP AG	5.11
CORTICEIRA AMORIM SGPS SA	4.40
EBRO FOODS SA	4.36
LANDIS+GYR GROUP AG	4.14
COATS GROUP PLC	4.13
ATEA ASA	4.10
TECHNOGYM SPA	4.09
ASHMORE GROUP PLC	4.06
FRENI BREMBO SPA	3.99
AVAST PLC	3.89

Market Capitalisation Breakdown in EUR	% of Equity
<2.0 Billion	29.73
2.0-5.0 Billion	60.81
5.0-10.0 Billion	9.46

Composition of Fund

Geographic	% of Total	Sector	% of Total
Germany	16.69 / 13.60	Consumer Discretionary	30.16 / 9.81
United Kingdom	15.92 / 26.05	Industrials	21.31 / 13.44
Spain	15.34 / 4.63	Information Technology	12.12 / 5.78
Italy	11.70 / 3.73	Financials	9.42 / 17.65
Norway	6.70 / 1.04	Consumer Staples	8.49 / 14.92
Portugal	4.40 / 0.25	Materials	6.87 / 7.14
Switzerland	4.14 / 14.99	Energy	4.34 / 7.19
Austria	3.62 / 0.35	Communication Services	3.17 / 4.70
Sweden	3.53 / 4.08	Health Care	0.00 / 13.51
Others	13.84 / 31.27	Others	0.00 / 5.85
Cash & Cash Equivalents	4.11 / 0.00	Cash & Cash Equivalents	4.11 / 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. 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 October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Thematic - Asian Equity

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

January 16, 2008

FUND MANAGER(S)

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

BENCHMARK

MSCI Asia (ex-Japan) Standard Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 22.7795
Dividend Plan	₹ 13.4212
Direct - Growth Plan	₹ 23.7891
Direct - Dividend Plan	₹ 14.0656

FUND SIZE (AUM)

Month End	₹ 125.88 crores
Monthly Average	₹ 123.02 crores

TURNOVER

Portfolio Turnover	10.73%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.00%
Beta	0.99
Sharpe Ratio*	0.28

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

EXPENSE RATIO* : 2.56%

EXPENSE RATIO* (DIRECT) : 1.90%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Tata Motors Ltd.	54279	96.45	0.77
Banks			
HDFC Bank Ltd.*	49254	606.00	4.81
Bank Central Asia Tbk Pt (Indonesia)*	195429	310.88	2.47
BDO Unibank Inc. (Philippines)	131360	284.05	2.26
DBS Group Holdings Ltd. (Singapore)	17142	232.51	1.85
China Merchants Bank Co Ltd (Hong Kong)	67000	227.64	1.81
Kotak Mahindra Bank Ltd.	8892	140.00	1.11
Shinhan Financial Group Co. Ltd. (South Korea)	5267	136.03	1.08
Cement			
The Siam Cement Pcl, Fgn. (Thailand)	23512	202.97	1.61
Semen Indonesia (Persero) Tbk PT (Indonesia)	244200	156.25	1.24
Indocement Tunggal Prakarsa Tbk Pt (Indonesia)	125600	127.06	1.01
Construction			
Oberoi Realty Ltd.	27999	141.93	1.13
China Resources Land Ltd (Hong Kong)	10000	30.31	0.24
Consumer Durables			
Largan Precision Co. Ltd. (Taiwan)	1000	104.14	0.83
Consumer Non Durables			
Universal Robina Corp. (Philippines)	87300	184.02	1.46
Kweichow Moutai Co. Ltd., A (China)	1500	178.42	1.42
China Mengniu Dairy Co. Ltd. (Hong Kong)	53000	150.54	1.20
Samsonite International Sa (Hong Kong)	101700	148.72	1.18
Tata Global Beverages Ltd.	30332	96.15	0.76
Health & Happiness H&H International Holdings Ltd. (Hong Kong)	16000	45.08	0.36
Diversified Consumer Service			
New Oriental Education & Technology Group Inc., (ADR)*	3660	318.69	2.53
Finance			
AIA Group Ltd. (Hong Kong)*	132124	939.10	7.46
Ping An Insurance (Group) Co. Of China Ltd., H (Hong Kong)*	80310	660.32	5.25
Motilal Oswal Financial Services Ltd.	15620	96.99	0.77
Hardware			
Taiwan Semiconductor Manufacturing Co. Ltd. (Taiwan)*	146714	1020.34	8.11

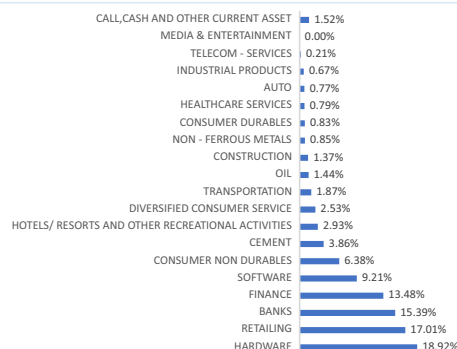
@ Reverse Repo : 1.79%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.27%

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

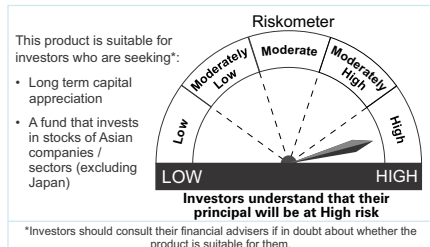
	1 year	3 years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,420,000
Total value as on 31-Oct-2019 (Rs)	128,307	397,806	740,262	1,127,969	1,885,919	2,492,548
Returns	13.09%	6.60%	8.34%	8.29%	8.75%	9.10%
Total value of B: MSCI Asia (ex-Japan) TRI	125,757	400,384	752,617	1,154,187	2,011,623	2,758,199
B:MSCI Asia (ex-Japan) TRI Returns	9.01%	7.03%	9.00%	8.93%	9.97%	10.68%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	2,937,572
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.66%

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

Sector Allocation - Total Assets



Product Label



Franklin India Index Fund - NSE NIFTY Plan

FIIF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended scheme replicating/ tracking Nifty 50 Index

SCHEME CATEGORY

Index - Nifty

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

August 4, 2000

FUND MANAGER(S)

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

BENCHMARK

Nifty 50

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 94.1239
Dividend Plan	₹ 94.1239
Direct - Growth Plan	₹ 96.5949
Direct - Dividend Plan	₹ 96.5949

FUND SIZE (AUM)

Month End	₹ 289.31 crores
Monthly Average	₹ 278.77 crores

EXPENSE RATIO[#] : 1.06%

EXPENSE RATIO[#] (DIRECT) : 0.53%

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.

TRACKING ERROR (for 3 year period) :

0.25%

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)
1% (if redeemed/switched-out within 30 days from date of allotment)

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
HDFC Bank Ltd.*	250354	3080.23	10.65
Reliance Industries Ltd.*	198466	2906.24	10.05
Housing Development Finance Corporation Ltd.*	99727	2126.08	7.35
ICICI Bank Ltd.*	374060	1732.08	5.99
Infosys Ltd.*	216397	1483.62	5.13
Tata Consultancy Services Ltd.*	60916	1382.58	4.78
ITC Ltd.*	497570	1281.99	4.43
Kotak Mahindra Bank Ltd.*	77484	1219.99	4.22
Larsen & Toubro Ltd.*	71588	1054.53	3.64
Hindustan Unilever Ltd.*	41418	900.99	3.11
Axis Bank Ltd.	118373	871.64	3.01
State Bank of India	222498	695.08	2.40
Maruti Suzuki India Ltd.	7705	582.45	2.01
Bajaj Finance Ltd.	13784	555.16	1.92
Asian Paints Ltd.	26138	472.99	1.63
IndusInd Bank Ltd.	31506	413.74	1.43
Bharti Airtel Ltd.	110071	411.94	1.42
HCL Technologies Ltd.	31454	365.73	1.26
Mahindra & Mahindra Ltd.	54129	328.27	1.13
Titan Company Ltd.	24192	322.04	1.11
Nestle India Ltd.	2075	310.15	1.07
NTPC Ltd.	252418	308.96	1.07
Bajaj Finserv Ltd.	3505	285.11	0.99
Sun Pharmaceutical Industries Ltd.	63990	277.33	0.96
Power Grid Corporation of India Ltd.	136494	270.74	0.94
Tech Mahindra Ltd.	36482	269.60	0.93
Oil & Natural Gas Corporation Ltd.	182347	258.39	0.89
UltraTech Cement Ltd.	6050	250.66	0.87
Bajaj Auto Ltd.	7548	245.11	0.85
Bharat Petroleum Corporation Ltd.	46535	245.05	0.85
Wipro Ltd.	86968	225.51	0.78

@ Reverse Repo : 0.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.35%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Britannia Industries Ltd.	6826	222.98	0.77
Coal India Ltd.	103619	215.06	0.74
Indian Oil Corporation Ltd.	141913	208.33	0.72
Hero MotoCorp Ltd.	7525	203.49	0.70
Dr. Reddy's Laboratories Ltd.	7029	195.63	0.68
UPL Ltd.	31893	190.23	0.66
Tata Motors Ltd.	103791	184.44	0.64
Eicher Motors Ltd.	805	181.43	0.63
Adani Ports and Special Economic Zone Ltd.	44934	177.85	0.61
Grasim Industries Ltd.	22876	175.86	0.61
Tata Steel Ltd.	43759	166.52	0.58
Hindalco Industries Ltd.	84637	159.03	0.55
Vedanta Ltd.	105604	156.66	0.54
GAIL (India) Ltd.	107211	147.25	0.51
Cipla Ltd.	29430	137.39	0.47
JSW Steel Ltd.	58861	134.20	0.46
Bharti Infratel Ltd.	49329	93.58	0.32
Zee Entertainment Enterprises Ltd.	34580	90.12	0.31
Yes Bank Ltd.	108141	76.13	0.26
Total Equity Holdings		28250.16	97.65

Total Holdings	28,250.16	97.65
Call, cash and other current asset	680.64	2.35
Total Asset	28,930.80	100.00

* Top 10 holdings

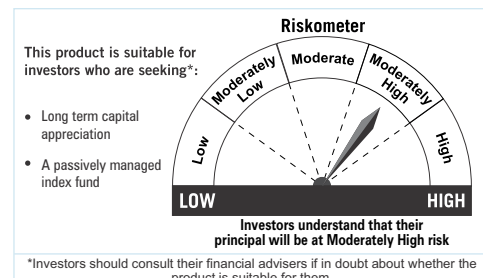
SIP - If you had invested ₹ 10000 every month in FIIF-NSE (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,310,000
Total value as on 31-Oct-2019 (Rs)	127,677	416,779	764,305	1,220,328	2,031,416	9,438,741
Returns	12.08%	9.75%	9.62%	10.49%	10.16%	13.04%
Total value of B: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	11,125,547
B:Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.45%

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

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 October 31, 2019

TYPE OF SCHEME

An open ended debt scheme investing in overnight securities

SCHEME CATEGORY

Overnight Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

May 08, 2019

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

CRISIL Overnight Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 1025.5006
Daily Dividend	₹ 1000.0000
Weekly Dividend	₹ 1000.3810
Direct - Growth Plan	₹ 1025.7678
Direct - Daily Dividend	₹ 1000.0000
Direct - Weekly Dividend	₹ 1000.3837

FUND SIZE (AUM)

Month End	₹ 202.39 crores
Monthly Average	₹ 182.44 crores

MATURITY & YIELD

AVERAGE MATURITY	0.00 years
PORTFOLIO YIELD	4.83%
MODIFIED DURATION	0.00 years
MACAULAY DURATION	0.00 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

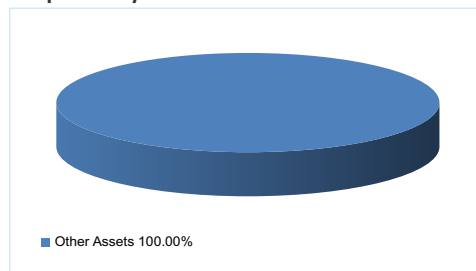
Different plans have a different expense structure

PORTFOLIO

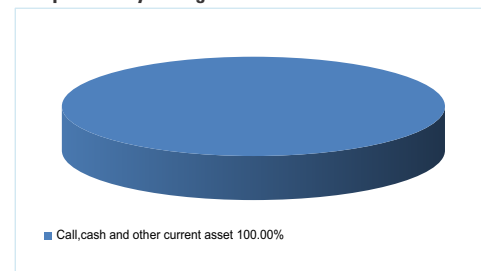
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Call,cash and other current asset		20,238.90	100.00
Total Asset		20,238.90	100.00

@ Reverse Repo : 99.25%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.75%

Composition by Assets



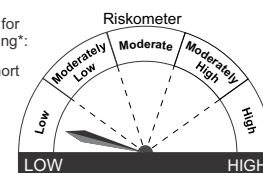
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Low risk

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

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

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

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


**FRANKLIN
TEMPLETON**

Franklin India Liquid Fund

(Erstwhile Franklin India Treasury Management Account)

FILF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An Open-end Liquid scheme

SCHEME CATEGORY

Liquid Fund

SCHEME CHARACTERISTICS

Max Security Level Maturity of 91 days

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

Crisil Liquid Fund Index

FUND SIZE (AUM)

Month End	₹ 11999.25 crores
Monthly Average	₹ 12310.42 crores

MATURITY & YIELD

AVERAGE MATURITY	0.07 Years
PORTFOLIO YIELD	5.84%
MODIFIED DURATION	0.07 Years
MACAULAY DURATION	0.07 Years

EXPENSE RATIO* EXPENSE RATIO* (DIRECT)

FILF-R Plan*	0.86%	FILF SI Plan	0.12%
FILF-I Plan*	0.61%		
FILF SI Plan	0.20%		

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

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

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

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

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

LOAD STRUCTURE

FILF - SI Plan

Entry Load Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

*Sales suspended in Regular Plan & Institutional Plan

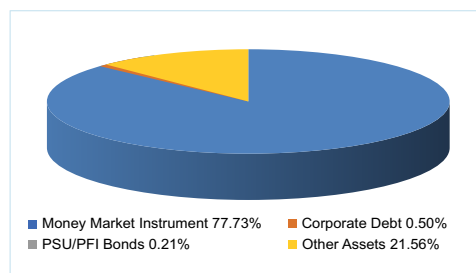
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Vedanta Ltd	CRISIL AA	3499.44	0.29
The Tata Power Company Ltd	ICRA AA-	2502.90	0.21
Total Corporate Debt		6002.34	0.50
REC Ltd	CRISIL AAA	2502.37	0.21
Total PSU/PFI Bonds		2502.37	0.21
L&T Housing Finance Ltd*	CARE A1+	104282.86	8.69
Reliance Retail Ltd*	CARE A1+	96766.11	8.06
Bank Of Baroda*	CRISIL A1+	64895.48	5.41
The Tata Power Company Ltd*	ICRA A1+	54638.14	4.55
Hinduja Leyland Finance Ltd*	CARE A1+	54425.64	4.54
Reliance Jio Infocomm Ltd*	CRISIL A1+	54206.70	4.52
Indian Oil Corporation Ltd*	ICRA A1+	52348.50	4.36
Birla Group Holdings Pvt Ltd*	ICRA A1+	49648.28	4.14
Tata Power Renewable Energy Ltd*	CRISIL A1+	44698.86	3.73
JM Financial Products Ltd*	ICRA A1+	41168.77	3.43
L&T Finance Ltd	CARE A1+	39981.04	3.33
Tata Housing Development Company Ltd	CARE A1+	29879.01	2.49
L&T Infrastructure Finance Company Ltd	ICRA A1+	29864.31	2.49
National Bank For Agriculture And Rural Development	CRISIL A1+	24877.00	2.07
Motilal Oswal Financial Services Ltd.	CRISIL A1+	19916.52	1.66
Tata Cleantech Capital Ltd	ICRA A1+	19825.12	1.65
Adani Ports and Special Economic Zone Ltd.	ICRA A1+	19824.18	1.65
Tata Realty and Infrastructure Ltd	ICRA A1+	15790.88	1.32
Hero Future Energies Pvt Ltd	CRISIL A1+	14877.09	1.24
JM Financial Services Ltd	ICRA A1+	12364.39	1.03
Tata Value Homes Ltd	CARE A1+	9947.90	0.83
Chennai Petroleum Corporation Ltd	ICRA A1+	9936.22	0.83
Indusind Bank Ltd	CRISIL A1+	9921.30	0.83
JM Financial Capital Ltd.	ICRA A1+	9919.02	0.83
Small Industries Development Bank Of India	CRISIL A1+	7480.63	0.62
Axis Bank Ltd	CRISIL A1+	7477.92	0.62
Bharat Heavy Electricals Ltd	CARE A1+	7424.89	0.62

@ Reverse Repo : 21.39%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.17%

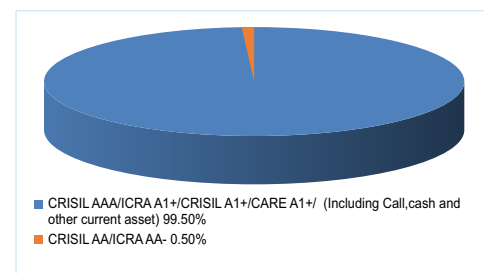
NAV AS OF OCTOBER 31, 2019

FILF - R Plan	FILF - I Plan	FILF Super Institutional Plan	FILF - Super Institutional Plan (Direct)
Growth Option	Growth Option	Growth Option	Growth Plan
₹ 4527.5206	₹ 2939.8505	₹ 2898.8254	₹ 2910.6462
Weekly Option	Weekly Option	Weekly Dividend Option	Weekly Dividend Plan
₹ 1244.9236	₹ 1055.2613	₹ 1021.6718	₹ 1021.9426
Daily Dividend Option	Daily Dividend Option	Daily Dividend	Daily Dividend
₹ 1512.2956	₹ 1000.6505	₹ 1000.7051	₹ 1001.8422

Composition by Assets



Composition by Rating



Product Label

This product is suitable for investors who are seeking:

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

Riskometer

Investors understand that their principal will be at Low risk

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

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

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



FRANKLIN
TEMPLETON

FIUBF

PORTFOLIO

30

Franklin India Low Duration Fund

FILDF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

Low Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 6-12 months

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

February 7, 2000 - Monthly & Quarterly Dividend Plan

July 26, 2010 - Growth Plan

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

CRISIL Short Term Bond Fund Index

NAV AS OF OCTOBER 31, 2019

Monthly Plan	₹ 10.4852
Quarterly Plan	₹ 10.3114
Growth Plan	₹ 22.4357
Direct - Monthly Plan	₹ 10.7965
Direct - Quarterly Plan	₹ 10.6231
Direct - Growth Plan	₹ 22.9295

FUND SIZE (AUM)

Month End	₹ 5703.77 crores
Monthly Average	₹ 5825.85 crores

MATURITY & YIELD

AVERAGE MATURITY	1.18 years
PORTFOLIO YIELD	10.98%
MODIFIED DURATION	0.91 years
MACAULAY DURATION	0.99 years

EXPENSE RATIO*	: 0.88%
EXPENSE RATIO*(DIRECT)	: 0.48%

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

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

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

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

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units)*

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

Different plans have a different expense structure

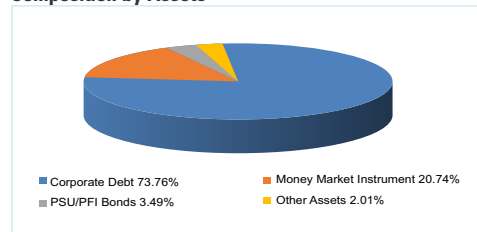
\$For more details, please refer 'Understanding the Factsheet' section (Page 2)

PORTFOLIO

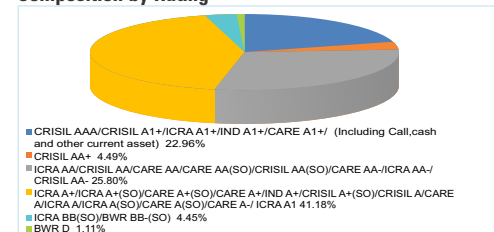
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Piramal Capital & Housing Finance Ltd*	CARE AA	31143.44	5.46
Greenko Clean Energy Projects Pvt Ltd*	CARE A+(SO)	30008.85	5.26
JM Financial Asset Reconstruction Company Ltd*	ICRA AA-	29511.45	5.17
Shriram Transport Finance Company Ltd*	CRISIL AA+	25635.57	4.49
Small Business Fincredit India Pvt Ltd*	ICRA A	24682.08	4.33
Essel Infrastructures Ltd*	BWR BB-(SO)	23436.58	4.11
Renew Power Ltd*	CARE A+	21700.00	3.80
Ess Kay Fincorp Ltd	CRISIL A	19579.46	3.43
Vodafone Idea Ltd	CRISIL A	17473.21	3.06
Renew Solar Power Pvt Ltd	CARE A+(SO)	15385.78	2.70
Sterlite Power Grid Ventures Ltd	IND A+	14542.70	2.55
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	11907.81	2.09
Hero Wind Energy Pvt Ltd	ICRA A+	11803.64	2.07
Vodafone Idea Ltd	CARE A-	11521.90	2.02
Talwandi Sabo Power Ltd	CRISIL AA(SO)	9901.83	1.74
Motilal Oswal Home Finance Ltd	CRISIL AA-	9102.51	1.60
Indostar Capital Finance Ltd	CARE AA-	8528.25	1.50
The Tata Power Company Ltd	CRISIL AA-	8107.40	1.42
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	8076.77	1.42
Tata Motors Ltd	CARE AA-	7678.94	1.35
Incred Financial Services Pvt Ltd	CARE A	7254.02	1.27
Sadbhav Infrastructure Project Ltd	CARE A(SO)	6974.48	1.22
Clix Capital Services Pvt Ltd	CARE AA-	6512.80	1.14
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	6033.29	1.06
S. D. Corporation Pvt Ltd	CARE AA(SO)	5987.21	1.05
JM Financial Credit Solutions Ltd	ICRA AA	5005.01	0.88
Pune Solapur Expressways Pvt. Ltd	ICRA A(SO)	4969.63	0.87
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	4856.00	0.85
Vedanta Ltd	CRISIL AA	4531.65	0.79
India Grid Trust	CRISIL AAA	4072.63	0.71
Piramal Enterprises Ltd	ICRA AA	3499.64	0.61
Nuvoco Vistas Corp Ltd	CRISIL AA	3248.62	0.57
Xander Finance Pvt Ltd	ICRA A+	2967.06	0.52
Five Star Business Finance Ltd	ICRA A	2498.03	0.44
Hinduja Leyland Finance Ltd	ICRA AA-	2488.90	0.44
Diligent Media Corporation Ltd	ICRA BB(SO)	1962.27	0.34
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(SO)	1608.71	0.28
Narmada Wind Energy Pvt Ltd	CARE A+(SO)	1469.27	0.26
Reliance Big Pvt Ltd	BWR D	1460.00	0.26

@ Reverse Repo : 0.27%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.74%

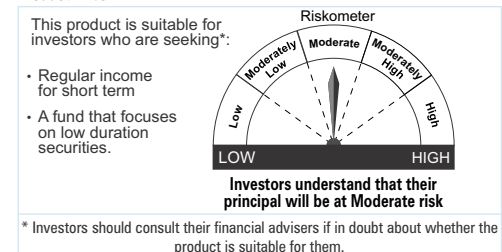
Composition by Assets



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 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 October 31, 2019

TYPE OF SCHEME

An open ended debt scheme investing in money market instruments

SCHEME CATEGORY

Money Market Fund

SCHEME CHARACTERISTICS

Money Market Instruments with Maturity upto 1 year

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

Crisil Liquid Fund Index

NAV AS OF OCTOBER 31, 2019

Retail Plan

Growth Plan ₹ 36.0911
Dividend Plan ₹ 10.9764
Monthly Dividend ₹ 10.2562
Daily Dividend ₹ 10.0761

Institutional Plan

Dividend Plan ₹ 10.3829
Retail Plan (Direct)
Growth Plan ₹ 36.9565
Dividend Plan ₹ 11.3203
Monthly Dividend ₹ 10.5557
Daily Dividend ₹ 10.0817

FUND SIZE (AUM)

Month End ₹ 3571.08 crores
Monthly Average ₹ 2903.30 crores

MATURITY & YIELD

AVERAGE MATURITY 0.43 years

PORTFOLIO YIELD 5.67%

MODIFIED DURATION 0.40 years

MACAULAY DURATION 0.43 years

EXPENSE RATIO[#]

0.34% (Retail) 0.84% (Institutional)*

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

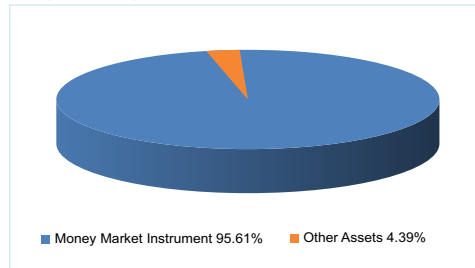
The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

PORTFOLIO

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Reliance Retail Ltd*	CRISIL A1 +	24700.63	6.92
L&T Infrastructure Finance Company Ltd*	ICRA A1 +	24473.40	6.85
ICICI Bank Ltd*	ICRA A1 +	23985.97	6.72
Small Industries Development Bank Of India*	CRISIL A1 +	21856.95	6.12
LIC Housing Finance Ltd*	CRISIL A1 +	20282.80	5.68
Larsen & Toubro Ltd.*	CRISIL A1 +	17197.51	4.82
Bank Of Baroda*	IND A1 +	17045.03	4.77
Axis Bank Ltd*	CRISIL A1 +	17005.40	4.76
National Bank For Agriculture And Rural Development*	IND A1 +	13210.34	3.70
Housing Development Finance Corporation Ltd*	ICRA A1 +	12461.00	3.49
Bharat Heavy Electricals Ltd	CARE A1 +	12374.81	3.47
REC Ltd	CARE A1 +	12216.52	3.42
National Bank For Agriculture And Rural Development	CRISIL A1 +	11970.30	3.35
Housing Development Finance Corporation Ltd	CRISIL A1 +	11909.45	3.33
Power Finance Corporation Ltd	CARE A1 +	10258.77	2.87
Fullerton India Credit Company Ltd	ICRA A1 +	9519.10	2.67
HDFC Bank Ltd	CRISIL A1 +	7860.26	2.20
REC Ltd	CRISIL A1 +	7855.88	2.20

@ Reverse Repo : 6.56%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -2.17%

Composition by Assets



MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Retail Plan: ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Retail Plan: ₹1000/1

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units)

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

Different plans have a different expense structure

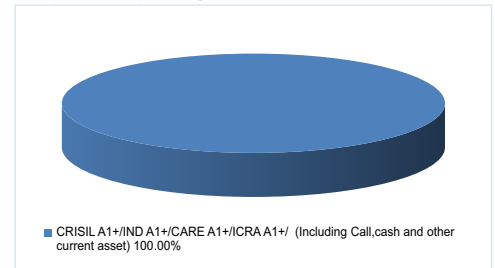
*Sales suspended in Institutional Plan & Super Institutional Plan

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Sundaram Bnp Paribas Home Finance Ltd	ICRA A1 +	7365.88	2.06
Indusind Bank Ltd	CRISIL A1 +	7345.74	2.06
Cooperative Rabobank	CRISIL A1 +	7345.24	2.06
HSBC InvestDirect Financial Services India Ltd.	IND A1 +	7320.72	2.05
Can Fin Homes Ltd	ICRA A1 +	4960.31	1.39
L&T Finance Ltd	CRISIL A1 +	4945.05	1.38
L&T Infrastructure Finance Company Ltd	CARE A1 +	4913.71	1.38
Cholamandalam Investment And Fin. Co. Ltd	CRISIL A1 +	4904.57	1.37
Indian Bank	IND A1 +	4845.88	1.36
JM Financial Products Ltd	ICRA A1 +	4301.52	1.20
Reliance Retail Ltd	CARE A1 +	2983.65	0.84
Reliance Industries Ltd	CRISIL A1 +	2062.47	0.58
Kotak Mahindra Investments Ltd.	CRISIL A1 +	1965.32	0.55
Total Money Market Instrument		341444.14	95.61
Total Debt Holdings		341444.14	95.61

Total Holdings	341,444.14	95.61
Call, cash and other current asset	15,664.08	4.39
Total Asset	357,108.22	100.00

* Top 10 holdings

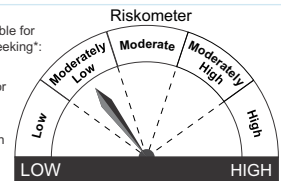
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Moderately Low risk

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

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

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 October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

Floater Fund

SCHEME CHARACTERISTICS

Min 65% in Floating Rate Instruments

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

April 23, 2001

FUND MANAGER(S)

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

BENCHMARK

Crisil Liquid Fund Index.

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 29.1124
Dividend Plan	₹ 10.0337
Direct - Growth Plan	₹ 30.5463
Direct - Dividend Plan	₹ 10.0490

FUND SIZE (AUM)

Month End	₹ 251.89 crores
Monthly Average	₹ 253.97 crores

MATURITY & YIELD

AVERAGE MATURITY	1.14 years
PORTFOLIO YIELD	7.50%
MODIFIED DURATION	0.63 years
MACAULAY DURATION	0.66 years

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

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹1000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹1000/1

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units) Nil

Different plans have a different expense structure

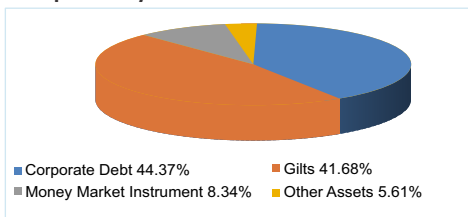
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	2019.19	8.02
HDB Financial Services Ltd*	CRISIL AAA	1974.57	7.84
Vedanta Ltd*	CRISIL AA	1003.39	3.98
Tata Steel Ltd*	BWR AA	1002.60	3.98
Indostar Capital Finance Ltd*	CARE AA-	1001.70	3.98
JM Financial Credit Solutions Ltd*	ICRA AA	1001.00	3.97
PNB Housing Finance Ltd.*	CARE AA+	975.85	3.87
Motilal Oswal Home Finance Ltd*	CRISIL AA-	845.59	3.36
Shriram Transport Finance Company Ltd	CRISIL AA+	750.24	2.98
Northern Arc Capital Ltd	ICRA A+	601.46	2.39
Total Corporate Debt		11175.59	44.37

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Cooperative Rabobank*	ICRA A1+	2100.90	8.34
Total Money Market Instrument		2100.90	8.34
GOI FRB 2020 (21-Dec-2020)*	SOVEREIGN	10497.90	41.68
Total Gilts		10497.90	41.68
Total Debt Holdings		23774.39	94.39
Total Holdings		23,774.39	94.39
Call, cash and other current asset		1,414.18	5.61
Total Asset		25,188.57	100.00

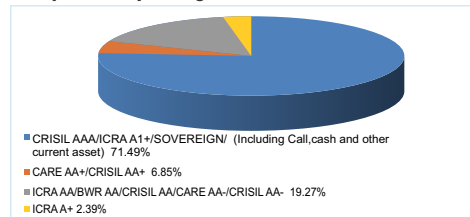
* Top 10 holdings

@ Reverse Repo : 3.83%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.78%

Composition by Assets



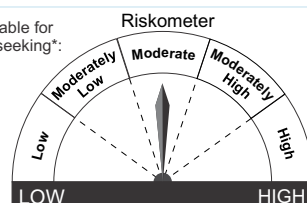
Composition by Rating



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

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



**FRANKLIN
TEMPLETON**

Franklin India Short Term Income Plan

FISTIP

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 1-3 years

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF OCTOBER 31, 2019

FISTIP - Retail Plan

Growth Plan	₹ 4075.2342
Weekly Plan	₹ 1063.6280
Monthly Plan	₹ 1183.3558
Quarterly Plan	₹ 1232.0910

FISTIP - Retail Plan (Direct)

Growth Plan	₹ 4297.1262
Weekly Plan	₹ 1066.8933
Monthly Plan	₹ 1264.6290
Quarterly Plan	₹ 1318.3897

FUND SIZE (AUM)

Month End	₹ 12551.22 crores
Monthly Average	₹ 12874.65 crores

MATURITY & YIELD

AVERAGE MATURITY	2.77 years
PORTFOLIO YIELD	12.19%
MODIFIED DURATION	2.08 years
MACAULAY DURATION	2.20 years

EXPENSE RATIO* (Retail)	: 1.47%
EXPENSE RATIO* (Institutional)*	: 1.18%
EXPENSE RATIO* (Retail Direct)	: 0.69%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Retail: ₹5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Retail: ₹5000/1

LOAD STRUCTURE

Entry Load Nil

Exit Load (for each purchase of Units)

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

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

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

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

Different plans have a different expense structure

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

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

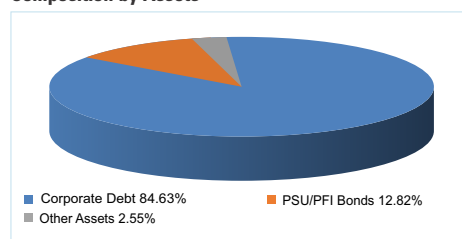


**FRANKLIN
TEMPLETON**

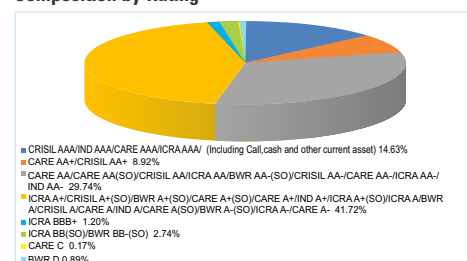
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	80354.30	6.40
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	77738.89	6.19
Adani Rail Infra Pvt Ltd*	BWR AA-(SO)	54727.30	4.36
Piramal Enterprises Ltd*	ICRA AA	51994.59	4.14
Edelweiss Rural & Corporate Services Ltd*	ICRA AA-	49510.67	3.94
Renew Power Ltd*	CARE A+	43605.52	3.47
Vodafone Idea Ltd*	CARE A-	39906.99	3.18
Piramal Capital & Housing Finance Ltd*	CARE AA	36494.91	2.91
Rishanth Wholesale Trading Pvt Ltd	IND A	35360.57	2.82
Rivaaz Trade Ventures Pvt Ltd	BWR AA-(SO)	33577.38	2.68
S. D. Corporation Pvt Ltd	CARE AA	30920.73	2.46
Yes Bank Ltd	CARE A-	30905.55	2.46
Aptus Value Housing Finance India Ltd	ICRA A	30464.52	2.43
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	27917.79	2.22
PNB Housing Finance Ltd.	CARE AA+	25676.78	2.05
Five Star Business Finance Ltd	ICRA A	25482.23	2.03
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	21265.46	1.69
Sterlite Power Grid Ventures Ltd	IND A+	21061.85	1.68
Diligent Media Corporation Ltd	ICRA BB-(SO)	18764.18	1.50
Tata Steel Ltd	CARE AA	17599.88	1.40
Vastu Housing Finance Corporation Ltd	BWR A	17393.90	1.39
Narmada Wind Energy Pvt Ltd	CARE A+(SO)	16204.34	1.29
Essel Infraprojects Ltd	BWR BB-(SO)	15638.26	1.25
Jindal Power Ltd	ICRA BBB+	15000.45	1.20
Star Health And Allied Insurance Company Ltd	IND A	14260.36	1.14
Vivriti Capital Pvt Ltd	ICRA A-	13766.02	1.10
Tata Motors Ltd	CARE AA-	13623.29	1.09
India Grid Trust	CRISIL AAA	13236.05	1.05
DLF Ltd	ICRA A+	12209.86	0.97
Coastal Gujarat Power Ltd	CARE AA(SO)	11526.13	0.92
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(SO)	11439.71	0.91
Hero Solar Energy Pvt Ltd	ICRA A+	10762.07	0.86
Ess Kay Fincorp Ltd	CRISIL A	9789.73	0.78
Ess Kay Fincorp Ltd	BWR A	9787.60	0.78
Nufuture Digital (India) Ltd	BWR A+(SO)	9288.46	0.74
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	7541.62	0.60
Vodafone Idea Ltd	CRISIL A	7539.20	0.60
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	7492.00	0.60
Hinduja Leyland Finance Ltd	CARE AA-	6886.01	0.55
OPJ Trading Pvt Ltd	BWR A-(SO)	6831.90	0.54
Vistaar Financial Services Pvt Ltd	ICRA A-	6621.07	0.53
Future Ideas Company Ltd	BWR A+(SO)	6013.45	0.48
Hindalco Industries Ltd	CARE AA+	5912.94	0.47
Vedanta Ltd	CRISIL AA	5033.35	0.40

@ Reverse Repo : 0.18%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.37%

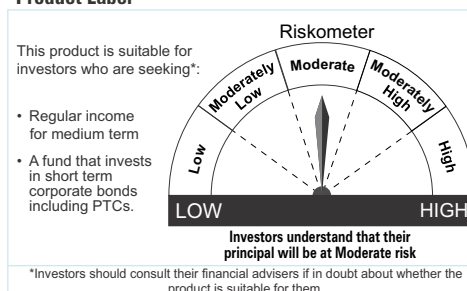
Composition by Assets



Composition by Rating



Product Label



Franklin India Credit Risk Fund

(Erstwhile Franklin India Corporate Bond Opportunities Fund)

FICRF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Credit Risk Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 07, 2011

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crissil Short Term Bond Fund Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 19.8140
Dividend Plan	₹ 10.8444
Direct - Growth Plan	₹ 20.9300
Direct - Dividend Plan	₹ 11.6885

FUND SIZE (AUM)

Month End	₹ 6623.87 crores
Monthly Average	₹ 6700.74 crores

MATURITY & YIELD

AVERAGE MATURITY 3.26 years

PORTFOLIO YIELD 11.87%

MODIFIED DURATION 2.29 years

MACAULAY DURATION 2.43 years

EXPENSE RATIO* : 1.60%

EXPENSE RATIO*(DIRECT) : 0.89%

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

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/

MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

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

Different plans have a different expense structure

CAP ON INVESTMENT

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

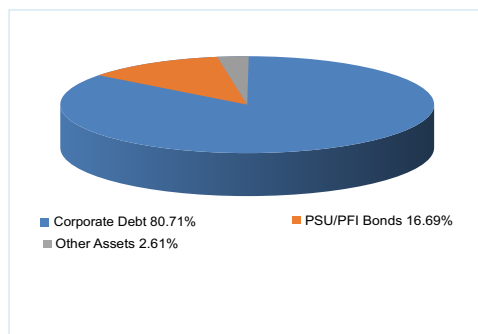


FRANKLIN
TEMPLETON

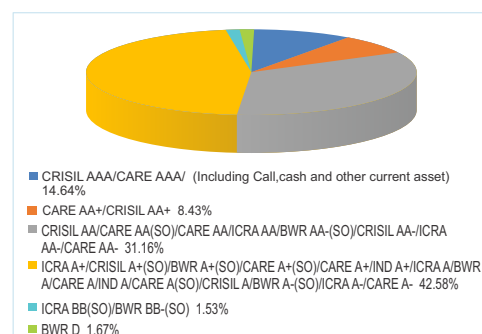
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	46530.59	7.02
Piramal Enterprises Ltd*	ICRA AA	34496.41	5.21
Adani Rail Infra Pvt Ltd*	BWR AA-(SO)	34204.56	5.16
Vodafone Idea Ltd*	CARE A-	25714.45	3.88
Rishanth Wholesale Trading Pvt Ltd*	IND A	23236.95	3.51
India Grid Trust*	CRISIL AAA	19345.00	2.92
S. D. Corporation Pvt Ltd*	CARE AA(SO)	17948.13	2.71
Piramal Capital & Housing Finance Ltd	CARE AA	16896.65	2.55
Coastal Gujarat Power Ltd	CARE AA(SO)	16812.64	2.54
Hinduja Leyland Finance Ltd	CARE AA-	16569.53	2.50
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	15083.24	2.28
Yes Bank Ltd	CARE A-	14869.40	2.24
Five Star Business Finance Ltd	CARE A	14523.49	2.19
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	13629.55	2.06
Vistaar Financial Services Pvt Ltd	ICRA A-	12749.56	1.92
Aptus Value Housing Finance India Ltd	ICRA A	12129.39	1.83
Nufuture Digital (India) Ltd	BWR A+-(SO)	11897.46	1.80
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	11243.10	1.70
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	11110.21	1.68
The Tata Power Company Ltd	CRISIL AA-	11017.75	1.66
Tata Motors Ltd	CARE AA-	10323.22	1.56
Sadbhav Infrastructure Project Ltd	CARE A(SO)	9880.52	1.49
Vedanta Ltd	CRISIL AA	9511.79	1.44
Five Star Business Finance Ltd	ICRA A	8893.23	1.34
Essel Infra Projects Ltd	BWR BB-(SO)	8291.31	1.25
Renew Wind Energy Delhi Pvt Ltd	CARE A+-(SO)	7715.54	1.16
Sterlite Power Grid Ventures Ltd	IND A+	7522.09	1.14
Reliance Big Pvt Ltd	BWR D	6684.00	1.01
PNB Housing Finance Ltd.	CARE AA+	6667.76	1.01
India Shelter Finance Corporation Ltd	ICRA A	6547.28	0.99
OPJ Trading Pvt Ltd	BWR A-(SO)	5660.71	0.85
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	5483.85	0.83
Molagavalli Renewable Pvt Ltd	CARE A+-(SO)	5382.20	0.81
Rivaz Trade Ventures Pvt Ltd	CARE A+-(SO)	4782.96	0.72
Incred Financial Services Pvt Ltd	CARE A	4406.64	0.67
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	4372.00	0.66
Rivaz Trade Ventures Pvt Ltd	BWR A+-(SO)	4314.16	0.65
Vivriti Capital Pvt Ltd	ICRA A-	3961.44	0.60
Hinduja Leyland Finance Ltd	ICRA AA-	3587.67	0.54
Renew Power Ltd	CARE A+	2807.14	0.42
Future Ideas Company Ltd	BWR A+-(SO)	2782.48	0.42

@ Reverse Repo : 0.68%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.93%

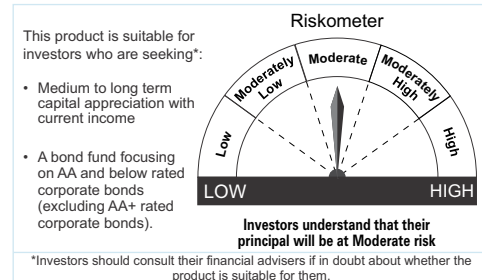
Composition by Assets



Composition by Rating



Product Label



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

Franklin India Corporate Debt Fund

(Erstwhile Franklin India Income Builder Account)

FICDF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Corporate Bond Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

June 23, 1997

FUND MANAGER(S)

Santosh Kamath
Umesh Sharma & Sachin Padwal-Desai

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 69.6617
Annual Dividend Plan	₹ 18.1375
Monthly Dividend Plan	₹ 16.0820
Quarterly Dividend Plan	₹ 13.4900
Half-yearly Dividend Plan	₹ 13.9589
Direct - Growth Plan	₹ 73.1227
Direct - Annual Dividend Plan	₹ 19.3901
Direct - Monthly Dividend Plan	₹ 17.1766
Direct - Quarterly Dividend Plan	₹ 14.4353
Direct - Half-yearly Dividend Plan	₹ 15.2160

FUND SIZE (AUM)

Month End	₹ 1114.86 crores
Monthly Average	₹ 1076.26 crores

MATURITY & YIELD

AVERAGE MATURITY :	3.93 years
PORTFOLIO YIELD	8.58%
MODIFIED DURATION :	2.96 years
MACAULAY DURATION :	3.17 years

EXPENSE RATIO*

EXPENSE RATIO*(DIRECT) : 0.32%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Plan A : ₹10,000 / 1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Plan A : ₹1000 / 1

LOAD STRUCTURE

Plan A : Entry Load: Nil

Exit Load (for each purchase of Units) : Nil

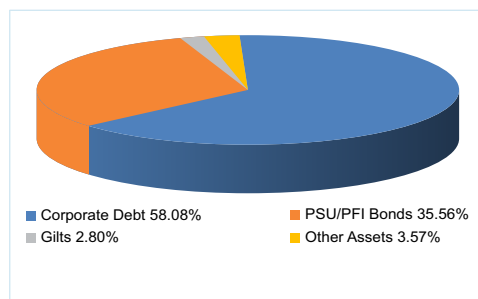
Sales suspended in Plan B - All Options

Different plans have a different expense structure

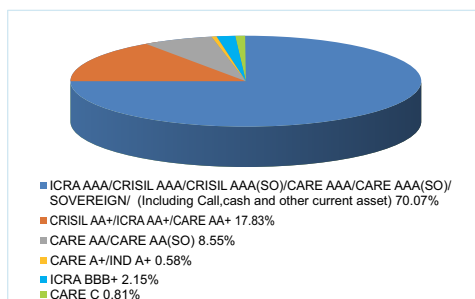
Company Name	Rating	Market Value ₹ Lakhs	% of assets
ICICI Bank Ltd*	CARE AA+	7544.61	6.77
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	6764.29	6.07
Grasim Industries Ltd.*	CRISIL AAA	5117.08	4.59
Reliance Jio Infocomm Ltd*	CRISIL AAA	5027.65	4.51
Sikka Ports & Terminals Ltd*	CRISIL AAA	4832.12	4.33
Shriram Transport Finance Company Ltd*	CRISIL AA+	4740.76	4.25
State Bank Of India*	CRISIL AA+	4506.86	4.04
Coastal Gujarat Power Ltd	CARE AA(SO)	4108.45	3.69
India Grid Trust	CRISIL AAA	4072.63	3.65
Piramal Capital & Housing Finance Ltd	CARE AA	3340.98	3.00
Apollo Tyres Ltd	CRISIL AA+	2939.87	2.64
Jindal Power Ltd	ICRA BBB+	2397.35	2.15
LIC Housing Finance Ltd	CRISIL AAA	2218.64	1.99
Bank Of Baroda	CARE AA	2082.71	1.87
Sikka Ports & Terminals Ltd	CARE AAA	1792.87	1.61
Reliance Broadcast Network Ltd	CARE C	901.81	0.81
Syndicate Bank	CARE A+	598.91	0.54
Fullerton India Credit Company Ltd	CARE AAA	492.52	0.44
Bennett Coleman And Co Ltd	CRISIL AAA	490.24	0.44
Kotak Mahindra Prime Ltd	CRISIL AAA	421.97	0.38
HDB Financial Services Ltd	CRISIL AAA	171.18	0.15
Ultratech Cement Ltd	CRISIL AAA	51.34	0.05
Bajaj Finance Ltd	CRISIL AAA	50.24	0.05
Syndicate Bank	IND A+	50.18	0.05
Aditya Birla Finance Ltd	ICRA AAA	33.44	0.03
Total Corporate Debt		64748.70	58.08
Power Finance Corporation Ltd*	CRISIL AAA	10108.46	9.07
REC Ltd*	CARE AAA	6869.76	6.16
ONGC Petro Additions Ltd*	CARE AAA(SO)	4511.49	4.05

@ Reverse Repo : 0.49%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 3.08%

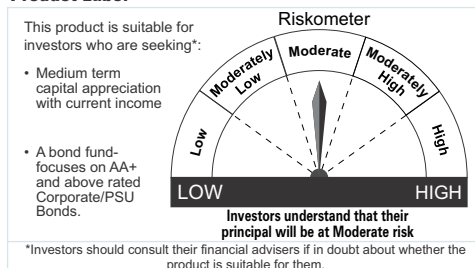
Composition by Assets



Composition by Rating



Product Label



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



**FRANKLIN
TEMPLETON**

Franklin India Dynamic Accrual Fund

FIDA

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended dynamic debt scheme investing across duration

SCHEME CATEGORY

Dynamic Bond

SCHEME CHARACTERISTICS

Investment across Duration buckets

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

March 5, 1997

FUND MANAGER(S)

Santosh Kamath, Umesh Sharma & Sachin Padwal - Desai

BENCHMARK

Crisil Composite Bond Fund Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 68.7811
Dividend Plan	₹ 11.8239
Direct - Growth Plan	₹ 72.7018
Direct - Dividend Plan	₹ 12.7078

FUND SIZE (AUM)

Month End	₹ 4029.79 crores
Monthly Average	₹ 4023.33 crores

MATURITY & YIELD

AVERAGE MATURITY	3.01 years
PORTFOLIO YIELD	11.99%
MODIFIED DURATION	2.16 years
MACAULAY DURATION	2.29 years

EXPENSE RATIO*	: 1.66%
EXPENSE RATIO* (DIRECT)	: 0.78%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 10000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units):

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

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

Different plans have a different expense structure

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	26074.15	6.47
Bharti Airtel Ltd.*	CRISIL AA	15547.71	3.86
Piramal Capital & Housing Finance Ltd*	CARE AA	15531.30	3.85
Adani Rail Infra Pvt Ltd*	BWR AA-(SO)	13681.82	3.40
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	12115.15	3.01
India Shelter Finance Corporation Ltd*	ICRA A	11647.93	2.89
Hero Solar Energy Pvt Ltd*	ICRA A+	10094.96	2.51
Piramal Enterprises Ltd*	ICRA AA	9998.96	2.48
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	9970.64	2.47
S. D. Corporation Pvt Ltd	CARE AA(SO)	9967.53	2.47
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	9873.97	2.45
India Grid Trust	CRISIL AAA	9672.50	2.40
DLF Ltd	ICRA A+	9666.14	2.40
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	9049.94	2.25
Edelweiss Rural & Corporate Services Ltd	ICRA AA-	8940.79	2.22
Sadbhav Infrastructure Project Ltd	CARE A(SO)	8650.78	2.15
Vodafone Idea Ltd	CRISIL A	8426.17	2.09
Rivaaz Trade Ventures Pvt Ltd	BWR AA-(SO)	8351.24	2.07
Five Star Business Finance Ltd	ICRA A	8094.33	2.01
Ess Kay Fincorp Ltd	BWR A	7338.74	1.82
Vodafone Idea Ltd	CARE A-	7172.58	1.78
Hinduja Leyland Finance Ltd	CARE AA-	7042.13	1.75
Pune Solapur Expressways Pvt. Ltd	ICRA A(SO)	6637.10	1.65
Sterlite Power Grid Ventures Ltd	IND A+	6519.14	1.62
Yes Bank Ltd	CARE A-	5982.85	1.48
Renew Power Ltd	CARE A+	5812.62	1.44
Vastu Housing Finance Corporation Ltd	BWR A	5255.49	1.30
Motilal Oswal Home Finance Ltd	ICRA A+	4910.74	1.22
Nufuture Digital (India) Ltd	BWR A+(SO)	4768.36	1.18
Star Health And Allied Insurance Company Ltd	IND A	4711.52	1.17
OPJ Trading Pvt Ltd	BWR A-(SO)	4587.13	1.14
Coastal Gujarat Power Ltd	CARE AA(SO)	4246.39	1.05
Molagavalli Renewable Pvt Ltd	CARE A+(SO)	4083.05	1.01
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(SO)	4021.77	1.00
Vedanta Ltd	CRISIL AA	3982.28	0.99
Jindal Power Ltd	ICRA BBB+	3241.22	0.80

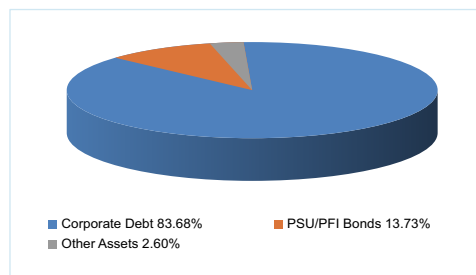
@ Reverse Repo : 0.74%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.86%

Company Name	Rating	Market Value ₹ Lakhs	% of assets
Renew Wind Energy Delhi Pvt Ltd	CARE A+(SO)	3086.22	0.77
Tata Motors Ltd	CARE AA-	2931.26	0.73
Diligent Media Corporation Ltd	ICRA BB(SO)	2698.12	0.67
Jamnagar Utilities & Power Pvt Ltd	CRISIL AAA	2614.96	0.65
Rivaaz Trade Ventures Pvt Ltd	BWR A+(SO)	2517.79	0.62
Rivaaz Trade Ventures Pvt Ltd	CARE A+(SO)	2012.54	0.50
Essel Infraprojects Ltd	BWR BB-(SO)	1957.86	0.49
Tata Steel Ltd	CARE AA-	1762.91	0.44
Future Ideas Company Ltd	BWR A+(SO)	1729.65	0.43
Tata Housing Development Company Ltd	ICRA AA	1504.53	0.37
Aasan Corporate Solutions Pvt Ltd	ICRA A+(SO)	1501.69	0.37
Reliance Big Pvt Ltd	BWR D	1436.00	0.36
Hinduja Leyland Finance Ltd	ICRA AA-	1399.48	0.35
Renew Solar Power Pvt Ltd	CARE A+(SO)	1027.09	0.25
Rishanth Wholesale Trading Pvt Ltd	IND A	1010.30	0.25
Hero Wind Energy Pvt Ltd	ICRA A+	657.27	0.16
Andhra Bank	CRISIL AA-	591.52	0.15
Narmada Wind Energy Pvt Ltd	CARE A+(SO)	463.46	0.12
The Tata Power Company Ltd	CRISIL AA-	415.76	0.10
The Tata Power Company Ltd	CARE AA	206.94	0.05
Total Corporate Debt		337194.47	83.68
Power Finance Corporation Ltd*	CRISIL AAA	19086.96	4.74
Uttar Pradesh Power Corp Ltd*	CRISIL A+(SO)	18260.04	4.53
Andhra Pradesh Capital Region Development Authority	CRISIL A+(SO)	9284.52	2.30
REC Ltd	CRISIL AAA	4622.99	1.15
REC Ltd	CARE AAA	4059.40	1.01
Total PSU/PFI Bonds		55313.91	13.73
Total Debt Holdings		392508.38	97.40

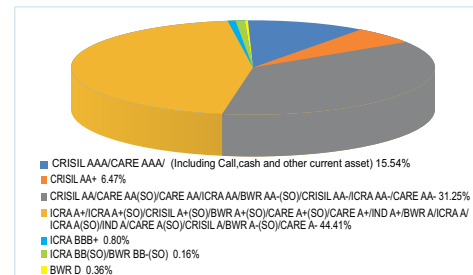
Total Holdings	392,508.38	97.40
Call,cash and other current asset	10,471.03	2.60
Total Asset	402,979.41	100.00

* Top 10 holdings

Composition by Assets



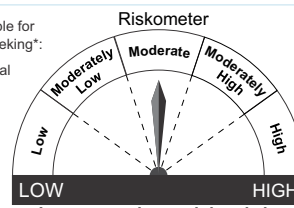
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



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



FRANKLIN
TEMPLETON

Franklin India Banking & PSU Debt Fund

FIBPDF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

Banking & PSU Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

April 25, 2014

FUND MANAGER(S)

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

BENCHMARK

CRISIL Composite Bond Fund Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 15.8295
Dividend Plan	₹ 10.7303
Direct - Growth Plan	₹ 16.2303
Direct - Dividend Plan	₹ 11.0507

FUND SIZE (AUM)

Month End	₹ 573.03 crores
Monthly Average	₹ 500.59 crores

MATURITY & YIELD

AVERAGE MATURITY	4.04 years
PORTFOLIO YIELD	7.39%
MODIFIED DURATION	3.13 years
MACAULAY DURATION	3.33 years

EXPENSE RATIO* : 0.54%

EXPENSE RATIO*(DIRECT) : 0.23%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

Entry Load Nil

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

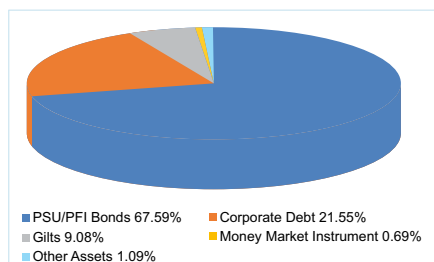
Different plans have a different expense structure

PORTFOLIO

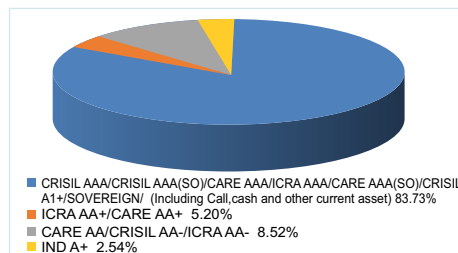
Company Name	Rating	Market Value ₹ Lakhs	% of assets
ICICI Bank Ltd*	CARE AA+	2630.48	4.59
Sikka Ports & Terminals Ltd	CRISIL AAA	2069.43	3.61
Andhra Bank	CRISIL AA-	2013.95	3.51
Bank Of Baroda	CARE AA	1855.63	3.24
Syndicate Bank	IND A+	1455.10	2.54
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	1312.47	2.29
RBL Bank Ltd	ICRA AA-	1014.25	1.77
Total Corporate Debt		12351.31	21.55
Power Finance Corporation Ltd*	CRISIL AAA	4929.93	8.60
National Bank For Agriculture And Rural Development*	CRISIL AAA	3461.51	6.04
ONGC Petro Additions Ltd*	CARE AAA(SO)	3027.85	5.28
Indian Railway Finance Corporation Ltd*	CRISIL AAA	2829.30	4.94
REC Ltd*	CRISIL AAA	2579.38	4.50
National Highways Authority Of India*	CARE AAA	2556.21	4.46
Hindustan Petroleum Corporation Ltd*	CRISIL AAA	2515.90	4.39
National Highways Authority Of India*	CRISIL AAA	2444.77	4.27
Housing And Urban Development Corporation Ltd	CARE AAA	2122.94	3.70
Housing And Urban Development Corporation Ltd	ICRA AAA	2035.97	3.55
Power Grid Corporation Of India Ltd	ICRA AAA	1915.45	3.34
Small Industries Development Bank Of India	CARE AAA	1851.84	3.23
Bharat Petroleum Corporation Ltd	CRISIL AAA	1538.24	2.68
NTPC Ltd	CRISIL AAA	1316.73	2.30
Power Grid Corporation Of India Ltd	CRISIL AAA	1177.19	2.05
Indian Railway Finance Corporation Ltd	CARE AAA	1019.41	1.78
ONGC Petro Additions Ltd	ICRA AAA	506.97	0.88
Export Import Bank Of India	ICRA AA+	351.25	0.61
Food Corporation Of India	CRISIL AAA(SO)	290.23	0.51
REC Ltd	CARE AAA	259.58	0.45
Total PSU/PFI Bonds		38730.64	67.59
Reliance Industries Ltd	CRISIL A1+	392.85	0.69
Total Money Market Instrument		392.85	0.69
7.32% GOI 2024 (28-Jan-2024)*	SOVEREIGN	3120.90	5.45
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	2084.20	3.64
Total Gilts		5205.10	9.08
Total Debt Holdings		56679.90	98.91
Total Holdings		56,679.90	98.91
Call,cash and other current asset		622.92	1.09
Total Asset		57,302.81	100.00

© Reverse Repo : 2.15%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -1.06% * Top 10 holdings

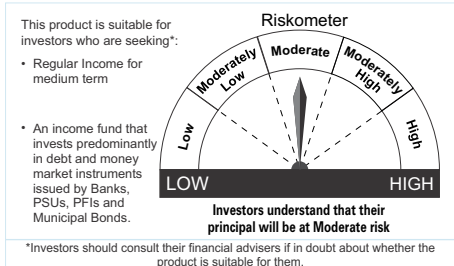
Composition by Assets



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 Income Opportunities Fund

FIIOF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Medium Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 3-4 years

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 11, 2009

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 22.7711
Dividend Plan	₹ 10.7755
Direct - Growth Plan	₹ 24.0296
Direct - Dividend Plan	₹ 11.5026

FUND SIZE (AUM)

Month End	₹ 3410.20 crores
Monthly Average	₹ 3501.99 crores

MATURITY & YIELD

AVERAGE MATURITY	4.48 years
PORTFOLIO YIELD	12.00%
MODIFIED DURATION	3.07 years
MACAULAY DURATION	3.31 years

EXPENSE RATIO* : 1.70%

EXPENSE RATIO* (DIRECT) : 0.84%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

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

Different plans have a different expense structure

CAP ON INVESTMENT

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

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

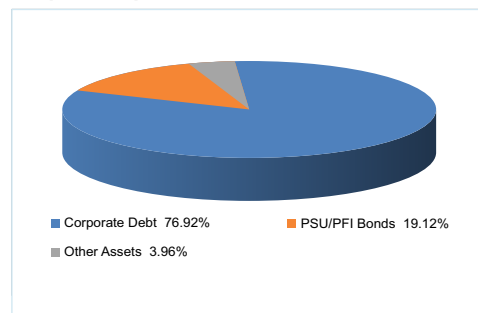


**FRANKLIN
TEMPLETON**

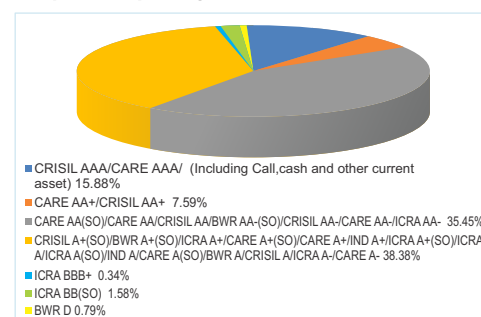
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Piramal Capital & Housing Finance Ltd*	CARE AA	24969.02	7.32
Shriram Transport Finance Company Ltd*	CRISIL AA +	20244.34	5.94
Coastal Gujarat Power Ltd*	CARE AA(SO)	19138.73	5.61
Rivaaz Trade Ventures Pvt Ltd*	BWR AA-(SO)	13671.38	4.01
Hinduja Leyland Finance Ltd*	CARE AA-	12580.41	3.69
DCB Bank Ltd*	CRISIL AA-	11677.41	3.42
Sadbhav Infrastructure Project Ltd*	CARE A(SO)	11489.49	3.37
Adani Rail Infra Pvt Ltd*	BWR AA-(SO)	11401.52	3.34
Vodafone Idea Ltd	CARE A-	11064.08	3.24
Renew Power Ltd	CARE A +	10545.84	3.09
S. D. Corporation Pvt Ltd	CARE AA(SO)	9958.40	2.92
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	6969.77	2.04
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A + (SO)	6881.70	2.02
Nufuture Digital (India) Ltd	BWR A + (SO)	6787.00	1.99
Pune Solapur Expressways Pvt. Ltd	ICRA A(SO)	6785.71	1.99
Aptus Value Housing Finance India Ltd	ICRA A	5801.58	1.70
The Tata Power Company Ltd	CRISIL AA-	5758.33	1.69
Vastu Housing Finance Corporation Ltd	BWR A	5537.04	1.62
Sterlite Power Grid Ventures Ltd	IND A +	5516.20	1.62
Diligent Media Corporation Ltd	ICRA BB(SO)	5396.23	1.58
Hindalco Industries Ltd	CARE AA +	5370.42	1.57
Five Star Business Finance Ltd	ICRA A	4996.05	1.47
India Shelter Finance Corporation Ltd	ICRA A	4364.85	1.28
Vodafone Idea Ltd	CRISIL A	4168.74	1.22
Future Ideas Company Ltd	BWR A + (SO)	3998.38	1.17
Tata Power Renewable Energy Ltd	CARE AA(SO)	3944.74	1.16
Star Health And Allied Insurance Company Ltd	IND A	3565.09	1.05

@ Reverse Repo : 0.90%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 3.06%

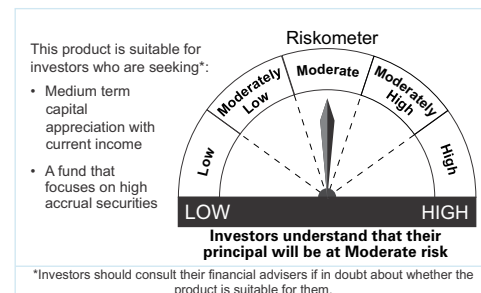
Composition by Assets



Composition by Rating



Product Label



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

Franklin India Government Securities Fund

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

FIGSF

As on October 31, 2019

TYPE OF SCHEME

An open ended debt scheme investing in government securities across maturity

SCHEME CATEGORY

Gilt Fund

SCHEME CHARACTERISTICS

Min 80% in G-secs (across maturity)

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 7, 2001

FUND MANAGER(S)

Sachin Padwal - Desai & Umesh Sharma

BENCHMARK

I-SEC Li-Bex

FUND SIZE (AUM)

Month End ₹ 237.64 crores
Monthly Average ₹ 237.22 crores

MATURITY & YIELD

AVERAGE MATURITY 7.92 years
PORTFOLIO YIELD 6.33%
MODIFIED DURATION 5.39 years
MACAULAY DURATION 5.58 years

NAV AS OF OCTOBER 31, 2019

FIGSF - LT

Growth Plan ₹ 43.7113
Dividend Plan ₹ 10.8964

FIGSF - LT (Direct)

Growth Plan ₹ 46.5961
Dividend Plan ₹ 11.8416

EXPENSE RATIO* : 1.08%

EXPENSE RATIO* (DIRECT) : 0.59%

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

MINIMUM INVESTMENT FOR NEW / EXISTING INVESTORS

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

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

FIGSF : ₹ 1000/1

LOAD STRUCTURE

FIGSF :

Entry Load: Nil

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

*CDSC is treated similarly

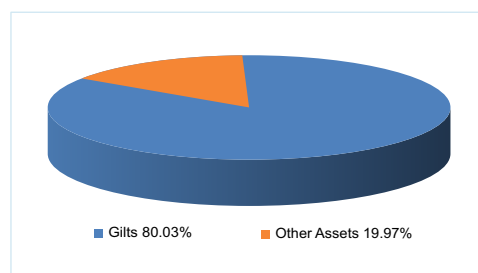
Different plans have a different expense structure

PORTFOLIO

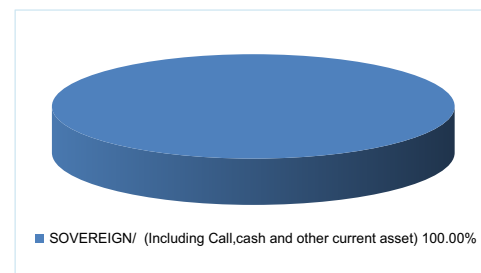
Company Name	Rating	Market Value ₹ Lakhs	% of assets
7.27% GOI 2026 (08-Apr-2026)	SOVEREIGN	8441.01	35.52
7.57% GOI 2033 (17-Jun-2033)	SOVEREIGN	7877.25	33.15
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	2699.53	11.36
Total Gilts		19017.79	80.03
Total Debt Holdings		19017.79	80.03
Total Holdings		19,017.79	80.03
Call,cash and other current asset		4,745.76	19.97
Total Asset		23,763.55	100.00

@ Reverse Repo : 2.57%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 17.40%

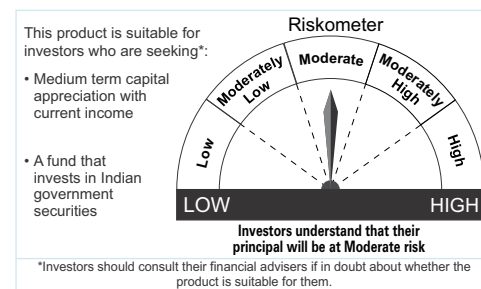
Composition by Assets



Composition by Rating



Product Label - FIGSF



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



**FRANKLIN
TEMPLETON**

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

Franklin India Debt Hybrid Fund

(Erstwhile Franklin India Monthly Income Plan)

FIDHF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

An open ended hybrid scheme investing predominantly in debt instruments

SCHEME CATEGORY

Conservative Hybrid Fund

SCHEME CHARACTERISTICS

10-25% Equity, 75-90% Debt

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

September 28, 2000

FUND MANAGER(S)

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

BENCHMARK

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

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 57.9720
Monthly Plan	₹ 13.2843
Quarterly Plan	₹ 12.7941
Direct - Growth Plan	₹ 60.9636
Direct - Monthly Plan	₹ 14.1526
Direct - Quarterly Plan	₹ 13.6315

FUND SIZE (AUM)

Month End	₹ 309.95 crores
Monthly Average	₹ 308.68 crores

MATURITY & YIELD*

AVERAGE MATURITY	5.36 years
PORTFOLIO YIELD	8.03%
MODIFIED DURATION	3.89 years
MACAULAY DURATION	4.11 years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO* : 2.27%

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

Plan A ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1000/1

LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units):

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

Different plans have a different expense structure

Sales suspended in Plan B - All Options

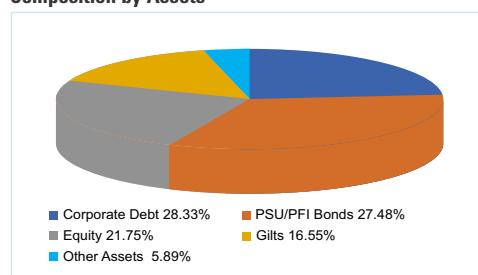


FRANKLIN TEMPLETON

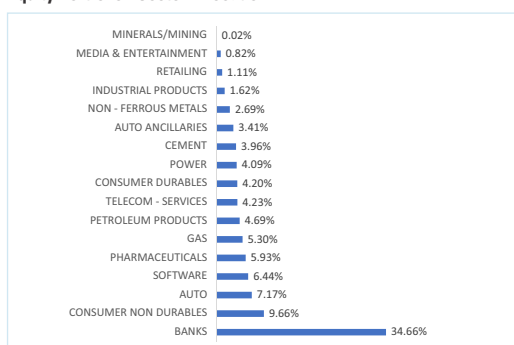
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	47341	287.10	0.93
TVS Motor Company Ltd.	25761	125.37	0.40
Tata Motors Ltd.	40000	71.08	0.23
Auto Ancillaries			
Balkrishna Industries Ltd.	26000	230.02	0.74
Banks			
HDFC Bank Ltd.	59486	731.89	2.36
Axis Bank Ltd.	95488	703.13	2.27
Kotak Mahindra Bank Ltd.	30909	486.66	1.57
ICICI Bank Ltd.	60374	279.56	0.90
State Bank of India	29755	92.95	0.30
Karur Vysya Bank Ltd.	77000	42.23	0.14
Cement			
Grasim Industries Ltd.	34754	267.17	0.86
Consumer Durables			
Voltas Ltd.	40000	283.40	0.91
Consumer Non Durables			
Kansai Nerolac Paints Ltd.	67697	375.99	1.21
Colgate Palmolive (India) Ltd.	9526	147.58	0.48
United Breweries Ltd.	10000	127.62	0.41
Gas			
Gujarat State Petronet Ltd.	170586	356.95	1.15
Industrial Products			
Cummins India Ltd.	20015	108.87	0.35
Media & Entertainment			
Jagran Prakashan Ltd.	97694	55.05	0.18
Minerals/Mining			
Coal India Ltd.	581	1.21	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd.	96457	181.24	0.58
Petroleum Products			
Bharat Petroleum Corporation Ltd.	60000	315.96	1.02
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	10300	286.67	0.92
Cadila Healthcare Ltd.	45000	113.29	0.37
Power			
Power Grid Corporation of India Ltd.	138926	275.56	0.89
Retailing			
Aditya Birla Fashion and Retail Ltd.	35367	75.05	0.24
Software			
Infosys Ltd.	63338	434.25	1.40
Telecom - Services			
Bharti Airtel Ltd.	76153	285.00	0.92
Total Equity Holdings		6740.84	21.75

@ Reverse Repo : 2.08%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 3.81%

Composition by Assets



Equity Portfolio : Sector Allocation

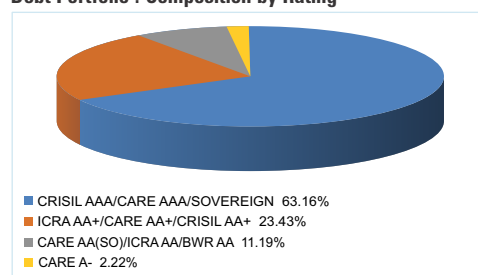


Company Name	Rating	Market Value ₹ Lakhs	% of assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	3028.79	9.77
State Bank Of India*	CRISIL AA +	2022.18	6.52
Coastal Gujarat Power Ltd*	CARE AA(SO)	1017.18	3.28
Tata Steel Ltd*	BWR AA	1002.60	3.23
Hindalco Industries Ltd	CARE AA +	724.38	2.34
Yes Bank Ltd	CARE A-	497.06	1.60
JM Financial Products Ltd	ICRA AA	490.26	1.58
Total Corporate Debt		8782.45	28.33
Power Finance Corporation Ltd*	CRISIL AAA	2887.77	9.32
Export Import Bank Of India*	ICRA AA +	2508.96	8.09
REC Ltd*	CRISIL AAA	1659.20	5.35
Indian Railway Finance Corporation Ltd	CRISIL AAA	889.48	2.87
REC Ltd	CARE AAA	572.48	1.85
Total PSU/PFI Bonds		8517.89	27.48
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	2553.15	8.24
7.57% GOI 2033 (17-Jun-2033)*	SOVEREIGN	1575.45	5.08
6.45% GOI 2029 (07-Oct-2029)*	SOVEREIGN	999.83	3.23
Total Gilts		5128.42	16.55
Total Debt Holdings		22428.76	72.36

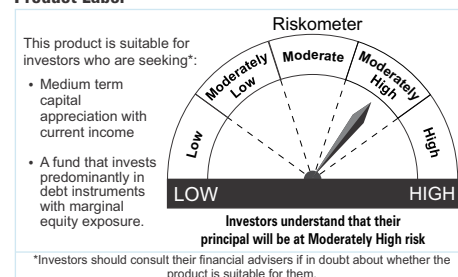
Total Holdings	29,169.60	94.11
Call, cash and other current asset	1,825.50	5.89
Total Asset	30,995.10	100.00

* Top 10 holdings

Debt Portfolio : Composition by Rating



Product Label



Franklin India Equity Savings Fund

FIESF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

Equity Savings Fund

SCHEME CHARACTERISTICS

65-90% Equity, 10-35% Debt

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

August 27, 2018

FUND MANAGER(S)

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

BENCHMARK

Nifty Equity Savings Index

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 10.3233
Dividend Plan	₹ 10.3233
Monthly Plan	₹ 10.2608
Quarterly Plan	₹ 10.3233
Direct - Growth Plan	₹ 10.5429
Direct - Dividend Plan	₹ 10.5429
Direct - Monthly Plan	₹ 10.4814
Direct - Quarterly Plan	₹ 10.5429

FUND SIZE (AUM)

Month End	₹ 269.73 crores
Monthly Average	₹ 271.14 crores
Outstanding exposure in derivative instruments	₹ 95.27 crores
Outstanding derivative exposure	35.32%

TURNOVER

Total Portfolio Turnover [§]	554.37%
Portfolio Turnover (Equity) ^{**}	525.35%

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

MATURITY & YIELD[¶]

AVERAGE MATURITY	4.54 years
PORTFOLIO YIELD	7.95%
MODIFIED DURATION	3.42 years
MACAULAY DURATION	3.62 years

[¶] Calculated based on debt holdings in the portfolio

EXPENSE RATIO[¶]

: 2.22%

EXPENSE RATIO[¶] (DIRECT)

: 0.27%

[¶] 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 charge in respect sales beyond 1-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

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

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1,000/1
LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units) :

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

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

Different plans have a different expense structure



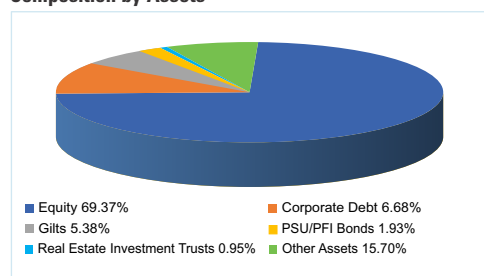
FRANKLIN
TEMPLETON

PORTFOLIO

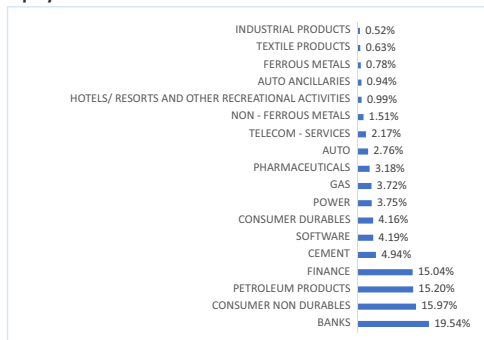
Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets (Hedged & Unhedged)	% of Assets Derivatives
Auto				
Mahindra & Mahindra Ltd.	40438	245.24	0.91	
Tata Motors Ltd.	96169	170.89	0.63	
Bajaj Auto Ltd.	3091	100.38	0.37	
Auto Ancillaries				
Apollo Tyres Ltd.	92685	176.38	0.65	
Banks				
Axis Bank Ltd.*	195000	1435.88	5.32	(1.97)
HDFC Bank Ltd.	44878	552.16	2.05	
Kotak Mahindra Bank Ltd.	29128	458.62	1.70	
ICICI Bank Ltd.	95061	440.18	1.63	
Bank of Baroda	342000	332.42	1.23	(1.24)
State Bank of India	97218	303.71	1.13	
Indian Bank	100633	133.84	0.50	
Cement				
Grasim Industries Ltd.	63712	489.79	1.82	
Ambuja Cements Ltd.	215000	434.95	1.61	(1.62)
Consumer Durables				
Titan Company Ltd.*	58500	778.75	2.89	(2.90)
Consumer Non Durables				
Hindustan Unilever Ltd.*	56100	1220.37	4.52	(4.54)
Asian Paints Ltd.	24000	434.30	1.61	(1.62)
Colgate Palmolive (India) Ltd.	20287	314.29	1.17	
ITC Ltd.	120000	309.18	1.15	(1.15)
Nestle India Ltd.	1902	284.29	1.05	
United Breweries Ltd.	18456	235.53	0.87	
Dabur India Ltd.	41250	190.55	0.71	(0.71)
Ferrous Metals				
Tata Steel Ltd.	38144	145.16	0.54	
Finance				
Housing Development Finance Corporation Ltd.*	58500	1247.16	4.62	(4.64)
Bajaj Finance Ltd.*	25000	1006.89	3.73	(3.75)
Cholamandalam Financial Holdings Ltd.	86040	392.51	1.46	
PNB Housing Finance Ltd.	21957	117.77	0.44	
Bajaj Finserv Ltd.	500	40.67	0.15	(0.15)
Mahindra & Mahindra Financial Services Ltd.	2500	8.83	0.03	(0.03)
Gas				
Petronet LNG Ltd.	123156	352.72	1.31	
Gujarat State Petronet Ltd.	132933	278.16	1.03	
GAIL (India) Ltd.	47372	65.07	0.24	
Hotels/ Resorts And Other Recreational Activities				
Indian Hotels Co. Ltd.	122059	185.53	0.69	
Industrial Products				
Mahindra CIE Automotive Ltd.	64953	97.88	0.36	
Non - Ferrous Metals				
Hindalco Industries Ltd.	150335	282.48	1.05	

© Reverse Repo : 1.94%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.99%

Composition by Assets



Equity Portfolio : Sector Allocation

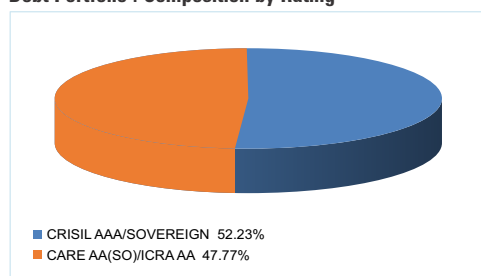


Company Name	No. of shares	Market Value ₹ Lakhs	% of Assets (Hedged & Unhedged)	% of Assets Derivatives
Petroleum Products				
Reliance Industries Ltd.*	157500	2306.35	8.55	(8.59)
Hindustan Petroleum Corporation Ltd.	110000	357.78	1.33	
Indian Oil Corporation Ltd. Pharmaceuticals	121901	178.95	0.66	
Cadila Healthcare Ltd.	148800	374.60	1.39	(1.39)
Dr. Reddy's Laboratories Ltd.	7942	221.04	0.82	
Power				
Power Grid Corporation of India Ltd.	145523	288.64	1.07	
NTPC Ltd.	183537	224.65	0.83	
Tata Power Co. Ltd.	317938	188.54	0.70	
Software				
Infosys Ltd.*	82195	563.53	2.09	(0.77)
Tech Mahindra Ltd.	29733	219.73	0.81	
Telecom - Services				
Bharti Airtel Ltd.	108461	405.92	1.50	(0.26)
Textile Products				
Himatsingka Seide Ltd.	76471	117.80	0.44	
Total Equity Holdings		18710.05	69.37	-35.32

Debt Holdings	Rating	Market Value ₹ Lakhs	% of assets
Coastal Gujarat Power Ltd*	CARE AA(SO)	1017.18	3.77
JM Financial Products Ltd*	ICRA AA	784.42	2.91
Total Corporate Debt		1801.59	6.68
REC Ltd	CRISIL AAA	519.44	1.93
Total PSU/PFI Bonds		519.44	1.93
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	1250.52	4.64
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	199.97	0.74
Total Gilts		1450.49	5.38
Total Debt Holdings		3771.51	13.98
Real Estate Investment Trusts			
Embassy Office Parks REIT	62000	256.09	0.95
Total Real Estate Investment Trusts		256.09	0.95
Total Holdings		22,737.65	84.30
Margin on Derivatives		2,907.04	10.78
Call, cash and other current asset		1,328.56	4.93
Total Asset		26,973.26	100.00

* Top 10 holdings

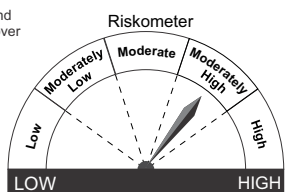
Debt Portfolio : Composition by Rating



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 India Pension Plan

FIPEP

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Retirement Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

March 31, 1997

FUND MANAGER(S)

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

BENCHMARK

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

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 131.9144
Dividend Plan	₹ 17.7478
Direct - Growth Plan	₹ 138.3572
Direct - Dividend Plan	₹ 18.7730

FUND SIZE (AUM)

Month End	₹ 450.21 crores
Monthly Average	₹ 443.59 crores

MATURITY & YIELD*

AVERAGE MATURITY	5.13 years
PORTFOLIO YIELD	8.15%
MODIFIED DURATION	3.81 years
MACAULAY DURATION	4.02 years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO*: 2.25%

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

₹ 500/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 500/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

Retirement age : 60 years

TAX BENEFITS

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

LOCK-IN PERIOD & MINIMUM TARGET INVESTMENT

For investment (including registered SIPs and incoming STPs) made on or before June 1, 2018: Three (3) full financial years For investments (including SIPs & STPs registered) made on or after June 4, 2018: 5 years or till retirement age (whichever is earlier)

Minimum target investment ₹ 10,000 before the age of 60 years.



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	66526	403.45	0.90
Bajaj Auto Ltd.	4923	159.87	0.36
Tata Motors Ltd.	74940	133.17	0.30
TVS Motor Company Ltd.	23121	112.52	0.25
Auto Ancillaries			
Balkrishna Industries Ltd.	40000	353.88	0.79
Banks			
HDFC Bank Ltd.*	158000	1943.95	4.32
Axis Bank Ltd.*	206475	1520.38	3.38
ICICI Bank Ltd.	206474	956.08	2.12
Kotak Mahindra Bank Ltd.	53853	847.92	1.88
State Bank of India	88509	276.50	0.61
Karur Vysya Bank Ltd.	301582	165.42	0.37
Cement			
Grasim Industries Ltd.	79950	614.62	1.37
Consumer Durables			
Volta Ltd.	60000	425.10	0.94
Consumer Non Durables			
Colgate Palmolive (India) Ltd.	26468	410.04	0.91
Kansai Nerolac Paints Ltd.	57182	317.59	0.71
United Breweries Ltd.	15000	191.42	0.43
Ferrous Metals			
Tata Steel Ltd.	74355	282.96	0.63
Gas			
Petronet LNG Ltd.	190244	544.86	1.21
Gujarat State Petronet Ltd.	168573	352.74	0.78
Industrial Products			
Cummins India Ltd.	32100	174.61	0.39
Media & Entertainment			
Jagran Prakashan Ltd.	153047	86.24	0.19
Minerals/Mining			
Coal India Ltd.	984	2.04	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd.	254936	479.02	1.06
Petroleum Products			
Hindustan Petroleum Corporation Ltd.	203475	661.80	1.47
Bharat Petroleum Corporation Ltd.	93000	489.74	1.09
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	25367	706.01	1.57
Cadila Healthcare Ltd.	72000	181.26	0.40
Torrent Pharmaceuticals Ltd.	7072	125.62	0.28

@ Reverse Repo : 1.60%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 2.57%

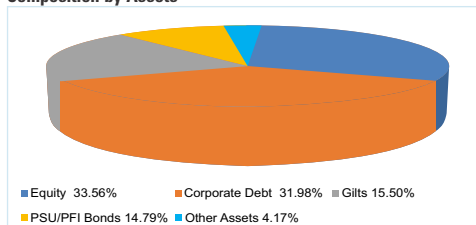
SIP - If you had invested ₹ 10000 every month in FIPEP (Regular Plan)

	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	2,710,000
Total value as on 31-Oct-2019 (Rs)	126,157	395,932	713,456	1,155,854	1,974,927	11,506,497
Returns	9.65%	6.28%	6.86%	8.97%	9.62%	11.29%
Total value of B: 40% Nifty 500 + 60% Crisil Composite Bond Fund Index	127,715	409,343	755,748	1,205,612	2,014,609	NA
B: 40% Nifty 500 + 60% Crisil Composite Bond Fund Index Returns	12.14%	8.53%	9.17%	10.15%	10.00%	NA
Total value of AB: CRISIL 10 Year Gilt Index	128,476	407,515	731,446	1,113,980	1,771,942	NA
AB: CRISIL 10 Year Gilt Index Returns	13.36%	8.22%	7.86%	7.94%	7.57%	NA

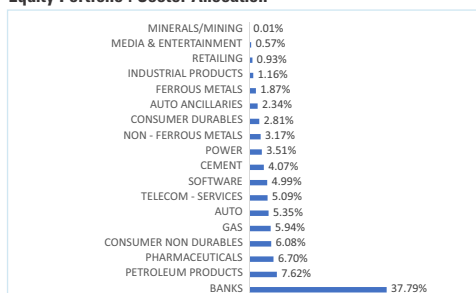
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy,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

Benchmark returns calculated based on Total Return Index Values

Composition by Assets



Equity Portfolio : Sector Allocation



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

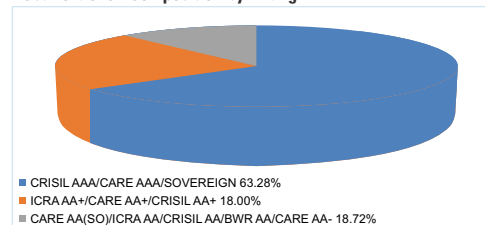
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Power			
NTPC Ltd.	221251	270.81	0.60
Power Grid Corporation of India Ltd.	130625	259.09	0.58
Retailing			
Aditya Birla Fashion and Retail Ltd.	65910	139.86	0.31
Software			
Infosys Ltd.	109904	753.50	1.67
Telecom - Services			
Bharti Airtel Ltd.	205373	768.61	1.71
Total Equity Holdings		15110.68	33.56

Debt Holdings	Rating	Market Value (Rs. in Lakhs)	% of Assets
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	4038.38	8.97
State Bank Of India*	CRISIL AA+	2527.73	5.61
KKR India Financial Services Pvt Ltd*	CRISIL AA	1734.43	3.85
Reliance Jio Infocomm Ltd*	CRISIL AAA	1569.80	3.49
Tata Steel Ltd	BWR AA	1503.90	3.34
Coastal Gujarat Power Ltd	CARE AA(SO)	1017.18	2.26
ICICI Bank Ltd	CARE AA+	1014.17	2.25
Indostar Capital Finance Ltd	CARE AA-	500.85	1.11
JM Financial Products Ltd	ICRA AA	490.26	1.09
Total Corporate Debt		14396.69	31.98
REC Ltd*	CRISIL AAA	2177.14	4.84
Export Import Bank Of India*	ICRA AA+	1505.37	3.34
Power Finance Corporation Ltd	CRISIL AAA	1104.04	2.45
Indian Railway Finance Corporation Ltd	CRISIL AAA	988.32	2.20
REC Ltd	CARE AAA	884.74	1.97
Total PSU/PFI Bonds		6659.61	14.79
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	3543.14	7.87
6.45% GOI 2029 (07-Oct-2029)*	SOVEREIGN	2699.53	6.00
7.57% GOI 2033 (17-Jun-2033)	SOVEREIGN	735.21	1.63
Total Gilts		6977.88	15.50
Total Debt Holdings		28034.18	62.27

Total Holdings	43,144.86	95.83
Call, cash and other current asset	1,876.15	4.17
Total Asset	45,021.00	100.00

* Top 10 holdings

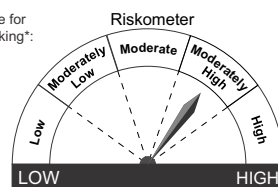
Debt Portfolio : Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Moderately High risk

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

Franklin India Multi – Asset Solution Fund

FIMAS

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

November 28, 2014

FUND MANAGER

Paul S Parampreet (effective May 01, 2019)

FUND SIZE (AUM)

Month End ₹ 29.54 crores

Monthly Average ₹ 29.13 crores

EXPENSE RATIO* : 1.36%

EXPENSE RATIO* (DIRECT) : 0.75%

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

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

In respect of each purchase

of Units -1% if redeemed

within 3 year of allotment

Different plans have a different expense structure

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
ETF			
Nippon India ETF Gold Bees	20909	712.28	24.11
Total ETF	712.28	24.11	
Mutual Fund Units			
Franklin India Bluechip Fund	229858	1118.61	37.87
Franklin India Short Term Income Plan	24844	1067.59	36.14
Total Mutual Fund Units		2186.20	74.00
Total Holdings		2,898.48	98.11
Call, cash and other current asset		55.70	1.89
Total Asset		2,954.17	100.00

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 13.0506
Dividend Plan	₹ 13.0506
Direct - Growth Plan	₹ 13.9907
Direct - Dividend Plan	₹ 13.9907

@ Reverse Repo : 2.01%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/ Payable on Purchase/ Other Receivable / Other Payable) : -0.12%

Sector allocation- Total Assets

Mutual Fund Units	74.00%
ETF	24.11%
Call, Cash And Other Current Asset	1.89%

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index*

@ CRISIL Balanced Fund - Aggressive Index has been renamed as

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000

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

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

PORTFOLIO COMPOSITION AND PERFORMANCE

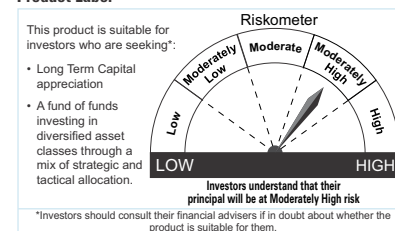
How Does The Scheme Work?

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

Asset	Instrument	Total Portfolio Allocation
Equity	Franklin India Bluechip Fund	37.125%
Fixed Income	Franklin India Short Term Income Plan	37.875%
Gold	R*Shares Gold BeES	25.000%
Cash	Franklin India Treasury Management Account**	0.000%

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

Product Label



Franklin India Dynamic Asset Allocation Fund of Funds

(Erstwhile Franklin India Dynamic PE Ratio Fund of Funds)

FIDAAF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Minimum 95% assets in the underlying funds

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

October 31, 2003

FUND MANAGER(S)

Paul S Parampreet (effective May 01, 2019)

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index

(effective June 04, 2018)

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 85.5274
Dividend Plan	₹ 36.7857
Direct - Growth Plan	₹ 91.4999
Direct - Dividend Plan	₹ 40.1638

FUND SIZE (AUM)

Month End ₹ 1020.88 crores

Monthly Average ₹ 1004.63 crores

EXPENSE RATIO* : 1.56%

EXPENSE RATIO* (DIRECT) : 0.20%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

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

PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Short Term Income Plan	1296648	55718.61	54.58
Franklin India Equity Fund	7516873	46521.03	45.57
Total Mutual Fund Units		102239.63	100.15
Total Holdings		102,239.63	100.15
Call, cash and other current asset		-151.32	-0.15
Total Asset		102,088.31	100.00

@ Reverse Repo : 0.07%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/ Payable on Purchase/ Other Receivable / Other Payable) : -0.22%

FIDAAF's Investment strategy

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

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

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

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

	1 year	3 years	5 years	7 years	10 years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,920,000
Total value as on 31-Oct-2019 (Rs)	124,320	398,682	726,604	1,157,753	1,939,672	5,186,838
Returns	6.75%	7.59%	7.59%	9.02%	9.28%	11.44%
Total value of B: CRISIL Hybrid 35 + 65 - Aggressive Index	128,042	413,752	770,013	1,248,397	2,113,193	5,161,910
B: CRISIL Hybrid 35 + 65 - Aggressive Index Returns	12.67%	9.26%	9.92%	11.13%	10.90%	11.39%
Total value of AB: S&P BSE SENSEX TRI	129,876	438,326	813,804	1,313,123	2,236,958	6,029,834
AB: S&P BSE SENSEX TRI Returns	15.62%	13.22%	12.15%	12.55%	11.97%	13.07%

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.

Benchmark returns calculated based on Total Return Index Values.

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

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

Franklin India Life Stage Fund of Funds

FILSF

As on October 31, 2019

TYPE OF SCHEME

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

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

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

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 1, 2003

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

FUND MANAGER(S)

Paul S Parampreet
(effective March 01, 2018)

BENCHMARK

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

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

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

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

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

FUND SIZE (AUM)

	Month End
20s Plan:	₹ 11.94 crores
30s Plan:	₹ 5.87 crores
40s Plan:	₹ 13.35 crores
50s Plus Plan:	₹ 6.06 crores
50s Plus Floating Rate Plan	₹ 29.37 crores

	Monthly Average
20s Plan:	₹ 11.52 crores
30s Plan:	₹ 5.71 crores
40s Plan:	₹ 13.11 crores
50s Plus Plan:	₹ 5.99 crores
50s Plus Floating Rate Plan	₹ 29.04 crores

EXPENSE RATIO*

20s Plan: 1.39%	(Direct) : 0.90%
30s Plan: 1.27%	(Direct) : 0.82%
40s Plan: 1.41%	(Direct) : 0.82%
50s Plus Plan: 1.42%	(Direct) : 0.82%
50s Plus Floating Rate Plan: 0.79%	(Direct) : 0.32%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

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

PORTFOLIO

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Bluechip Fund	123359	600.33	50.30
Templeton India Value Fund	72207	182.82	15.32
Franklin India Prima Fund	17414	179.17	15.01
Franklin India Corporate Debt Fund	158074	115.59	9.68
Franklin India Dynamic Accrual Fund	157798	114.72	9.61
Total Mutual Fund Units		1192.63	99.93
Total Holdings		1,192.63	99.93
Call,cash and other current asset		0.87	0.07
Total Asset		1,193.50	100.00

@ Reverse Repo : 0.09%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.02%

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Dynamic Accrual Fund	629723	457.82	34.30
Franklin India Corporate Debt Fund	540735	395.40	29.62
Franklin India Bluechip Fund	56278	273.88	20.52
Franklin India Prima Fund	13240	136.23	10.21
Templeton India Value Fund	27451	69.50	5.21
Total Mutual Fund Units		1332.83	99.84
Total Holdings		1,332.83	99.84
Call,cash and other current asset		2.09	0.16
Total Asset		1,334.92	100.00

@ Reverse Repo : 0.34%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.18%

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	6281066	2321.26	79.04
Franklin India Bluechip Fund	93620	455.61	15.51
Templeton India Value Fund	60919	154.24	5.25
Total Mutual Fund Units		2931.11	99.80
Total Holdings		2,931.11	99.80
Call,cash and other current asset		5.83	0.20
Total Asset		2,936.94	100.00

@ Reverse Repo : 0.18%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.02%

How Does The Scheme Work?

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

FILSF's Investment strategy

Steady State Asset Allocation

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

NAV AS OF OCTOBER 31, 2019

	Growth	Dividend
20s Plan	₹ 82.2061	₹ 29.3691
30s Plan	₹ 60.3363	₹ 23.2837
40s Plan	₹ 49.0283	₹ 15.2515
50s Plus Plan	₹ 36.7155	₹ 13.1377
50s Plus Floating Rate Plan	₹ 38.9135	₹ 14.1459

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	42862	208.59	35.53
Franklin India Dynamic Accrual Fund	195781	142.34	24.24
Franklin India Corporate Debt Fund	156798	114.66	19.53
Templeton India Value Fund	23898	60.51	10.31
Franklin India Prima Fund	5763	59.30	10.10
Total Mutual Fund Units		585.38	99.71
Total Holdings		585.38	99.71
Call,cash and other current asset		1.72	0.29
Total Asset		587.10	100.00

@ Reverse Repo : 0.15%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.14%

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Dynamic Accrual Fund	411268	299.00	49.36
Franklin India Corporate Debt Fund	246795	180.46	29.79
Templeton India Value Fund	25059	63.44	10.47
Franklin India Bluechip Fund	12843	62.50	10.32
Total Mutual Fund Units		605.41	99.94
Total Holdings		605.41	99.94
Call,cash and other current asset		0.38	0.06
Total Asset		605.78	100.00

@ Reverse Repo : 0.27%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.21%

Load structure

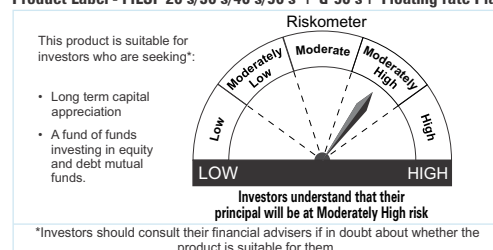
Entry Load	Nil for all the plans
Exit Load (for each purchase of Units):	In respect of each purchase of Units - 1% if redeemed within 1 year of allotment
20's Plan	
30's Plan	In respect of each purchase of Units – 0.75% if redeemed within 1 year of allotment
40's Plan	In respect of each purchase of Units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

Different plans have a different expense structure

NAV AS OF OCTOBER 31, 2019 (Direct)

	Growth	Dividend
The 20s Plan	₹ 84.6241	₹ 30.4069
The 30s Plan	₹ 62.7019	₹ 24.3789
The 40s Plan	₹ 51.3138	₹ 15.8543
The 50s Plus Plan	₹ 38.4633	₹ 13.7681
The 50s Plus Floating Rate Plan	₹ 40.0037	₹ 14.5711

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



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

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



FRANKLIN
TEMPLETON

Franklin India Equity Hybrid Fund

(Erstwhile Franklin India Balanced Fund)

FIEHF

As on October 31, 2019

PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Aggressive Hybrid Fund

SCHEME CHARACTERISTICS

65-80% Equity, 20-35% Debt

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 10, 1999

FUND MANAGER(S)

Lakshminanth Reddy & Krishna Prasad Natarajan (Equity)

Sachin Padwal-Desai & Umesh Sharma (Debt)

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

BENCHMARK

CRISIL Hybrid 35 + 65 - Aggressive Index*

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

NAV AS OF OCTOBER 31, 2019

Growth Plan	₹ 122.7833
Dividend Plan	₹ 20.9853
Direct - Growth Plan	₹ 132.2799
Direct - Dividend Plan	₹ 23.1020

FUND SIZE (AUM)

Month End	₹ 1848.39 crores
Monthly Average	₹ 1827.50 crores

TURNOVER

Portfolio Turnover	85.98%
Portfolio Turnover (Equity)*	8.62%

* Computed for equity portion of the portfolio.

MATURITY & YIELD*

AVERAGE MATURITY	4.16 Years
PORTFOLIO YIELD	8.52%
MODIFIED DURATION	3.11 Years
MACAULAY DURATION	3.30 Years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO*	2.11%
EXPENSE RATIO* (DIRECT)	1.02%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units) (Effective September 10, 2018)

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

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

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

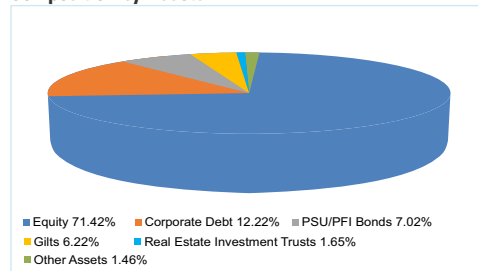
Nil - if redeemed after 1 year from the date of allotment

Different plans have a different expense structure

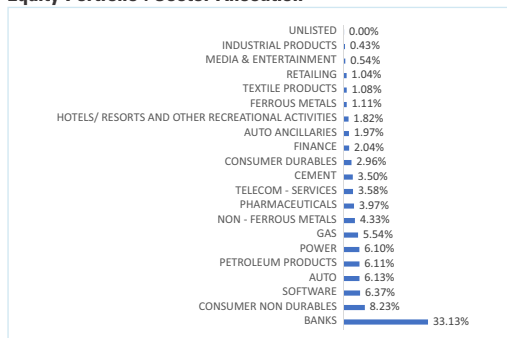
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	821320	4980.90	2.69
Tata Motors Ltd.	1081483	1921.80	1.04
Bajaj Auto Ltd.	36783	1194.47	0.65
Auto Ancillaries			
Balkrishna Industries Ltd.	205000	1813.64	0.98
Apollo Tyres Ltd.	414842	789.44	0.43
Banks			
Axis Bank Ltd.*	2000862	14733.35	7.97
HDFC Bank Ltd.*	988868	12166.54	6.58
ICICI Bank Ltd.*	1656302	7669.51	4.15
Kotak Mahindra Bank Ltd.*	459760	7238.92	3.92
State Bank of India	615662	1923.33	1.04
Cement			
Grasim Industries Ltd.	600350	4615.19	2.50
Consumer Durables			
Titan Company Ltd.	147561	1964.33	1.06
Voltas Ltd.	274626	1945.73	1.05
Consumer Non Durables			
Nestle India Ltd.	28764	4299.36	2.33
Colgate Palmolive (India) Ltd.	276850	4288.96	2.32
United Breweries Ltd.	178251	2274.75	1.23
Ferrous Metals			
Tata Steel Ltd.	385077	1465.41	0.79
Finance			
PNB Housing Finance Ltd.	336933	1807.14	0.98
Cholamandalam Financial Holdings Ltd.	195421	891.51	0.48
Gas			
Petronet LNG Ltd.	1446976	4144.14	2.24
Gujarat State Petronet Ltd.	1516102	3172.44	1.72
Hotels/ Resorts And Other Recreational Activities			
Indian Hotels Co. Ltd.	1583382	2406.74	1.30
Industrial Products			
Mahindra CIE Automotive Ltd.	377910	569.51	0.31
Media & Entertainment			
Jagran Prakashan Ltd.	1265151	712.91	0.39
Non - Ferrous Metals			
Hindalco Industries Ltd.*	3044188	5720.03	3.09
Petroleum Products			
Indian Oil Corporation Ltd.	2568360	3770.35	2.04
Hindustan Petroleum Corporation Ltd.	998372	3247.20	1.76
Bharat Petroleum Corporation Ltd.	198568	1045.66	0.57
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	154688	4305.28	2.33
Cadila Healthcare Ltd.	374001	941.55	0.51
Power			
Power Grid Corporation of India Ltd.	2508769	4976.14	2.69
NTPC Ltd.	2512015	3074.71	1.66
Retailing			
Aditya Birla Fashion and Retail Ltd.	649104	1377.40	0.75
Software			
Infosys Ltd.*	763784	5236.50	2.83
Tech Mahindra Ltd.	429717	3175.61	1.72
Telecom - Services			
Bharti Airtel Ltd.	1264520	4732.47	2.56

@ Reverse Repo : 0.49%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.97%

Composition by Assets



Equity Portfolio : Sector Allocation



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

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Textile Products			
Himatsingka Seide Ltd.	921918	1420.21	0.77
Unlisted			
Globsyn Technologies Ltd.	270000	0.03	0.00
Numero Uno International Ltd.	27500	0.00	0.00
Total Equity Holdings		132013.14	71.42

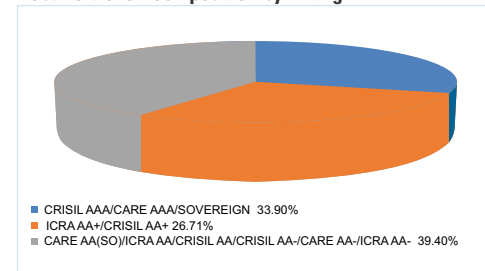
Debt Holdings

		(Rs. in Lakhs)	Assets
Coastal Gujarat Power Ltd*	CARE AA(SO)	7120.23	3.85
Indostar Capital Finance Ltd*	CARE AA-	7015.96	3.80
State Bank Of India	CRISIL AA+	3538.82	1.91
JM Financial Asset Reconstruction Company Ltd	ICRA AA-	2394.07	1.30
KKR India Financial Services Pvt Ltd	CRISIL AA	1734.43	0.94
Pipeline Infrastructure Pvt Ltd	CRISIL AAA	504.80	0.27
JM Financial Products Ltd	ICRA AA	196.10	0.11
Andhra Bank	CRISIL AA-	81.59	0.04
Total Corporate Debt		22586.00	12.22
Export Import Bank Of India*	ICRA AA++	9032.24	4.89
Indian Railway Finance Corporation Ltd	CRISIL AAA	2075.46	1.12
REC Ltd	CRISIL AAA	934.09	0.51
Power Finance Corporation Ltd	CRISIL AAA	626.74	0.34
REC Ltd	CARE AAA	312.26	0.17
Total PSU/PFI Bonds		12980.79	7.02
7.27% GOI 2026 (08-Apr-2026)*	SOVEREIGN	7659.44	4.14
7.57% GOI 2033 (17-Jun-2033)	SOVEREIGN	2940.84	1.59
6.45% GOI 2029 (07-Oct-2029)	SOVEREIGN	899.84	0.49
Total Gilts		11500.12	6.22
Total Debt Holdings		47066.91	25.46
Real Estate Investment Trusts			
Embassy Office Parks REIT	739,200	3053.27	1.65
Total Real Estate Investment Trusts		3053.27	1.65

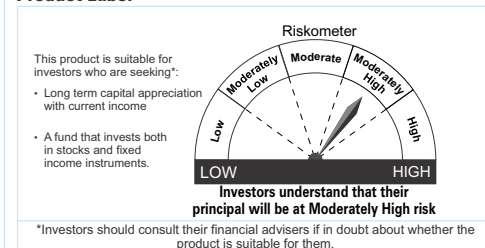
Total Holdings	182,133.32	98.54
Call, cash and other current asset	2,705.46	1.46
Total Asset	184,838.78	100.00

* Top 10 holdings

Debt Portfolio : Composition by Rating



Product Label



FRANKLIN
TEMPLETON

SCHEME PERFORMANCE - REGULAR PLANS

Franklin India Bluechip Fund (FIBCF) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 459.692

Inception date : Dec 01, 1993

Fund Manager(s):

Anand Radhakrishnan (Managing since Mar 31, 2007)

Roshi Jain (Managing since May 02, 2016)

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

	FIBCF	B: Nifty 100 TRI *	AB: Nifty 50* TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	6.72%	15.04%	15.93%
Last 3 years (Oct 28, 2016 to Oct 31, 2019)	5.81%	12.70%	12.66%
Last 5 years (Oct 31, 2014 to Oct 31, 2019)	6.69%	8.13%	8.76%
Last 10 years (Oct 30, 2009 to Oct 31, 2019)	10.60%	10.83%	11.04%
Last 15 years (Oct 29, 2004 to Oct 31, 2019)	15.45%	15.23%	14.91%
Since inception till Oct 31, 2019	19.89%	11.57%	11.18%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10672	11504	11593
Last 3 years	11853	14328	14313
Last 5 years	13827	14787	15218
Last 10 years	27410	27993	28510
Last 15 years	86473	84050	80542
Since inception (01-Dec-1993)	1102904	171002	156317

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-Oct-19 : (Rs.) 57.8301

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 (Oct 31, 2018 to Oct 31, 2019)	4.16%	13.16%	17.97%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	3.04%	12.66%	14.18%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	5.91%	7.58%	8.99%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.92%	8.16%	11.27%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	14.87%	14.93%	15.54%
Since inception till 31-Oct-2019	15.28%	NA	13.03%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10416	11316	11797
Last 3 Years	10943	14314	14903
Last 5 Years	13330	14415	15380
Last 10 Years	25765	21918	29117
Last 15 Years	80110	80760	87426
Since inception (10-Sep-1996)	269001	NA	170518

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-Oct-19 : (Rs.) 580.5268

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 (Oct 31, 2018 to Oct 31, 2019)	5.48%	12.10%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.62%	10.29%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.15%	8.98%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	12.80%	10.92%	11.04%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	17.33%	14.67%	14.91%
Since inception till 31-Oct-2019	17.56%	10.53%	10.41%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10548	11210	11593
Last 3 Years	11786	13428	14313
Last 5 Years	14799	15379	15218
Last 10 Years	33381	28215	28510
Last 15 Years	110178	78109	80542
Since inception (29-Sep-1994)	580527	123582	120144

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-Oct-19 : (Rs.) 959.2065

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 (Oct 31, 2018 to Oct 31, 2019)	8.95%	3.40%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.95%	4.50%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	10.86%	9.29%	8.76%

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

Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	15.96%	11.67%	11.04%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	17.24%	15.19%	14.91%
Since inception till 31-Oct-2019	19.24%	11.56%	11.18%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10895	10340	11593
Last 3 Years	11900	11414	14313
Last 5 Years	16748	15598	15218
Last 10 Years	44013	30195	28510
Last 15 Years	108926	83590	80542
Since inception (01-Dec-1993)	959207	170513	156317

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

Franklin India Equity Advantage Fund (FIEAF) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 78.9307

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 (Oct 31, 2018 to Oct 31, 2019)	6.56%	11.11%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.59%	9.97%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	6.94%	8.79%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	11.89%	10.82%	11.04%
Since inception till 31-Oct-2019	15.12%	13.41%	14.00%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10656	11111	11593
Last 3 Years	11778	13309	14313
Last 5 Years	13989	15243	15218
Last 10 Years	30785	27966	28510
Since inception (02-Mar-2005)	78931	63360	68412

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-Oct-19 : (Rs.) 73.1271

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 (Oct 31, 2018 to Oct 31, 2019)	8.90%	12.10%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.40%	10.31%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.34%	8.82%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	10.56%	11.00%	11.04%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	14.47%	14.65%	14.91%
Since inception till 31-Oct-2019	10.62%	2.79%	11.77%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10890	11210	11593
Last 3 Years	11713	13435	14313
Last 5 Years	14255	15267	15218
Last 10 Years	27319	28417	28510
Last 15 Years	76016	77861	80542
Since inception (21-Feb-2000)	73127	17193	89602

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-Oct-19 : (Rs.) 46.1979

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 (Oct 31, 2018 to Oct 31, 2019)	8.64%	8.85%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.09%	9.68%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	6.95%	8.45%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	11.33%	10.81%	11.04%
Since inception till 31-Oct-2019	12.04%	10.96%	11.15%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10864	10885	11593
Last 3 Years	11947	13205	14313
Last 5 Years	13994	15005	15218
Last 10 Years	29286	27931	28510
Since inception (18-May-2006)	46198	40573	41513

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

SCHEME PERFORMANCE - REGULAR PLANS

Franklin Asian Equity Fund (FAEF) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 22.7795

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 (Oct 31, 2018 to Oct 31, 2019)	16.80%	8.93%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	9.12%	10.89%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.61%	8.14%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.83%	10.81%	11.04%
Since inception till 31-Oct-2019	7.23%	9.14%	7.36%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11680	10893	11593
Last 3 Years	13003	13646	14313
Last 5 Years	14431	14791	15218
Last 10 Years	23324	27934	28510
Since inception (16-Jan-2008)	22780	28075	23101

Franklin India Focused Equity Fund (FIFE) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 41.1901

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 (Oct 31, 2018 to Oct 31, 2019)	14.23%	12.10%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.23%	10.29%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	9.70%	8.98%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	14.67%	10.92%	11.04%
Since inception till 31-Oct-2019	12.22%	9.09%	9.30%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11423	11210	11593
Last 3 Years	12686	13428	14313
Last 5 Years	15887	15379	15218
Last 10 Years	39362	28215	28510
Since inception (26-Jul-2007)	41190	29107	29801

Franklin India Smaller Companies Fund (FISCF) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 49.6668

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 (Oct 31, 2018 to Oct 31, 2019)	-1.74%	-4.30%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	0.76%	-1.50%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.04%	5.48%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	15.89%	9.65%	11.04%
Since inception till 31-Oct-2019	12.31%	10.89%	12.28%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	9826	9570	11593
Last 3 Years	10230	9555	14313
Last 5 Years	14721	13057	15218
Last 10 Years	43765	25149	28510
Since inception (13-Jan-2006)	49667	41688	49459

^ ^ 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-Oct-19 : (Rs.) 41.4741

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 (Oct 31, 2018 to Oct 31, 2019)	11.78%	0.12%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	7.49%	2.90%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	10.39%	4.53%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	15.15%	8.63%	11.04%
Since inception till 31-Oct-2019	15.03%	8.55%	10.95%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11178	10012	11593
Last 3 Years	12427	10899	14313
Last 5 Years	16396	12483	15218
Last 10 Years	41022	22902	28510
Since inception (04-Sep-2009)	41474	23027	28745

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

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

www.franklintempletonindia.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Franklin India Taxshield (FIT) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 571.7173

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 (Oct 31, 2018 to Oct 31, 2019)	9.02%	12.10%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.77%	10.29%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.57%	8.98%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	13.53%	10.92%	11.04%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	16.92%	14.67%	14.91%
Since inception till 31-Oct-2019	21.73%	15.49%	14.38%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10902	11210	11593
Last 3 Years	12177	13428	14313
Last 5 Years	15090	15379	15218
Last 10 Years	35602	28215	28510
Last 15 Years	104500	78109	80542
Since inception (10-Apr-1999)	571717	193352	158609

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (* Nifty 50 TRI 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-Oct-19 : (Rs.) 94.1239

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 (Oct 31, 2018 to Oct 31, 2019)	14.29%	15.93%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	11.12%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.48%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.74%	11.04%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	13.57%	14.91%
Since inception till 31-Oct-2019	12.35%	13.68%
Current Value of Standard Investment of Rs 10000		
Last 1 Year	11429	11593
Last 3 Years	13732	14313
Last 5 Years	14348	15218
Last 10 Years	25355	28510
Last 15 Years	67519	80542
Since inception (04-Aug-2000)	94124	118127

Benchmark returns calculated based on Total Return Index Values

Franklin India Technology Fund (FITF) - Growth Option ^

NAV as at 31-Oct-19 : (Rs.) 157.3374

Inception date : Aug 22, 1998

Fund Manager(s):

Anand Radhakrishnan (Managing since Mar 01, 2007)

Varun Sharma (Managing since Nov 30, 2015)

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

	FITF	B:S&P BSE TECH TRI * ^	AB: Nifty 50 TRI *
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	1.24%	5.04%	15.93%
Last 3 years (Oct 28, 2016 to Oct 31, 2019)	12.43%	12.16%	12.66%
Last 5 years (Oct 31, 2014 to Oct 31, 2019)	7.30%	6.54%	8.76%
Last 10 years (Oct 30, 2009 to Oct 31, 2019)	12.89%	13.76%	11.04%
Last 15 years (Oct 29, 2004 to Oct 31, 2019)	13.12%	13.96%	14.91%
Since inception till Oct 31, 2019	17.66%	NA	14.73%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10124	10504	11593
Last 3 years	14225	14121	14313
Last 5 years	14223	13729	15218
Last 10 years	33656	36332	28510
Last 15 years	63648	71159	80542
Since inception (22-Aug-1998)	314718	NA	184186

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 TRI values from 01/02/1999 to 23/08/2004; S&P BSE Information Technology TRI values from 23/08/2004 to 29/05/2017 and S&P BSE TECH TRI values since 29/05/2017, * Nifty 50 TRI values from 22.08.1998 to 30.06.1999 and TRI values since 30.06.1999)

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

NAV as at 31-Oct-19 : (Rs.) 122.7833

Inception date : Dec 10, 1999

Fund Manager(s):

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

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

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

Umesh Sharma (Managing since Jul 05, 2010)

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

	FIEHF	B:CRISIL Hybrid 35+35 - Aggressive Index	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	10.24%	13.80%	15.93%

Different plans have a different expense structure

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48

SCHEME PERFORMANCE - REGULAR PLANS

Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.58%	10.10%	12.66%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.60%	9.47%	8.76%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	11.61%	10.48%	11.04%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	14.10%	12.73%	14.91%
Since inception till 31-Oct-2019	13.43%	NA	12.76%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11024	11380	11593
Last 3 Years	12113	13359	14313
Last 5 Years	15112	15722	15218
Last 10 Years	30014	27107	28510
Last 15 Years	72481	60453	80542
Since inception (10-Dec-1999)	122783	NA	109188

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-Oct-19 : (Rs.) 131.9144

Inception date : Mar 31, 1997

Fund Manager(s)

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

Krishna Prasad Natarajan (Managing since Jan 01, 2019)

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

Umesh Sharma (Managing since Jul 05, 2010)

	FIPEP	Benchmark*	AB:Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	10.48%	13.17%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.87%	8.81%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.07%	9.21%	8.40%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.89%	9.59%	8.86%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	10.53%	10.90%	6.62%
Since inception till 31-Oct-2019	12.09%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11048	11317	11473
Last 3 Years	11872	12891	12009
Last 5 Years	14741	15539	14968
Last 10 Years	25692	24996	19424
Last 15 Years	44930	47280	26176
Since inception (31-Mar-1997)	131914	NA	NA

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

Benchmark returns calculated based on Total Return Index Values

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

NAV as at 31-Oct-19 : (Rs.) 85.5274

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 (Oct 31, 2018 to Oct 31, 2019)	8.33%	13.80%	17.97%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	7.79%	10.10%	14.18%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.92%	9.47%	8.99%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.47%	10.48%	11.27%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	13.92%	12.73%	15.54%
Since inception till 31-Oct-2019	14.34%	12.82%	15.69%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10833	11380	11797
Last 3 Years	12530	13359	14903
Last 5 Years	14643	15722	15380
Last 10 Years	24727	27107	29117
Last 15 Years	70787	60453	87426
Since inception (31-Oct-2003)	85527	68994	103190

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-Oct-19 : (Rs.) 69.6617

Inception date : Jun 23, 1997

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Umesh Sharma (Managing since Oct 25, 2018)

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

	FICDF	B: Crisil Short Term Bond Fund Index ^ ^	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	11.32%	11.08%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.29%	6.69%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.61%	8.52%	8.40%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.88%	7.99%	6.86%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	7.68%	7.20%	6.62%
Since inception till 31-Oct-2019	9.06%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11132	11108	11473
Last 3 Years	12707	12152	12009
Last 5 Years	15118	15054	14968
Last 10 Years	23427	21578	19424
Last 15 Years	30352	28388	26176
Since inception (23-Jun-1997)	69662	NA	NA

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

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

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

NAV as at 31-Oct-19 : The 20s Plan: (Rs.) 82.2061

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 (Oct 31, 2018 to Oct 31, 2019)	6.78%	16.31%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.41%	12.38%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.15%	9.15%	Not Applicable
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	10.66%	10.80%	Not Applicable
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	14.12%	14.15%	Not Applicable
Since inception till 31-Oct-2019	14.14%	14.03%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10678	11631	Not Applicable
Last 3 Years	11717	14208	Not Applicable
Last 5 Years	14125	15493	Not Applicable
Last 10 Years	27562	27910	Not Applicable
Last 15 Years	72653	72972	Not Applicable
Since inception (01-Dec-2003)	82206	80916	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-Oct-19 : The 30s Plan: (Rs.) 60.3363

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 (Oct 31, 2018 to Oct 31, 2019)	7.60%	15.56%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.08%	10.95%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.45%	9.22%	Not Applicable
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.87%	10.14%	Not Applicable
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	12.08%	12.33%	Not Applicable
Since inception till 31-Oct-2019	11.95%	12.11%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10760	11556	Not Applicable
Last 3 Years	11941	13669	Not Applicable
Last 5 Years	14329	15543	Not Applicable
Last 10 Years	25641	26302	Not Applicable
Last 15 Years	55410	57290	Not Applicable
Since inception (01-Dec-2003)	60336	61715	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-Oct-19 : The 40s Plan: (Rs.) 49.0283

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 (Oct 31, 2018 to Oct 31, 2019)	8.16%	14.66%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.46%	9.57%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.73%	9.19%	Not Applicable
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.41%	9.51%	Not Applicable
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	10.70%	10.64%	Not Applicable
Since inception till 31-Oct-2019	10.50%	10.35%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10816	11466	Not Applicable
Last 3 Years	12072	13165	Not Applicable
Last 5 Years	14510	15522	Not Applicable
Last 10 Years	24602	24813	Not Applicable
Last 15 Years	45999	45644	Not Applicable
Since inception (01-Dec-2003)	49028	48008	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-Oct-19 : The 50s Plus Plan: (Rs.) 36.7155

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 (Oct 31, 2018 to Oct 31, 2019)	8.04%	14.53%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.53%	8.87%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.54%	9.11%	Not Applicable
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.26%	8.99%	Not Applicable
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	8.86%	9.31%	Not Applicable
Since inception till 31-Oct-2019	8.51%	8.93%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10804	11453	Not Applicable
Last 3 Years	12098	12912	Not Applicable
Last 5 Years	14385	15465	Not Applicable
Last 10 Years	22119	23674	Not Applicable
Last 15 Years	35763	38081	Not Applicable
Since inception (01-Dec-2003)	36716	39074	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-Oct-19 : The 50s Plus Floating Rate Plan: (Rs.) 38.9135

Inception date : Jul 09, 2004

Fund Manager(s)

Paul S Parampreet (effective March 01, 2018)

	50s Plus Floating Plan	B : 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index	AB
Compounded Annualised Growth Rate Performance			
Last 1 Years (Oct 31, 2018 to Oct 31, 2019)	8.11%	9.42%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	6.90%	8.61%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.49%	7.91%	Not Applicable
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.30%	8.54%	Not Applicable
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	9.25%	9.21%	Not Applicable
Since inception till 31-Oct-2019	9.27%	9.30%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Years	10811	10942	Not Applicable
Last 3 Years	12223	12821	Not Applicable
Last 5 Years	14350	14636	Not Applicable
Last 10 Years	22212	22701	Not Applicable
Last 15 Years	37768	37560	Not Applicable
Since inception (09-Jul-2004)	38914	39046	Not Applicable

Benchmark returns calculated based on Total Return Index Values

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

NAV as at 31-Oct-19 : (Rs.) 68.7811

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 (Oct 31, 2018 to Oct 31, 2019)	8.68%	13.55%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.03%	7.38%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	9.07%	8.94%	8.40%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.20%	8.20%	6.86%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	7.47%	7.33%	6.62%
Since inception till 31-Oct-2019	8.88%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10868	11355	11473
Last 3 Years	12614	12388	12009
Last 5 Years	15439	15347	14968
Last 10 Years	22002	21997	19424
Last 15 Years	29510	28939	26176
Since inception (05-Mar-1997)	68781	NA	NA

Franklin India Income Opportunities Fund (FIOF) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 22.7711

Inception date : Dec 11, 2009

Fund Manager(s)

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

	FIOF	B: Crisil Short-Term Bond Fund Index	AB: Crisil 10 year gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	6.88%	11.08%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	7.49%	7.65%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.13%	8.34%	8.40%
Since inception till 31-Oct-2019	8.67%	8.14%	6.71%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10688	11108	11473
Last 3 Years	12426	12483	12009
Last 5 Years	14782	14931	14968
Since inception (11-Dec-2009)	22771	21683	19015

Franklin India Low Duration Fund (FILDF) - Growth

NAV as at 31-Oct-19 : (Rs.) 22.4357

Inception date : Jul 26, 2010

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	Growth	B: Crisil Short-term Bond Fund Index #	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	7.88%	11.08%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.03%	7.65%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.73%	8.34%	7.27%
Since inception till 31-Oct-2019	9.11%	8.43%	7.01%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10788	11108	10836
Last 3 Years	12614	12483	12183
Last 5 Years	15200	14931	14207
Since inception (26-Jul-2010)	22436	21181	18746

Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended Index
CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

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

NAV as at 31-Oct-19 : (Rs.) 10.4852

Inception dae : Feb 07, 2000

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	MD	B: Crisil Short-term Bond Fund Index #	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	7.88%	11.08%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.03%	7.65%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.73%	8.34%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.81%	8.47%	6.68%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	7.87%	8.51%	6.30%
Since inception till 31-Oct-2019	7.94%	NA	6.48%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10788	11108	10836
Last 3 Years	12614	12483	12183
Last 5 Years	15197	14931	14207
Last 10 Years	23288	22557	19107
Last 15 Years	31167	34086	25010
Since inception (07-Feb-2000)	45189	NA	34548

Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended Index
CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

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

NAV as at 31-Oct-19 : (Rs.) 10.3114

Inception date : Feb 07, 2000

Fund Manager(s)

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	QD	B: Crisil Short-term Bond Fund Index #	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	7.88%	11.08%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.03%	7.65%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.73%	8.34%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.81%	8.47%	6.68%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	7.87%	8.51%	6.30%
Since inception till 31-Oct-2019	7.95%	NA	6.48%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10788	11108	10836
Last 3 Years	12614	12483	12183
Last 5 Years	15197	14931	14207
Last 10 Years	23287	22557	19107
Last 15 Years	31170	34086	25010
Since inception (07-Feb-2000)	45275	NA	34548

Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended Index
CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

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

NAV as at 31-Oct-19 : (Rs.) 57.972

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 (Oct 31, 2018 to Oct 31, 2019)	9.91%	13.67%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.54%	8.07%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.43%	9.14%	8.40%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.59%	8.81%	6.86%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	8.83%	8.74%	6.62%
Since inception till 31-Oct-2019	9.64%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10991	11367	11473
Last 3 Years	11760	12630	12009
Last 5 Years	14312	15486	14968
Last 10 Years	22821	23276	19424
Last 15 Years	35635	35173	26176
Since inception (28-Sep-2000)	57972	NA	NA

Benchmark returns calculated based on Total Return Index Values

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

Franklin India Equity Savings Fund (FIESF) - Growth

NAV as at 31-Oct-19 : (Rs.) 10.3233

Inception date : Aug 27, 2018

Fund Manager(s)

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

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

Umesh Sharma (Managing since Aug 03, 2018)

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

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

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

Different plans have a different expense structure

SCHEME PERFORMANCE - REGULAR PLANS

Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	5.76%	11.08%	15.93%
Since inception till 31-Oct-2019	2.74%	6.29%	2.68%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10576	11108	11593
Since inception (27-Aug-2018)	10323	10745	10316

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-Oct-19 : (Rs.) 43.7113

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 (Oct 31, 2018 to Oct 31, 2019)	13.05%	16.77%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	4.44%	8.10%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.54%	10.16%	8.40%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	6.90%	9.29%	6.86%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	7.59%	8.89%	6.62%
Since inception till 31-Oct-2019	8.58%	NA	7.04%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11305	11677	11473
Last 3 Years	11395	12640	12009
Last 5 Years	14384	16224	14968
Last 10 Years	19494	24325	19424
Last 15 Years	29986	35922	26176
Since inception (07-Dec-2001)	43711	NA	33824

Franklin India Savings Fund (FISF) - Growth Option ^

NAV as at 31-Oct-19 : (Rs.) 36.0911

Inception date : Feb 11, 2002

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Umesh Sharma (Managing since Oct 25, 2018)

	Retail	B: Crisil Liquid Fund Index	AB:1 Crisil year T-Bill Index
Discrete 12 months performance			
Oct 24, 2019 to Oct 31, 2019 (7 Days)	9.19%	5.99%	6.68%
Oct 16, 2019 to Oct 31, 2019 (15 Days)	7.91%	5.70%	7.59%
Sep 30, 2019 to Oct 31, 2019 (1 Month)	9.03%	6.12%	7.77%
Jul 31, 2019 to Oct 31, 2019 (3 Months)	8.40%	6.09%	7.66%
Apr 30, 2019 to Oct 31, 2019 (6 Months)	9.18%	6.76%	7.89%
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	9.12%	7.24%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	7.79%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.99%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.12%	7.62%	6.68%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	7.77%	7.20%	6.30%
Since inception till 31-Oct-2019	7.51%	NA	6.11%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10912	10724	10836
Last 3 Years	12532	12288	12183
Last 5 Years	14690	14329	14207
Last 10 Years	21838	20861	19107
Last 15 Years	30752	28384	25010
Since inception (11-Feb-2002)	36091	NA	28615

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

NAV as at 31-Oct-19 : (Rs.) 4075.2342

Inception date : Jan 31, 2002

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	Retail	B: Crisil short- Term bond Fund Index	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	7.39%	11.08%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	7.76%	7.65%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.21%	8.34%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.59%	8.11%	6.68%
Last 15 Years (Oct 29, 2004 to Oct 31, 2019)	8.55%	7.68%	6.30%
Since inception till 31-Oct-2019	8.23%	NA	6.13%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10739	11108	10836
Last 3 Years	12521	12483	12183
Last 5 Years	14841	14931	14207
Last 10 Years	22812	21834	19107
Last 15 Years	34294	30351	25010
Since inception (31-Jan-2002)	40752	NA	28744

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

NAV as at 31-Oct-19 : (Rs.) 3370.7242

Inception date : Sep 06, 2005

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	IP#	B: Crisil Short-Term Bond Fund Index	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	7.75%	11.08%	8.36%

^ 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

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Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.16%	7.65%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.62%	8.34%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.93%	8.11%	6.68%
Since inception till 31-Oct-2019	8.96%	7.81%	6.34%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10775	11108	10836
Last 3 Years	12661	12483	12183
Last 5 Years	15120	14931	14207
Last 10 Years	23542	21834	19107
Since inception (06-Sep-2005)	33707	29002	23865

The plan is suspended for further subscription

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

NAV as at 31-Oct-19 : (Rs.) 26.1668

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Santosh Kamath (Managing since Oct 25, 2018)

	FIUBF	B: Crisil Liquid Fund Index	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	9.62%	7.24%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.31%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.64%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.53%	7.62%	6.68%
Since inception till 31-Oct-2019	8.44%	7.53%	6.59%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10962	10724	10836
Last 3 Years	12714	12288	12183
Last 5 Years	15134	14329	14207
Last 10 Years	22693	20861	19107
Since inception (18-Dec-2007)	26167	23686	21348

Franklin India Ultra Short Bond Fund - Super Institutional - Growth

NAV as at 31-Oct-19 : (Rs.) 27.6634

Inception date : Dec 18, 2007

Fund Manager(s):

Pallab Roy (Managing since Jun 25, 2008)

Santosh Kamath (Managing since Oct 25, 2018)

	FIUBF- SIP	B: Crisil Liquid Fund Index	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	10.04%	7.24%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.80%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	9.18%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	9.06%	7.62%	6.68%
Since inception till 31-Oct-2019	8.95%	7.53%	6.59%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11004	10724	10836
Last 3 Years	12890	12288	12183
Last 5 Years	15516	14329	14207
Last 10 Years	23812	20861	19107
Since inception (18-Dec-2007)	27663	23686	21348

Franklin India Ultra Short Bond Fund - Institutional - Growth

NAV as at 31-Oct-19 : (Rs.) 26.7946

Inception date : Dec 18, 2007

Fund Manager(s):

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

	FIUBF- IP	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	9.84%	7.24%	8.36%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.53%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.85%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	8.75%	7.62%	6.68%
Since inception till 31-Oct-2019	8.65%	7.53%	6.59%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10984	10724	10836
Last 3 Years	12790	12288	12183
Last 5 Years	15285	14329	14207
Last 10 Years	23150	20861	19107
Since inception (18-Dec-2007)	26795	23686	21348

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

NAV as at 31-Oct-19 : (Rs.) 4527.5206

Inception date : Apr 29, 1998

Fund Manager(s):

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

	Retail#	B:Crisil Liquid Fund Index	AB:Crisil 1 Year T-Bill Index
Discrete 12 months performance			
Oct 24, 2019 to Oct 31, 2019 (7 Days)	5.39%	5.99%	6.68%
Oct 16, 2019 to Oct 31, 2019 (15 Days)	5.13%	5.70%	7.59%
Sep 30, 2019 to Oct 31, 2019 (1 Month)	5.47%	6.12%	7.77%
Jul 31, 2019 to Oct 31, 2019 (3 Months)	5.44%	6.09%	7.66%
Apr 30, 2019 to Oct 31, 2019 (6 Months)	5.96%	6.76%	7.89%
Compounded Annualised Growth Rate Performance			

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51

SCHEME PERFORMANCE - REGULAR PLANS

Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	6.56%	7.24%	8.36%
Last 3 Years (Oct 31, 2016 to Oct 31, 2019)	6.36%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	6.84%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	7.31%	7.62%	6.68%
Last 15 Years (Oct 31, 2004 to Oct 31, 2019)	7.07%	7.20%	6.30%
Since inception till 31-Oct-2019	7.27%	NA	6.65%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10656	10724	10836
Last 3 Years	12032	12282	12177
Last 5 Years	13922	14329	14207
Last 10 Years	20254	20861	19107
Last 15 Years	27878	28381	25017
Since inception (29-Apr-1998)	45275	NA	39930

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

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

NAV as at 31-Oct-19 : (Rs.) 2939.8505

Inception date : Jun 22, 2004

Fund Manager(s):

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

	IP#	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Discrete 12 months performance			
Oct 24, 2019 to Oct 31, 2019 (7 Days)	5.64%	5.99%	6.68%
Oct 16, 2019 to Oct 31, 2019 (15 Days)	5.38%	5.70%	7.59%
Sep 30, 2019 to Oct 31, 2019 (1 Month)	5.72%	6.12%	7.77%
Jul 31, 2019 to Oct 31, 2019 (3 Months)	5.69%	6.09%	7.66%
Apr 30, 2019 to Oct 31, 2019 (6 Months)	6.22%	6.76%	7.89%
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	6.83%	7.24%	8.36%
Last 3 Years (Oct 31, 2016 to Oct 31, 2019)	6.63%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.10%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	7.57%	7.62%	6.68%
Last 15 Years (Oct 31, 2004 to Oct 31, 2019)	7.33%	7.20%	6.30%
Since inception till 31-Oct-2019	7.27%	7.11%	6.19%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10683	10724	10836
Last 3 Years	12123	12282	12177
Last 5 Years	14097	14329	14207
Last 10 Years	20766	20861	19107
Last 15 Years	28923	28381	25017
Since inception (22-Jun-2004)	29399	28753	25158

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

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

NAV as at 31-Oct-19 : (Rs.) 2898.8254

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			
Oct 24, 2019 to Oct 31, 2019 (7 Days)	6.04%	5.99%	6.68%
Oct 16, 2019 to Oct 31, 2019 (15 Days)	5.79%	5.70%	7.59%
Sep 30, 2019 to Oct 31, 2019 (1 Month)	6.13%	6.12%	7.77%
Jul 31, 2019 to Oct 31, 2019 (3 Months)	6.12%	6.09%	7.66%
Apr 30, 2019 to Oct 31, 2019 (6 Months)	6.67%	6.76%	7.89%
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	7.29%	7.24%	8.36%
Last 3 Years (Oct 31, 2016 to Oct 31, 2019)	7.08%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.56%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	7.97%	7.62%	6.68%
Since inception till 31-Oct-2019	7.80%	7.35%	6.34%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10729	10724	10836
Last 3 Years	12278	12282	12177
Last 5 Years	14397	14329	14207
Last 10 Years	21548	20861	19107
Since inception (02-Sep-2005)	28988	27307	23893

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

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

NAV as at 31-Oct-19 : (Rs.) 29.1124

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 (Oct 31, 2018 to Oct 31, 2019)	7.67%	7.24%	8.36%
Last 3 Years (Oct 31, 2016 to Oct 31, 2019)	6.64%	7.09%	6.79%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	6.49%	7.46%	7.27%
Last 10 Years (Oct 30, 2009 to Oct 31, 2019)	6.32%	7.62%	6.68%
Last 15 Years (Oct 31, 2004 to Oct 31, 2019)	6.05%	7.20%	6.30%
Since inception till 31-Oct-2019	5.93%	NA	6.30%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10767	10724	10836
Last 3 Years	12127	12282	12177
Last 5 Years	13697	14329	14207
Last 10 Years	18474	20861	19107
Last 15 Years	24140	28381	25017
Since inception (23-Apr-2001)	29112	NA	31046

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

Different plans have a different expense structure

Franklin India Credit Risk Fund (FICRF) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 19.814

Inception date : Dec 07, 2011

Fund Manager(s):

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

	FICRF	B: Crisil Short-Term Bond Fund Index#	AB: Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	6.36%	11.08%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	7.19%	7.65%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	7.99%	8.34%	8.40%
Since inception till 31-Oct-2019	9.04%	8.65%	7.85%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10636	11108	11473
Last 3 Years	12324	12483	12009
Last 5 Years	14692	14931	14968
Since inception (07-Dec-2011)	19814	19267	18175

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

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

NAV as at 31-Oct-19 : (Rs.) 32.3905

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 (Oct 31, 2018 to Oct 31, 2019)	9.38%	11.58%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	16.98%	20.83%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	12.02%	16.37%	Not Applicable
Since inception till 31-Oct-2019	16.40%	20.27%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10938	11158	Not Applicable
Last 3 Years	16027	17669	Not Applicable
Last 5 Years	17648	21346	Not Applicable
Since inception (06-Feb-2012)	32391	41697	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Banking & PSU Debt Fund - Growth

NAV as at 31-Oct-19 : (Rs.) 15.8295

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: Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	13.20%	13.55%	14.73%
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	8.19%	7.38%	6.27%
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	8.36%	8.94%	8.40%
Since inception till 31-Oct-2019	8.68%	9.52%	8.92%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11320	11355	11473
Last 3 Years	12671	12388	12009
Last 5 Years	14941	15347	14968
Since inception (25-Apr-2014)	15830	16520	16026

Franklin India Feeder - Franklin European Growth Fund

NAV as at 31-Oct-19 : (Rs.) 9.1997

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 (Oct 31, 2018 to Oct 31, 2019)	-7.03%	7.07%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	2.22%	11.67%	Not Applicable
Last 5 Years (Oct 31, 2014 to Oct 31, 2019)	1.09%	7.26%	Not Applicable
Since inception till 31-Oct-2019	-1.52%	5.73%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	9297	10707	Not Applicable
Last 3 Years	10683	13937	Not Applicable
Last 5 Years	10558	14202	Not Applicable
Since inception (16-May-2014)	9200	13560	Not Applicable

Benchmark returns calculated based on Total Return Index Values

Franklin India Multi-Asset Solution Fund - Growth*

NAV as at 31-Oct-19 : (Rs.) 13.0506

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 (Oct 31, 2018 to Oct 31, 2019)	9.87%	13.80%	Not Applicable
Last 3 Years (Oct 28, 2016 to Oct 31, 2019)	5.34%	10.10%	Not Applicable
Since inception till 31-Oct-2019	5.55%	9.00%	Not Applicable
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10987	11380	Not Applicable
Last 3 Years	11693	13359	Not Applicable
Since inception (28-Nov-2014)	13051	15290	Not Applicable

*This scheme has been in existence for more than 3 Years but less than 5 years

Benchmark returns calculated based on Total Return Index Values

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

SCHEME PERFORMANCE - REGULAR PLANS

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

NAV as at 31-Oct-19 : (Rs.) 12.0363

Inception date : Mar 27, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since Mar 27, 2017), Umesh Sharma (Managing since Mar 27, 2017)

	FIFMP-1A	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	9.98%	13.55%	14.73%
Since inception till 31-Oct-2019	7.40%	7.58%	5.92%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10998	11355	11473
Since inception (27-Mar-2017)	12036	12089	11612

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

Franklin India Fixed Maturity Plans – Series 1 - Plan B (1104 days) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 11.9429

Inception date : May 12, 2017

Fund Manager(s):

Sachin Padwal-Desai (Managing since May 12, 2017), Umesh Sharma (Managing since May 12, 2017)

	FIFMP-1B	B : Crisil Composite Bond Fund Index	AB : CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	9.97%	13.55%	14.73%
Since inception till 31-Oct-2019	7.45%	7.74%	6.45%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10997	11355	11473
Since inception (12-May-2017)	11943	12024	11669

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

Franklin India Fixed Maturity Plans - Series 2 - Plan A (1224 Days) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 11.4595

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 (Oct 31, 2018 to Oct 31, 2019)	11.01%	13.55%	14.73%
Since inception till 31-Oct-2019	7.35%	7.85%	7.46%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11101	11355	11473
Since inception (29-Nov-2017)	11460	11562	11481

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-Oct-19 : (Rs.) 11.5025

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 (Oct 31, 2018 to Oct 31, 2019)	11.30%	13.55%	14.73%
Since inception till 31-Oct-2019	7.80%	8.25%	8.22%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11130	11355	11473
Since inception (20-Dec-2017)	11503	11592	11586

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-Oct-19 : (Rs.) 11.499

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 (Oct 31, 2018 to Oct 31, 2019)	11.46%	13.55%	14.73%
Since inception till 31-Oct-2019	8.04%	8.72%	9.16%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11146	11355	11473
Since inception (10-Jan-2018)	11499	11629	11714

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-Oct-19 : (Rs.) 11.4557

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 (Oct 31, 2018 to Oct 31, 2019)	11.48%	13.55%	14.73%
Since inception till 31-Oct-2019	8.46%	9.93%	11.13%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11148	11355	11473
Since inception (27-Feb-2018)	11456	11718	11932

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

Different plans have a different expense structure

Franklin India Fixed Maturity Plans – Series 3 – Plan B (1139 days) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 11.4256

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 (Oct 31, 2018 to Oct 31, 2019)	11.32%	13.55%	14.73%
Since inception till 31-Oct-2019	8.40%	9.98%	11.21%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11132	11355	11473
Since inception (07-Mar-2018)	11426	11702	11918

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

Franklin India Fixed Maturity Plans – Series 3 – Plan C (1132 days) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 11.3553

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 (Oct 31, 2018 to Oct 31, 2019)	11.30%	13.55%	14.73%
Since inception till 31-Oct-2019	8.09%	9.90%	11.27%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11130	11355	11473
Since inception (14-Mar-2018)	11355	11667	11905

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-Oct-19 : (Rs.) 11.333

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 (Oct 31, 2018 to Oct 31, 2019)	11.32%	13.55%	14.73%
Since inception till 31-Oct-2019	8.08%	9.68%	10.73%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11132	11355	11473
Since inception (22-Mar-2018)	11333	11605	11785

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-Oct-19 : (Rs.) 11.4019

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 (Oct 31, 2018 to Oct 31, 2019)	11.25%	13.55%	14.73%
Since inception till 31-Oct-2019	9.53%	11.20%	12.58%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11125	11355	11473
Since inception (23-May-2018)	11402	11654	11862

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-Oct-19 : (Rs.) 11.3349

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 (Oct 31, 2018 to Oct 31, 2019)	10.99%	13.55%	14.73%
Since inception till 31-Oct-2019	9.48%	11.74%	13.22%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11099	11355	11473
Since inception (13-Jun-2018)	11335	11660	11875

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-Oct-19 : (Rs.) 11.2545

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 (Oct 31, 2018 to Oct 31, 2019)	11.10%	13.55%	14.73%
Since inception till 31-Oct-2019	9.18%	11.54%	13.05%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11110	11355	11473
Since inception (27-Jun-2018)	11255	11583	11794

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

SCHEME PERFORMANCE - REGULAR PLANS

Franklin India Fixed Maturity Plans - Series 4 - Plan B (1098 days) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 11.1457

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 (Oct 31, 2018 to Oct 31, 2019)	10.71%	13.55%	14.73%
Since inception till 31-Oct-2019	8.93%	11.53%	12.84%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11071	11355	11473
Since inception (25-Jul-2018)	11146	11484	11656

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

Franklin India Fixed Maturity Plans - Series 4 - Plan C (1098 days) - Growth Option

NAV as at 31-Oct-19 : (Rs.) 11.176

Inception date : Aug 29, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since August 29, 2018), Umesh Sharma (Managing since August 29, 2018)

	FIFMP-4C	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	11.40%	13.55%	14.73%
Since inception till 31-Oct-2019	9.95%	12.22%	14.10%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11140	11355	11473
Since inception (29-Aug-2018)	11176	11447	11673

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-Oct-19 : (Rs.) 10.6404

Inception date : Sep 11, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since September 11, 2018), Umesh Sharma (Managing since September 11, 2018)

	FIFMP-4D	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	5.82%	13.55%	14.73%
Since inception till 31-Oct-2019	5.61%	13.58%	16.07%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10582	11355	11473
Since inception (11-Sep-2018)	10640	11558	11846

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-Oct-19 : (Rs.) 11.1977

Inception date : Sep 26, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since September 26, 2018), Umesh Sharma (Managing since September 26, 2018)

	FIFMP-4E	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	10.83%	13.55%	14.73%
Since inception till 31-Oct-2019	10.87%	13.95%	15.60%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11083	11355	11473
Since inception (26-Sep-2018)	11198	11539	11722

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-Oct-19 : (Rs.) 11.1681

Inception date : Oct 10, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since October 10, 2018), Umesh Sharma (Managing since October 10, 2018)

	FIFMP-4F	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 31, 2018 to Oct 31, 2019)	11.42%	13.55%	14.73%
Since inception till 31-Oct-2019	11.01%	13.90%	15.59%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11142	11355	11473
Since inception (10-Oct-2018)	11168	11475	11656

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-Oct-19 : (Rs.) 11.1959

Inception date : Oct 30, 2018

Fund Manager(s): Sachin Padwal-Desai (Managing since October 30, 2018), Umesh Sharma (Managing since October 30, 2018)

	FIFMP-5A	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Oct 30, 2018 to Oct 31, 2019)	11.92%	13.47%	14.57%
Since inception till 31-Oct-2019	11.92%	13.47%	14.57%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11196	11351	11461
Since inception (30-Oct-2018)	11196	11351	11461

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

NAV is as at beginning of the period.

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

For FILF and FISF, less than 1 Year returns are simple annualized.

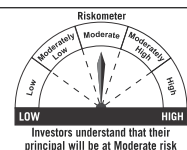
NA : Not Available

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

PRODUCT LABELING FOR FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 1 - PLAN A (1108 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 1 - PLAN B (1104 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN A (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN B (1224 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 2 - PLAN C (1205 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN A (1157 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN B (1139 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN C (1132 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN D (1132 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 3 - PLAN E (1104 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 4 - PLAN F (1286 DAYS) & FRANKLIN INDIA FIXED MATURITY PLANS - SERIES 5 - PLAN A (1273 DAYS)

This product is suitable for investors who are seeking*:

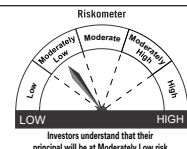
- Income over the term of the plan
- A fund that invests in Debt/Money Market Instruments



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 (FIBCFC) - Growth Option SIP - If you had invested ₹ 10000 every month in FIBCFC

	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	2,740,000
Total value as on 31-Oct-2019 (Rs)	123,218	379,408	690,979	1,138,924	1,951,904	34,757,645
Returns	5.01%	3.44%	5.59%	8.56%	9.40%	18.72%
Total value of B: Nifty 100 TRI [^] [^]	128,489	425,507	786,666	1,267,079	2,156,099	17,680,978
B:Nifty 100 TRI [^] [^] Returns	13.38%	11.17%	10.78%	11.54%	11.28%	14.09%
Total value of AB: Nifty 50* TRI	128,635	426,127	792,153	1,282,524	2,179,552	17,262,029
AB: Nifty 50* TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	13.93%

[^] [^] 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	2,780,000
Total value as on 31-Oct-2019 (Rs)	120,271	354,404	663,987	1,121,905	1,904,245	25,578,644
Returns	0.42%	-1.02%	4.00%	8.14%	8.93%	16.28%
Total value of B: S&P BSE 500 TRI	127,979	427,321	788,610	1,238,203	1,951,788	NA
B:S&P BSE 500 TRI Returns	12.56%	11.46%	10.88%	10.90%	9.40%	NA
Total value of S&P BSE SENSEX TRI	129,925	438,432	814,096	1,313,804	2,238,530	19,137,598
S&P BSE SENSEX TRI Returns	15.70%	13.24%	12.16%	12.56%	11.98%	14.32%

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	3,000,000
Total value as on 31-Oct-2019 (Rs)	122,178	376,458	692,301	1,214,658	2,207,216	59,943,319
Returns	3.38%	2.93%	5.66%	10.36%	11.72%	19.73%
Total value of B: Nifty 500 ¹ TRI	126,768	404,728	762,009	1,269,239	2,166,821	24,405,865
B:Nifty 500 ¹ TRI Returns	10.63%	7.76%	9.50%	11.59%	11.37%	14.24%
Total value of AB: Nifty 50* TRI	128,635	426,127	792,153	1,282,524	2,179,552	21,359,552
AB: Nifty 50* TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	13.41%

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 (FIFP) - Growth Option [^] SIP - If you had invested ₹ 10000 every month in FIFP

	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	3,110,000
Total value as on 31-Oct-2019 (Rs)	124,802	379,594	722,886	1,374,706	2,690,161	80,321,641
Returns	7.51%	3.47%	7.39%	13.83%	15.42%	20.46%
Total value of B: Nifty Midcap 150 TRI [^] [^]	122,282	360,769	692,495	1,242,248	2,202,823	27,555,096
B:Nifty Midcap 150 TRI [^] [^] Returns	3.55%	0.14%	5.68%	10.99%	11.68%	14.21%
Total value of Nifty 50* TRI	128,635	426,127	792,153	1,282,524	2,179,552	22,785,680
Nifty 50* TRI	13.62%	11.27%	11.06%	11.88%	11.48%	13.08%

[^] [^] 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	1,760,000
Total value as on 31-Oct-2019 (Rs)	122,760	376,287	683,418	1,186,510	2,117,155	4,661,297
Returns	4.29%	2.90%	5.15%	9.70%	10.94%	12.30%
Total value of B: Nifty LargeMidcap 250 Index TRI	125,940	401,447	755,576	1,258,330	2,147,994	4,348,269
B:Nifty LargeMidcap 250 Index TRI Returns	9.31%	7.21%	9.16%	11.35%	11.21%	11.47%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	4,452,611
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.75%

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 (FIFEFC) - Growth Option SIP - If you had invested ₹ 10000 every month in FIFEFC

	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	1,480,000
Total value as on 31-Oct-2019 (Rs)	125,821	395,797	736,333	1,360,857	2,584,608	3,955,016
Returns	9.12%	6.26%	8.12%	13.54%	14.67%	14.92%
Total value of B: Nifty 500 TRI	126,768	404,728	762,009	1,269,239	2,166,821	3,104,056
B:Nifty 500 TRI Returns	10.63%	7.76%	9.50%	11.59%	11.37%	11.36%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	3,102,892
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.36%

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	1,420,000
Total value as on 31-Oct-2019 (Rs)	128,307	397,806	740,262	1,127,969	1,885,919	2,492,548
Returns	13.09%	6.60%	8.34%	8.29%	8.75%	9.10%
Total value of B: MSCI Asia (ex-Japan) TRI	125,757	400,384	752,617	1,154,187	2,011,623	2,758,199
B:MSCI Asia (ex-Japan) TRI Returns	9.01%	7.03%	9.00%	8.93%	9.97%	10.68%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	2,937,572
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.66%

Different plans have a different expense structure

Templeton India Equity Income Fund (TIEIF) - Growth Option SIP - If you had invested ₹ 10000 every month in TIEIF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,620,000
Total value as on 31-Oct-2019 (Rs)	122,894	376,624	706,527	1,168,555	2,036,033	3,641,292
Returns	4.51%	2.96%	6.47%	9.28%	10.20%	11.26%
Total value of B: Nifty Dividend Opportunities 50 TRI	123,813	397,973	747,206	1,238,484	2,121,505	3,590,503
B:Nifty Dividend Opportunities 50 TRI Returns	5.95%	6.63%	8.71%	10.90%	10.97%	11.07%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	3,642,468
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.27%

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

Franklin India Taxshield (FIT) - Growth Option SIP - If you had invested ₹ 10000 every month in FIT

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,470,000
Total value as on 31-Oct-2019 (Rs)	124,785	388,716	713,055	1,247,749	2,278,061	21,976,841
Returns	7.48%	5.05%	6.84%	11.11%	12.31%	18.24%
Total value of B: Nifty 500 TRI	126,768	404,728	762,009	1,269,239	2,166,821	14,198,636
B:Nifty 500 TRI Returns	10.63%	7.76%	9.50%	11.59%	11.37%	14.84%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	13,031,973
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.17%

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	2,360,000
Total value as on 31-Oct-2019 (Rs)	123,497	376,901	689,829	1,202,496	2,087,859	11,976,911
Returns	5.45%	3.00%	5.52%	10.08%	10.67%	14.15%
Total value of B: Nifty 500 TRI [^] [^]	126,808	406,081	761,394	1,261,224	2,159,618	9,324,735
B:Nifty 500 TRI [^] [^] Returns	10.69%	7.98%	9.47%	11.41%	11.31%	12.47%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	11,652,795
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.33%

[^] [^] Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200
As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of ([^] [^] ET Mindex PRI values from 21.02.2000 to 10.03.2004; S&P BSE 200 PRI values from 10.03.2004 to 01.08.2006; S&P BSE 200 TRI values from 01.08.2006 to 04.06.2018)

Franklin Build India Fund (FBIF) - Growth Option SIP - If you had invested ₹ 10000 every month in FBIF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,220,000
Total value as on 31-Oct-2019 (Rs)	124,040	385,759	731,866	1,414,093	2,715,531	2,796,392
Returns	6.31%	4.54%	7.88%	14.62%	15.59%	15.56%
Total value of B: S&P BSE India Infrastructure Index TRI [^] [^]	116,546	345,675	635,674	1,047,382	1,775,933	1,820,395
B:S&P BSE India Infrastructure Index TRI [^] [^] Returns	-5.29%	-2.62%	2.28%	6.21%	7.61%	7.63%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	2,234,746
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	11.44%

[^] [^] 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	1,060,000
Total value as on 31-Oct-2019 (Rs)	116,269	334,041	636,925	1,266,788	2,074,029
Returns	-5.72%	-4.80%	2.36%	11.54%	14.69%
Total value of B: Nifty Smallcap 250 TRI [^] [^]	115,225	316,717	594,404	1,051,143	1,528,570
B:Nifty Smallcap 250 TRI [^] [^] Returns	-7.30%	-8.15%	-0.37%	6.31%	8.08%
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	1,828,095
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.97%

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

Franklin India Equity Hybrid Fund (FIEHF) - Growth Option [^] SIP - If you had invested ₹ 10000 every month in FIEHF

	1 Year	3 Years	5 years	7 years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,380,000
Total value as on 31-Oct-2019 (Rs)	125,838	393,602	717,197	1,219,660	2,154,495	11,933,091
Returns	9.15%	5.89%	7.07%	10.48%	11.26%	14.33%
Total value of B: CRISIL Hybrid 35+65 - Aggressive Index	128,068	413,833	770,260	1,248,914	2,114,434	NA
B:CRISIL Hybrid 35+65 - Aggressive Index Returns	12.71%	9.27%	9.93%	11.14%	10.91%	NA
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	11,859,543
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.27%

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
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SIP RETURNS - REGULAR PLANS

Franklin India Pension Plan (FIPEP) - Growth Option ^

SIP - If you had invested ₹ 10000 every month in FIPEP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,710,000
Total value as on 31-Oct-2019 (Rs)	126,157	395,932	713,456	1,155,854	1,974,927	11,506,497
Returns	9.65%	6.28%	6.86%	8.97%	9.62%	11.29%
Total value of Benchmark**	127,715	409,343	755,748	1,205,612	2,014,609	NA
Benchmark Returns**	12.14%	8.53%	9.17%	10.15%	10.00%	NA
Total value of AB: CRISIL 10 Year Gilt Index	128,476	407,515	731,446	1,113,980	1,771,942	NA
AB: CRISIL 10 Year Gilt Index Returns	13.36%	8.22%	7.86%	7.94%	7.57%	NA

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

Franklin India Credit Risk Fund (FICRF) - Growth Option

SIP - If you had invested ₹ 10000 every month in FICRF - RP

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	950,000
Total value as on 31-Oct-2019 (Rs)	122,536	396,004	719,782	1,112,754	1,319,463
Returns	3.95%	6.29%	7.22%	7.91%	8.13%
Total value of B: Crisil Short Term Bond Fund Index	127,052	408,813	738,272	1,133,455	1,338,088
B:Crisil Short Term Bond Fund Index Returns	11.09%	8.44%	8.23%	8.42%	8.48%
Total value of AB: CRISIL 10 Year Gilt Index	128,419	407,416	731,255	1,113,896	1,305,226
AB: CRISIL 10 Year Gilt Index Returns	13.28%	8.21%	7.85%	7.94%	7.87%

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	2,310,000
Total value as on 31-Oct-2019 (Rs)	127,677	416,779	764,305	1,220,328	2,031,416	9,438,741
Returns	12.08%	9.75%	9.62%	10.49%	10.16%	13.04%
Total value of B: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	11,125,547
B:Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.45%

Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 20s Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 20s Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,910,000
Total value as on 31-Oct-2019 (Rs)	123,120	377,981	692,380	1,146,599	1,979,965	5,287,409
The 20s Plan Returns	4.86%	3.19%	5.67%	8.75%	9.67%	11.77%
Total value of Benchmark***	129,115	428,177	794,344	1,278,656	2,167,803	5,468,105
Benchmark*** Returns	14.40%	11.60%	11.17%	11.80%	11.38%	12.14%

***Benchmark: 20s Plan - 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 30s Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 30s Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,910,000
Total value as on 31-Oct-2019 (Rs)	123,778	385,678	703,614	1,135,873	1,929,698	4,709,693
The 30s Plan Returns	5.90%	4.53%	6.31%	8.48%	9.19%	10.50%
Total value of Benchmark***	128,868	423,214	780,745	1,242,300	2,087,128	4,924,597
Benchmark*** Returns	14.00%	10.80%	10.48%	10.99%	10.67%	11.00%

***Benchmark: 30s Plan - 45%S&P BSE Sensex + 10%Nifty 500 + 45%Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 40s Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 40s Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,910,000
Total value as on 31-Oct-2019 (Rs)	124,253	391,050	711,122	1,130,208	1,898,716	4,411,284
The 40s Plan Returns	6.64%	5.45%	6.73%	8.34%	8.88%	9.78%
Total value of Benchmark***	128,513	417,569	766,618	1,209,118	2,013,366	4,474,975
Benchmark*** Returns	13.43%	9.88%	9.74%	10.23%	9.99%	9.94%

***Benchmark: 40s Plan - 25%S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index
Benchmark returns calculated based on Total Return Index Values

Franklin India Life Stage Fund of Funds - The 50s Plus Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILSF - 50s Plus Plan

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,910,000
Total value as on 31-Oct-2019 (Rs)	124,092	392,810	712,143	1,106,727	1,815,484	3,912,808
The 50s Plus Returns	6.39%	5.75%	6.79%	7.75%	8.03%	8.44%
Total value of Benchmark***	128,532	416,399	760,198	1,187,018	1,960,554	4,156,172
Benchmark*** Returns	13.46%	9.69%	9.41%	9.72%	9.49%	9.12%

***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	1,840,000
Total value as on 31-Oct-2019 (Rs)	124,858	397,859	717,946	1,113,188	1,834,227	3,723,986
The 50s Plus Floating Rate Returns	7.60%	6.61%	7.12%	7.92%	8.22%	8.64%
Total value of Benchmark***	125,556	409,148	740,237	1,142,854	1,885,625	3,766,758
Benchmark*** Returns	8.70%	8.50%	8.34%	8.66%	8.75%	8.77%

***Benchmark: 50s Plus Floating Rate Plan - 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index
Benchmark returns calculated based on Total Return Index Values

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

(Fund name change W.E.F. 01 December 2014, Erstwhile Franklin India Income Fund)

SIP - If you had invested ₹ 10000 every month in FIDA

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,710,000
Total value as on 31-Oct-2019 (Rs)	124,388	403,731	739,120	1,144,639	1,876,033	7,417,905
Returns	6.86%	7.59%	8.28%	8.70%	8.65%	8.09%
Total value of B: Crisil Composite Bond Fund Index	128,123	410,255	744,308	1,150,746	1,878,696	NA
B:Crisil Composite Bond Fund Index Returns	12.80%	8.68%	8.56%	8.85%	8.68%	NA
Total value of AB: CRISIL 10 Year Gilt Index	128,419	407,416	731,255	1,113,896	1,771,734	NA
AB: CRISIL 10 Year Gilt Index Returns	13.28%	8.21%	7.85%	7.94%	7.56%	NA

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

SIP - If you had invested ₹ 10000 every month in FICDF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,680,000
Total value as on 31-Oct-2019 (Rs)	126,576	409,545	742,792	1,146,571	1,912,019	7,506,349
Returns	10.33%	8.56%	8.48%	8.75%	9.01%	8.35%
Total value of B: CRISIL Short Term Bond Fund Index ^ ^	127,052	403,685	731,376	1,130,073	1,844,159	NA
B:CRISIL Short Term Bond Fund Index ^ ^ Returns	11.09%	7.59%	7.86%	8.34%	8.33%	NA
Total value of AB: CRISIL 10 Year Gilt Index	128,419	407,416	731,255	1,113,896	1,771,734	NA
AB: CRISIL 10 Year Gilt Index Returns	13.28%	8.21%	7.85%	7.94%	7.56%	NA

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

Franklin India Income Opportunities Fund (FIIOF) - Growth Option

SIP - If you had invested ₹ 10000 every month in FIIOF

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,190,000
Total value as on 31-Oct-2019 (Rs)	123,263	398,330	724,266	1,118,647	1,833,757
Returns	5.09%	6.69%	7.47%	8.06%	8.45%
Total value of B: Crisil Short Term Bond Fund Index	127,052	408,813	738,272	1,133,455	1,834,624
B:Crisil Short Term Bond Fund Index Returns	11.09%	8.44%	8.23%	8.42%	8.46%
Total value of AB: CRISIL 10 Year Gilt Index	128,419	407,416	731,255	1,113,896	1,752,426
AB: CRISIL 10 Year Gilt Index Returns	13.28%	8.21%	7.85%	7.94%	7.58%

Franklin India Low Duration Fund (FILDF) - Growth

SIP - If you had invested ₹ 10000 every month in FILDF

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,120,000
Total value as on 31-Oct-2019 (Rs)	124,171	403,905	737,954	1,141,314	1,717,422
Returns	6.51%	7.62%	8.21%	8.62%	8.90%
Total value of B: CRISIL Short Term Bond Fund Index #	127,052	408,813	738,272	1,133,455	1,684,496
B:CRISIL Short Term Bond Fund Index # Returns	11.09%	8.44%	8.23%	8.42%	8.50%
Total value of AB: CRISIL 1 Year T-Bill Index	125,085	401,747	717,809	1,085,528	1,582,879
AB: CRISIL 1 Year T-Bill Index Returns	7.96%	7.26%	7.11%	7.21%	7.22%

Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended Index
CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index

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

SIP - If you had invested ₹ 10000 every month in FIDHF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,290,000
Total value as on 31-Oct-2019 (Rs)	126,099	395,225	708,256	1,113,430	1,859,425	5,791,033
Returns	9.56%	6.16%	6.57%	7.92%	8.48%	8.92%
Total value of B: CRISIL Hybrid 85 + 15 - Conservative Index	128,174	411,464	751,470	1,175,194	1,937,736	NA
B:CRISIL Hybrid 85 + 15 - Conservative Index Returns	12.88%	8.88%	8.94%	9.44%	9.26%	NA
Total value of AB: CRISIL 10 Year Gilt Index	128,476	407,515	731,446	1,113,980	1,771,774	NA
AB: CRISIL 10 Year Gilt Index Returns	13.36%	8.22%	7.86%	7.94%	7.56%	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	150,000
Total value as on 31-Oct-2019 (Rs)	123,150	154,263
Returns	4.91%	4.33%
Total value of B: Nifty Equity Savings Index TRI	126,612	159,081
B:Nifty Equity Savings Index TRI Returns	10.38%	9.25%
Total value of AB: Nifty 50 TRI	128,635	160,313
AB: Nifty 50 TRI Returns	13.62%	10.51%

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	2,150,000
Total value as on 31-Oct-2019 (Rs)	126,269	395,391	705,783	1,088,771	1,752,678	4,491,185
Returns	9.84%	6.19%	6.43%	7.30%	7.36%	7.66%
Total value of B: I-SEC Li-Bex	129,066	419,229	767,097	1,201,195	1,998,741	NA
B:I-SEC Li-Bex Returns	14.31%	10.15%	9.77%	10.05%	9.85%	NA
Total value of AB: CRISIL 10 Year Gilt Index	128,419	407,416	731,255	1,113,896	1,771,734	4,110,781
AB: CRISIL 10 Year Gilt Index Returns	13.28%	8.21%	7.85%	7.94%	7.56%	6.79%

*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

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SIP RETURNS - REGULAR PLANS

Franklin India Savings Fund (FISF) - Growth Option - Retail ^ SIP - If you had invested ₹ 10000 every month in FISF-RP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,130,000
Total value as on 31-Oct-2019 (Rs)	125,769	406,992	733,648	1,120,454	1,837,847	4,520,731
Returns	9.04%	8.14%	7.98%	8.10%	8.26%	7.90%
Total value of B: Crisil Liquid Fund Index	124,433	401,316	720,150	1,097,917	1,789,643	NA
B:Crisil Liquid Fund Index Returns	6.93%	7.19%	7.24%	7.53%	7.76%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	125,085	401,747	717,809	1,085,528	1,734,534	3,932,421
AB: CRISIL 1 Year T-Bill Index Returns	7.96%	7.26%	7.11%	7.21%	7.16%	6.50%

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	660,000
Total value as on 31-Oct-2019 (Rs)	119,233	345,820	596,733	653,424
Returns	-1.18%	-2.59%	-0.21%	-0.36%
Total value of B: MSCI Europe Index	129,953	411,928	740,914	821,877
B:MSCI Europe Index Returns	15.73%	8.95%	8.37%	7.90%

Benchmark returns calculated based on Total Return Index Values

Franklin India Short Term Income Plan (FISTIP) - Growth - Retail ^ SIP - If you had invested ₹ 10000 every month in FISTIP - RP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	2,130,000
Total value as on 31-Oct-2019 (Rs)	123,191	400,109	727,791	1,124,324	1,864,916	4,831,129
Returns	4.97%	6.99%	7.66%	8.20%	8.54%	8.55%
Total value of B: Crisil Short Term Bond Fund Index	127,052	408,813	738,272	1,133,455	1,856,450	NA
B:Crisil Short Term Bond Fund Index Returns	11.09%	8.44%	8.23%	8.42%	8.45%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	125,085	401,747	717,809	1,085,528	1,734,534	3,932,722
AB: CRISIL 1 Year T-Bill Index Returns	7.96%	7.26%	7.11%	7.21%	7.16%	6.50%

Franklin India Ultra Short Bond Fund (FIUBF) - Growth Option - Retail SIP - If you had invested ₹ 10000 every month in FIUBF-RP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,430,000
Total value as on 31-Oct-2019 (Rs)	125,800	409,452	743,843	1,143,568	1,888,712	2,447,416
Returns	9.09%	8.55%	8.53%	8.67%	8.78%	8.64%
Total value of B: Crisil Liquid Fund Index	124,433	401,316	720,150	1,097,917	1,789,643	2,299,572
B:Crisil Liquid Fund Index Returns	6.93%	7.19%	7.24%	7.53%	7.76%	7.66%
Total value of AB: CRISIL 1 Year T-Bill Index	125,085	401,747	717,809	1,085,528	1,734,534	2,198,035
AB: CRISIL 1 Year T-Bill Index Returns	7.96%	7.26%	7.11%	7.21%	7.16%	6.95%

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	2,550,000
Total value as on 31-Oct-2019 (Rs)	119,227	414,297	745,160	1,219,450	2,164,645	13,714,358
Returns	-1.19%	9.34%	8.60%	10.47%	11.35%	13.85%
Total value of B: S&P BSE TECK TRI	120,256	422,833	737,763	1,214,106	2,220,759	NA
B:S&P BSE TECK TRI Returns	0.40%	10.74%	8.20%	10.35%	11.83%	NA
Total value of AB: Nifty 50 TRI	128,635	426,127	792,153	1,282,524	2,179,552	14,463,053
AB: Nifty 50 TRI Returns	13.62%	11.27%	11.06%	11.88%	11.48%	14.25%

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 and to TRI values since 30.06.1999)

Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF)

SIP - If you had invested ₹ 10000 every month in FIDAAF

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,920,000
Total value as on 31-Oct-2019 (Rs)	124,320	398,682	726,604	1,157,753	1,939,672	5,186,838
Returns	6.75%	6.75%	7.59%	9.02%	9.28%	11.44%
Total value of B: CRISIL Hybrid 35+65 - Aggressive Index	128,042	413,752	770,013	1,248,397	2,113,193	5,161,910
B:CRISIL Hybrid 35+65 - Aggressive Index Returns	12.67%	9.26%	9.92%	11.13%	10.90%	11.39%
Total value of AB: S&P BSE SENSEX TRI	129,876	438,326	813,804	1,313,123	2,236,958	6,029,834
AB: S&P BSE SENSEX TRI Returns	15.62%	13.22%	12.15%	12.55%	11.97%	13.07%

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	600,000
Total value as on 31-Oct-2019 (Rs)	126,762	393,052	695,089	695,089
Returns	10.62%	5.79%	5.83%	5.83%
Total value of B: CRISIL Hybrid 35+65 - Aggressive Index	128,042	413,752	769,612	769,612
B:CRISIL Hybrid 35+65 - Aggressive Index Returns	12.67%	9.26%	9.90%	9.90%

Benchmark returns calculated based on Total Return Index Values

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

Different plans have a different expense structure

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

Franklin India Banking & PSU Debt Fund - Growth

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

	1 Year	3 Years	5 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	670,000
Total value as on 31-Oct-2019 (Rs)	128,033	414,460	747,037	855,568
Returns	12.66%	9.37%	8.70%	8.68%
Total value of B: Crisil Composite Bond Fund Index	128,123	410,255	744,308	856,806
B:Crisil Composite Bond Fund Index Returns	12.80%	8.68%	8.56%	8.73%
Total value of AB: CRISIL 10 Year Gilt Index	128,419	407,416	731,255	840,685
AB: CRISIL 10 Year Gilt Index Returns	13.28%	8.21%	7.85%	8.05%

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	2,590,000
Total value as on 31-Oct-2019 (Rs)	124,007	396,955	707,843	1,072,704	1,743,446	5,968,261
Returns	6.23%	6.45%	6.55%	6.88%	7.26%	7.11%
Total value of B: Crisil Liquid Fund Index	124,450	401,347	720,181	1,097,947	1,789,674	NA
B:Crisil Liquid Fund Index Returns	6.93%	7.19%	7.24%	7.53%	7.76%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	125,110	401,779	717,842	1,085,560	1,734,566	5,529,117
AB: CRISIL 1 Year T-Bill Index Returns	7.97%	7.26%	7.11%	7.21%	7.16%	6.50%

Franklin India Liquid Fund - Institutional Plan - Growth

SIP - If you had invested ₹ 10000 every month in FILF - IP

	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,850,000
Total value as on 31-Oct-2019 (Rs)	124,176	398,531	712,590	1,083,022	1,768,321	3,408,502
Returns	6.50%	6.72%	6.82%	7.15%	7.53%	7.49%
Total value of B: Crisil Liquid Fund Index	124,450	401,347	720,181	1,097,947	1,789,674	3,415,168
B:Crisil Liquid Fund Index Returns	6.93%	7.19%	7.24%	7.53%	7.76%	7.51%
Total value of AB: CRISIL 1 Year T-Bill Index	125,110	401,779	717,842	1,085,560	1,734,566	3,182,145
AB: CRISIL 1 Year T-Bill Index Returns	7.97%	7.26%	7.11%	7.21%	7.16%	6.68%

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	1,700,000
Total value as on 31-Oct-2019 (Rs)	124,469	401,261	720,760	1,100,379	1,808,482	3,069,729
Returns	6.96%	7.18%	7.27%	7.59%	7.95%	7.92%
Total value of B: Crisil Liquid Fund Index	124,450	401,347	720,181	1,097,947	1,789,674	2,993,135
B:Crisil Liquid Fund Index Returns	6.93%	7.19%	7.24%	7.53%	7.76%	7.59%
Total value of AB: CRISIL 1 Year T-Bill Index	125,110	401,779	717,842	1,085,560	1,734,566	2,811,927
AB: CRISIL 1 Year T-Bill Index Returns	7.97%	7.26%	7.11%	7.21%	7.16%	6.78%

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	2,230,000
Total value as on 31-Oct-2019 (Rs)	124,994	400,394	710,491	1,063,295	1,686,852	4,095,726
Returns	7.82%	7.03%	6.70%	6.63%	6.63%	6.15%
Total value of B: Crisil Liquid Fund Index	124,433	401,322	720,156	1,097,923	1,789,649	NA
B:Crisil Liquid Fund Index Returns	6.93%	7.19%	7.24%	7.53%	7.76%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	125,085	401,753	717,816	1,085,534	1,734,540	4,232,122
AB: CRISIL 1 Year T-Bill Index Returns	7.96%	7.26%	7.11%	7.21%	7.16%	6.46%

*This scheme has been in existence for more than 3 Years but less than 5 Years

SIP returns are assuming investment made on first business day of every month. Past performance may or may not be sustained in future.

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

N.A : Not Applicable NA : Not Available

Please refer to the individual fund pages for the inception date of the funds in case of SIP inception returns

DIVIDEND ^/BONUS HISTORY

Record Date	Rate per unit (₹)	Record Date NAV* (₹)
FICF**		
Feb 01, 2019	3.10	39.4130
Jan 12, 2018	4.00	45.8051
Jan 27, 2017	3.50	41.2672
Feb 05, 2016	3.50	38.6139
Jan 16, 2015	3.50	44.2081
Jan 10, 2014	5.00	35.6406
Feb 08, 2013	4.00	38.8708
Jan 27, 2012	3.00	37.0625
Jan 21, 2011	4.50	43.0352
Jan 22, 2010	3.50	40.2624
Jan 21, 2009	3.00	23.4686
Jan 09, 2008	7.00	56.2212
Feb 07, 2007	6.00	46.331
Jan 24, 2006	3.00	33.94
Jan 19, 2005	2.50	24.07
Feb 03, 2004	2.00	22.43
Jul 30, 2003	1.00	15.45
Mar 18, 2002	2.00	12.93
Mar 09, 2001	2.25	14.08
Nov 10, 2000	2.50	16.85
Mar 14, 2000***	6.50	50.38
Jul 30, 1999	3.50	30.17
Jan 01, 1997	2.00	12.03
TIVF**		
Dec 14, 2018	5.76	64.4686
Dec 15, 2017	6.50	79.3595
Dec 09, 2016	5.00	65.3237
Dec 11, 2015	5.00	61.4454
Dec 12, 2014	5.00	67.6406
Dec 20, 2013	4.00	49.0505
Dec 21, 2012	2.00	51.4321
Dec 30, 2011	1.50	39.9547
Dec 16, 2010	4.50	59.6504
Dec 16, 2009	3.00	51.5728
Dec 10, 2008	2.50	28.2833
Dec 26, 2007	4.50	60.5998
Dec 20, 2006	4.00	41.07
Dec 21, 2005	3.50	35.94
Dec 8, 2004	2.50	27.29
Feb 24, 2004	3.00	27.16
Sep 16, 2003	2.00	20.48
Apr 28, 2000	1.50	14.45
FIEF**		
Feb 22, 2019	2.43	36.9038
Feb 23, 2018	3.50	41.7570
Mar 10, 2017	2.50	38.8155
Feb 26, 2016	2.50	32.5271
Feb 13, 2015	2.50	39.5024
Feb 21, 2014	2.00	25.3129
Feb 15, 2013	3.00	26.8866
Mar 02, 2012	2.50	26.3131
Feb 18, 2011	3.00	28.3263
Feb 19, 2010	6.00	31.1704
Feb 25, 2009	2.50	19.4543
Feb 13, 2008	6.00	38.9872
Mar 07, 2007	3.00	31.32
Nov 15, 2006	6.00	38.81
Nov 09, 2005	5.50	28.85
Oct 27, 2004	2.50	23.02
Mar 23, 2004	2.00	23.63
Aug 19, 2003	2.00	18.1
Mar 18, 2002	2.00	15.36
Jan 19, 2001	2.50	16.79
Oct 13, 2000	3.00	17.41
Nov 30, 1999	2.00	18.83
FIPF**		
Jun 28, 2019	4.87	60.6144
Mar 09, 2018	6.50	67.5237
Jun 23, 2017	6.00	67.9742
Jun 24, 2016	5.50	60.0045
Jun 12, 2015	5.00	59.4519
Jun 13, 2014	4.00	48.1713
Jun 21, 2013	5.00	36.8922
Jun 22, 2012	4.00	34.6981
Jun 17, 2011	6.00	42.2608
Jun 18, 2010	8.00	48.1375
Jun 24, 2009	6.00	38.6376
Jun 18, 2008	6.00	48.8451
Jul 18, 2007	6.00	65.3063
Jul 19, 2006	6.00	48.13
Jul 13, 2005	5.50	47.45
Oct 5, 2004	3.50	34.97
Jan 20, 2004	4.00	35.64
Jun 27, 2003	2.50	20.73
Mar 18, 2002	3.00	16.78
Jan 17, 2001	2.50	15.27
Sep 22, 2000	2.50	18.93
Nov 3, 1999	3.00	26.34
FIEAF**		
Mar 15, 2019	1.33	16.6850
Mar 01, 2018	2.00	18.5503
Mar 24, 2017	1.50	17.8055
Apr 01, 2016	1.50	16.7557
Mar 27, 2015	1.75	19.0426
Mar 28, 2014	1.00	13.6722
Mar 8, 2013	2.00	13.6992
Mar 23, 2012	2.00	14.1015
Mar 18, 2011	1.50	15.5774
Mar 23, 2010	2.00	16.7398
Jul 29, 2009	1.50	15.1021
Mar 12, 2008	3.00	18.1619
May 9, 2007	2.50	18.5404
Mar 14, 2006	2.00	17.4800
FIFEF		
Aug 23, 2019	1.55	22.0080
Aug 17, 2018	1.99	25.5353
Aug 24, 2017	2.00	26.6720
Aug 26, 2016	2.00	23.9581
Aug 28, 2015	2.00	24.0902
Aug 22, 2014	1.00	20.8105
Aug 23, 2013	0.60	12.0582
Jul 22, 2011	0.50	12.3336
Sep 24, 2010	0.60	14.0782
TIEF**		
Sep 27, 2019	0.60	14.5211
Mar 08, 2018	0.70	15.3005
Sep 14, 2018	0.70	16.9193
Mar 01, 2018	0.70	17.5853
Sep 22, 2017	0.70	17.2539
Sep 17, 2017	0.70	16.0915
Sep 09, 2017	0.70	16.0584
Mar 11, 2016	0.70	13.7403
Sep 11, 2015	0.70	14.9722
Mar 13, 2015	0.70	16.3782
Sep 12, 2014	0.70	16.5291
Mar 14, 2014	0.70	12.9704
Sep 13, 2013	0.70	12.5402
Mar 15, 2013	0.70	13.4314
Sep 14, 2012	0.70	13.2078
Mar 16, 2012	0.70	13.1487
Sep 16, 2011	0.70	13.0552
Mar 11, 2011	0.70	15.0130
Sep 20, 2010	0.70	16.6675
Mar 12, 2010	0.70	14.6901
Aug 26, 2009	0.70	13.1510
May 21, 2008	0.70	15.0994
Nov 28, 2007	0.70	15.7362
Apr 18, 2007	0.70	12.3379

Record Date	Rate per unit (₹) Individual /HUF and Others	Record Date NAV* (₹)
FBIF		
Jan 04, 2019	1.77	22.4384
Dec 29, 2017	2.25	27.4802
Dec 30, 2016	1.75	20.9213
Jan 01, 2016	2.00	21.4310
Dec 26, 2014	1.75	22.2172
Dec 20, 2013	1.00	12.5446
Jan 04, 2013	1.00	13.1246
Sep 24, 2010	0.60	13.3353
FIT**		
Jan 25, 2019	3.32	42.3086
Jan 25, 2018	4.50	49.8081
Jan 20, 2017	3.50	42.6699
Jan 22, 2016	3.50	40.6886
Jan 30, 2015	3.00	47.2441
Jan 24, 2014	3.00	31.1896
Jan 18, 2013	2.00	32.2527
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	3.50	38.01
Mar 18, 2005	3.00	27.25
Feb 24, 2004	4.00	24.01
Mar 30, 2001	1.25	11.57
May 24, 2000	6.00	19.82
Mar 31, 2000	8.00	31.02
FIOF**		
Nov 02, 2018	1.55	19.1097
Nov 03, 2017	1.75	22.6895
Nov 04, 2016	1.75	20.0176
Oct 30, 2015	1.75	20.3173
Oct 22, 2014	1.00	19.0195
Oct 18, 2013	0.70	13.0290
Oct 19, 2012	0.70	13.3128
Oct 21, 2011	0.70	12.8434
Oct 22, 2010	1.00	16.5205
Oct 28, 2009	0.50	13.6099
Sep 12, 2007	3.00	17.8556
Nov 29, 2006	3.00	18.82
Sep 13, 2006	3.00	18.88
Sep 14, 2005	2.50	15.96
FAEF**		
Nov 30, 2018	0.89	12.5899
Nov 24, 2017	1.25	15.8165
Nov 25, 2016	1.10	12.6957
Nov 27, 2015	1.25	13.1505
Nov 18, 2013	1.25	15.1372
Nov 28, 2014	1.25	14.7828
FITF**		
Nov 02, 2018	1.99	26.2565
Nov 03, 2017	2.00	23.4716
Nov 04, 2016	2.00	22.4512
Oct 30, 2015	2.25	26.5639
Oct 22, 2014	2.00	25.8828
Oct 18, 2013	2.00	23.9134
Oct 12, 2012	1.00	17.6444
Oct 21, 2011	1.50	18.2747
Oct 22, 2010	2.00	22.2878
Oct 28, 2009	0.30	16.5478
Aug 20, 2008	2.50	16.0852
Oct 24, 2007	2.50	21.4765
Nov 29, 2006	1.50	25.61
Nov 23, 2005	3.00	20.26
Mar 16, 2004	2.00	12.67
Mar 24, 2000	6.00	37.57
Jan 12, 2000***	6.00	64.00
Oct 8, 1999	4.00	39.59
FISCF		
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	14.5369
Feb 22, 2013	2.50	15.3803
Aug 8, 2007	0.90	12.3641
FIEHF**		
May 17, 2019	1.55	21.8268
Mar 23, 2018	2.00	22.5316
May 26, 2017	1.75	23.5297
May 27, 2016	1.75	22.3666
May 29, 2015	2.50	24.2288
May 30, 2014	1.50	19.3792
May 24, 2013	1.50	18.0370
May 18, 2012	2.00	17.0847
May 20, 2011	3.00	20.6646
May 21, 2010	3.00	21.9514
May 27, 2009	2.00	20.7556
May 21, 2008	3.00	24.9250
May 23, 2007	3.00	24.6370
FIEPF**		
Dec 28, 2018	1.0805 1.0005	18.0655
Dec 30, 2016	0.9028 0.8365	18.4367
Jan 01, 2016	0.7223 0.6692	18.0746
Dec 26, 2014	0.6533 0.6058	17.7554
Jan 03, 2014	0.8000 0.7661	14.4709
Dec 21, 2012	1.0000 0.8571	14.9959
Dec 23, 2011	1.2500 1.0713	14.2573
Dec 16, 2010	1.2999 1.2115	15.8918
Dec 18, 2009	1.2000 1.1169	14.4587
Dec 16, 2009	1.2000 1.1169	15.8809
Dec 17, 2008	1.2000 1.1169	13.7490
Nov 14, 2007	2.5000 2.3268	20.4519
Dec 20, 2006	2.0000 1.8625	18.8017
Dec 21, 2005	1.5000 1.3969	17.74
Dec 15, 2004	1.2000 1.1221	16.27
Dec 23, 2003	1.2000 1.1221	15.81
Mar 22, 2002	1.00	11.72
Jul 13, 2001	1.20	12.09
FIDAAF		
Jul 26, 2019	0.5402 0.5003	36.7752
Apr 26, 2019	0.6123 0.5670	37.7580
Jan 04, 2019	0.6123 0.5670	37.2602
Oct 19, 2018	0.6123 0.5670	36.9403
FIOF*		
Sep 20, 2019	0.1585 0.1467	10.9579
Jun 21, 2019	0.1585 0.1467	11.0786
Mar 22, 2019	0.1585 0.1467	11.1686
Dec 21, 2018	0.1585 0.1467	11.1595
Sep 21, 2018	0.1585 0.1467	11.0381

Record Date	Rate per unit (₹) Individual /HUF and Others	Record Date NAV*(₹)
FIDAS		
Sep 20, 2019	0.1621 0.1501	11.9546
Jun 21, 2019	0.1621 0.1501	12.0449
Mar 22, 2019	0.1621 0.1501	12.0825
Dec 21, 2018	0.1621 0.1501	12.0463
FICDF		
(Annual Dividend)*		
Mar 22, 2019	0.9724 0.9005	18.4949
Mar 16, 2018	0.9751 0.9034	18.4748
(Half Yearly Dividend)*		
Sep 20, 2019	0.3962 0.3669	14.2563
Mar 22, 2019	0.3962 0.3669	14.2746
Sep 21, 2018	0.3602 0.3335	13.9637
(Monthly Dividend)*		
Oct 18, 2019	0.0720 0.0667	16.0464
Sep 20, 2019	0.0720 0.0667	15.9903
Aug 23, 2019	0.0720 0.0667	16.2097
(Quarterly Plan)*		
Sep 20, 2019	0.1981 0.1834	13.5211
Jun 21, 2019	0.1981 0.1834	13.6798
Mar 22, 2019	0.1981 0.1834	13.5591
FILDF		
(Monthly Dividend)*		
Oct 18, 2019	0.0504 0.0467	10.5408
Sep 20, 2019	0.0504 0.0467	10.6023
Aug 23, 2019	0.0504 0.0467	10.6212
(Quarterly Dividend)*		
Sep 20, 2019	0.1441 0.1334	10.4889
Jun 21, 2019	0.1441 0.1334	10.4734
Mar 22, 2019	0.1729 0.1601	10.5914
FIDHF		
(Monthly Dividend)*		
Oct 18, 2019	0.0612 0.0567	13.2918
Sep 20, 2019	0.0612 0.0567	13.2282
Aug 23, 2019	0.0612 0.0567	13.1286
(Quarterly Dividend)*		
Sep 20, 2019	0.1873 0.1734	12.8361
Jun 21, 2019	0.1873 0.1734	12.9168
Mar 22 2019	0.1873 0.1734	12.9185
FIGSF (Quarterly)*		
Sep 20, 2019	0.1585 0.1467	10.9967
Jun 21, 2019	0.1585 0.1467	11.1504
Mar 22, 2019	0.1441 0.1334	10.8953
FISF (Monthly)*		
Oct 18, 2019	0.0468 0.0434	10.2926
Sep 20, 2019	0.0468 0.0434	10.2856
Aug 23, 2019	0.0468 0.0434	10.2971
FISF (Quarterly)*		
Sep 20, 2019	0.1585 0.1467	11.0891
Jun 21, 2019	0.1585 0.1467	11.0671
Mar 22 2019	0.1585 0.1467	11.0535
FISTIP		
(Retail Monthly Dividend)*		
Oct 18, 2019	5.9427 5.5029	1188.3883
Sep 20, 2019	5.9427 5.5029	1195.4484
Aug 23, 2019	5.9427 5.5029	1205.6457
(Quarterly Dividend)*		
Sep 20, 2019	18.0081 16.6756	1252.5113
Jun 21, 2019	18.0081 16.6756	1265.8428
Mar 22 2019	18.0081 16.6756	1278.2395
(Institutional Monthly Dividend)		
Apr 20, 2018	5.9427 5.5029	1313.5797
Mar 16, 2018	5.9587 5.5206	1313.9521
Feb 16, 2018	5.9587 5.5206	1311.6836
FICRF*		
Sep 20, 2019	0.1585 0.1467	11.0397
Jun 21, 2019	0.1585 0.1467	11.1326
Mar 22 2019	0.1585 0.1467	11.3327
Dec 21, 2018	0.1585 0.1467	11.3188
FIBPDF*		
Sep 20, 2019	0.1441 0.1334	10.7444
Jun 21, 2019	0.1441 0.1334	10.6876
Mar 22, 2019	0.1441 0.1334	10.5877
Dec 21, 2018	0.1441 0.1334	10.4874
FILSF (20s Plan)		
Oct 19, 2018	1.8008 1.6676	29.7831
Oct 27, 2017	1.9501 1.8067	34.1872
Oct 28, 2016	1.9140 1.7733	32.3520
FILSF (30s Plan)		
Oct 19, 2018	1.4406 1.3340	23.5079
Oct 27, 2017	1.5168 1.4052	26.1939
Oct 28, 2016	1.4806 1.3718	25.2034
FILSF (40s Plan)		
Oct 19, 2018	0.9004 0.8338	15.2910
Oct 27, 2017	0.9751 0.9034	16.6602
Oct 28, 2016	0.9751 0.9034	16.3189
FILSF (50s Plus Floating Rate Plan)		
Sep 20, 2019	0.1981 0.1834	14.2140
Jun 21, 2019	0.1981 0.1834	14.3787
Mar 22, 2019	0.1981 0.1834	14.4528
Dec 21, 2018	0.1981 0.1834	14.3697
Sep 21, 2018	0.1981 0.1834	14.5233
Jun 15, 2018	0.1981 0.1834	14.5901
Mar 16, 2018	0.1986 0.1840	14.6159
FILSF (50s Plus Plan)		
Sep 20, 2019	0.1981 0.1834	13.2035
Jun 21, 2019	0.1981 0.1834	13.5216
Mar 22, 2019	0.1981 0.1834	13.6286
Dec 21, 2018	0.1981 0.1834	13.5762
Sep 21, 2018	0.1981 0.1834	13.6082
Jun 15, 2018	0.1981 0.1834	13.7557
Mar 16, 2018	0.1986 0.1840	13.9468
FIESF (Monthly)*		
Apr 26, 2019	0.0531 0.0531	10.2144



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Investments

Suitable for:



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Corpus



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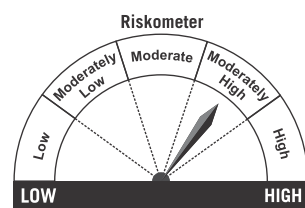
Long Term
Wealth Creation

PRODUCT LABEL

This fund is suitable for investors who are seeking*:

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

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



Investors understand that their principal will be at Moderately High risk

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*Month-end AUM as of 31 Oct 2019; ^as of 31 Oct 2019

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.

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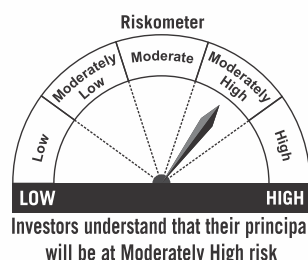
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	 Retirement Corpus	 Education Corpus
Suitable for:		

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Registered Office: Franklin Templeton Asset Management (India) Pvt Ltd.

Indiabulls Finance Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone (West), Mumbai 400 013



service@franklintempleton.com



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

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