

**MUTUAL
FUNDS**
Sahi Hai



REACH FOR BETTER™

Monthly Factsheet
As on August 30, 2022

26
YEARS IN INDIA
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Understanding The Factsheet

Fund Manager

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

Application Amount for Fresh Subscription/Minimum Investment

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

Minimum Additional Amount

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

SIP

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

NAV

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

Benchmark

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

Entry Load

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

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

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

Exit Load

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

Yield to Maturity/ Portfolio Yield

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

Modified Duration

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

Macaulay Duration

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

Standard Deviation

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

Sharpe Ratio

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

Beta

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

AUM

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

Holdings

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

Nature of Scheme

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

Rating Profile

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

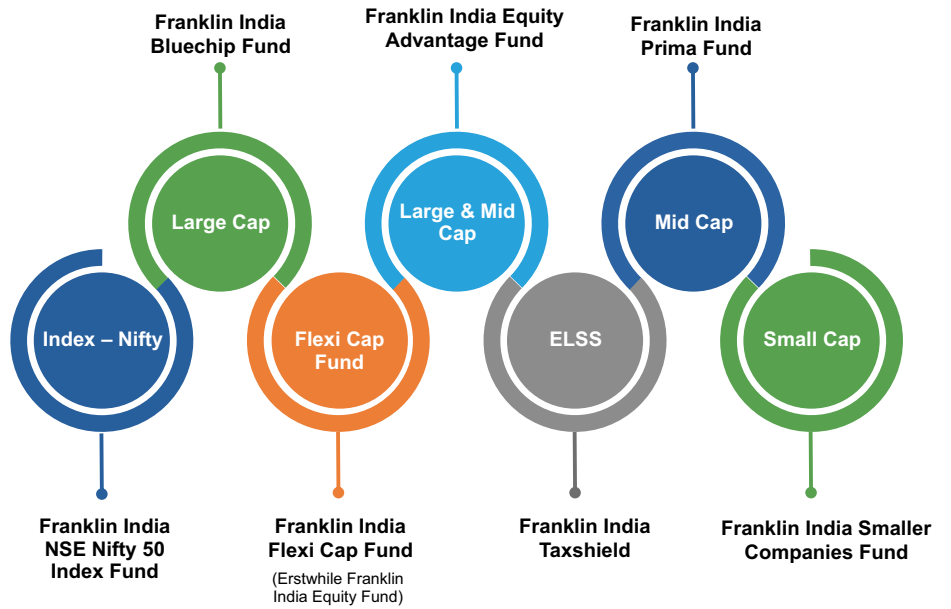
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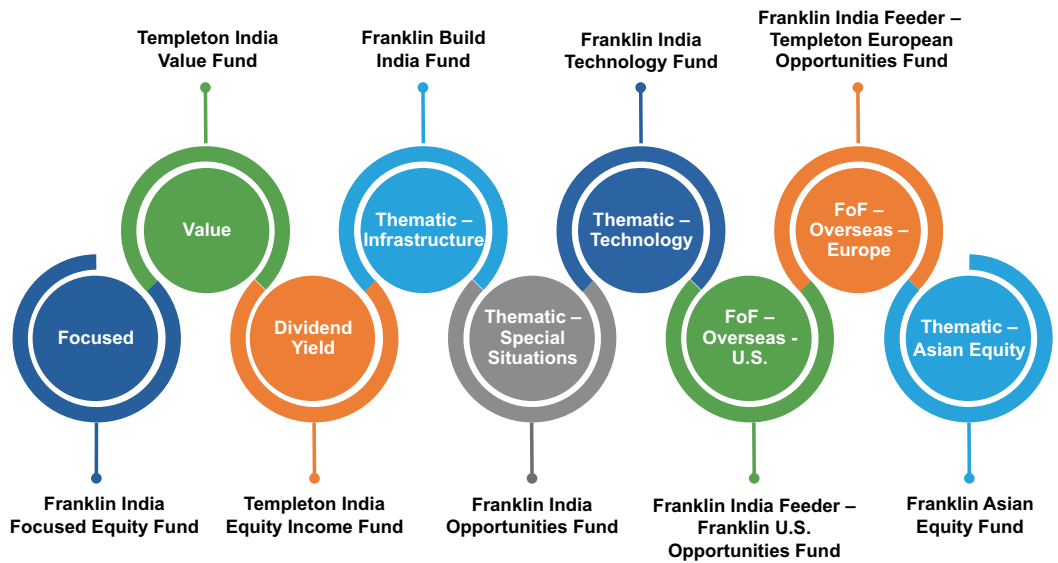
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Equity Oriented Funds* - Positioning

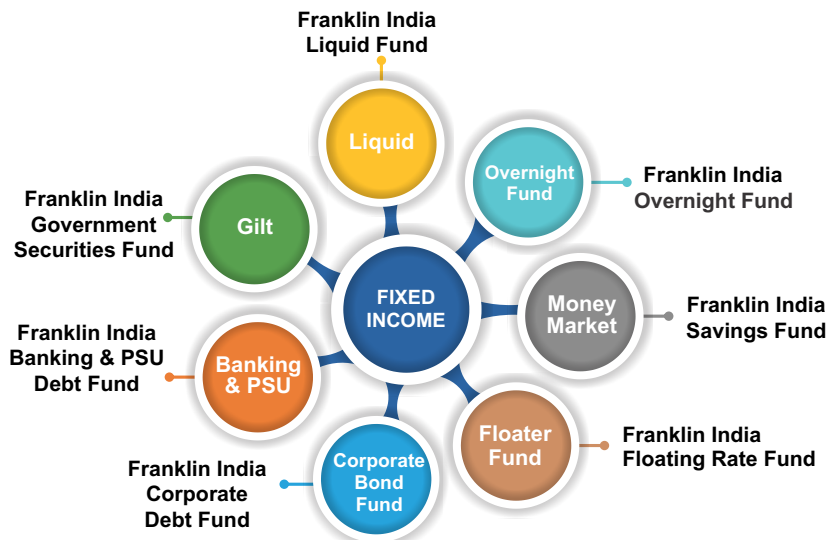
DIVERSIFIED



STYLE / THEME



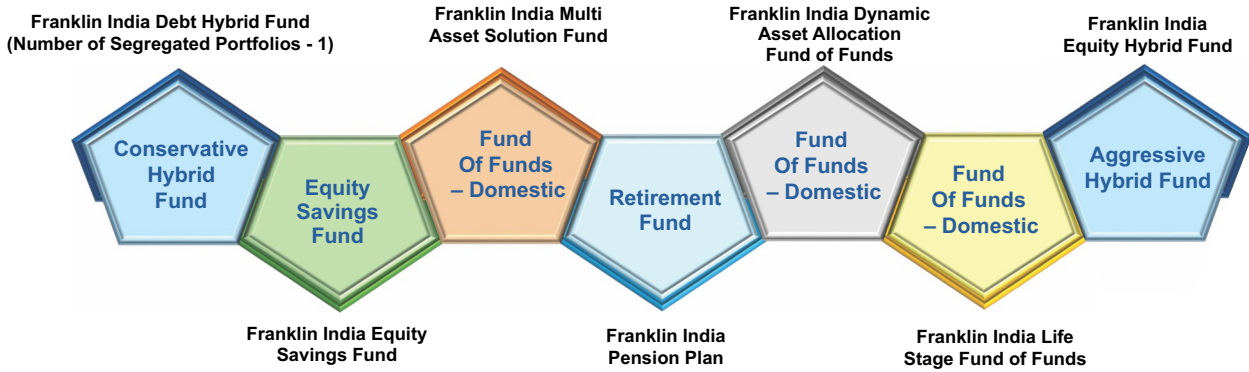
Debt Funds** - Positioning



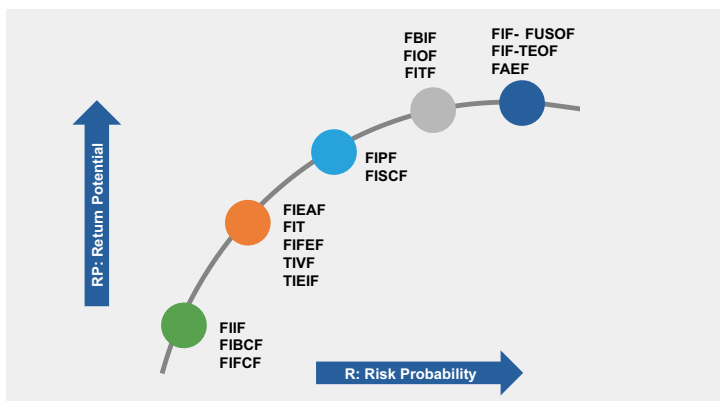
* Includes Equity Funds, Fund Of Funds and Index Funds

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

Hybrid / Solution Oriented / FoF-Domestic Funds - Positioning



Equity Oriented Funds* – Risk Matrix

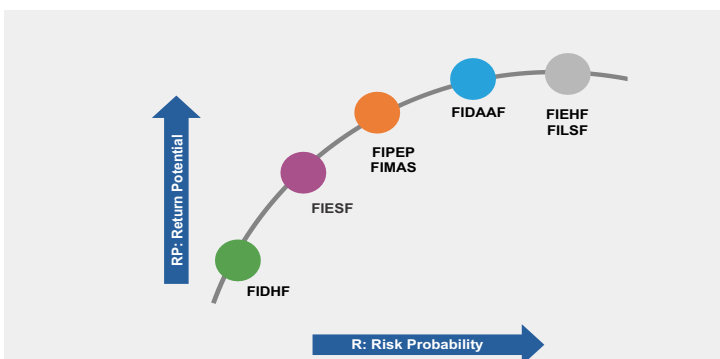


* Includes Equity Funds, Fund Of Funds and Index Funds

FIIF: Franklin India NSE Nifty 50 Index Fund, **FIBCF:** Franklin India Bluechip Fund, **FICFC:** Franklin India Flexi Cap Fund, **FIEAF:** Franklin India Equity Advantage Fund, **FIT:** Franklin India Taxshield, **FIFEF:** Franklin India Focused Equity Fund, **TIVF:** Templeton India Value Fund, **TIEIF:** Templeton India Equity Income Fund, **FIPF:** Franklin India Prima Fund, **FISCF:** Franklin India Smaller Companies Fund, **FBIF:** Franklin Build India Fund, **FIOF:** Franklin India Opportunities Fund, **FITF:** Franklin India Technology Fund, **FIF-FUSOF:** Franklin India Feeder – Franklin U.S. Opportunities Fund, **FIF-TEOF:** Franklin India Feeder – Templeton European Opportunities Fund, **FAEF:** Franklin Asian Equity Fund

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

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



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

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

Snapshot of Equity / FOF-Overseas / Index Funds

Scheme Name	Franklin India Bluechip Fund	Franklin India Flexi Cap Fund (Erstwhile 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	Flexi 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	Venkatesh Sanjeevi, R. Janakiraman, Anand Radhakrishnan & Sandeep Manam ^ (effective October 18, 2021)	Anand Radhakrishnan, R. Janakiraman & Sandeep Manam ^ (effective October 18, 2021)	Venkatesh Sanjeevi, R. Janakiraman & Sandeep Manam ^ (effective October 18, 2021)	Anand Radhakrishnan (effective October 18, 2021) & R. Janakiraman	Ajay Argal, Anand Radhakrishnan & Sandeep Manam ^ (effective October 18, 2021)	Anand Radhakrishnan & Rajasa Kakulavarapu (effective September 6, 2021)	Anand Radhakrishnan & Rajasa Kakulavarapu (effective September 6, 2021) Sandeep Manam ^ (effective October 18, 2021)	R. Janakiraman & Akhil Kalluri (effective February 7, 2022) Sandeep Manam ^
Benchmark	Nifty 100	Nifty 500	Nifty LargeMidcap 250	Nifty 500	Nifty 500	NIFTY500 Value 50 TRI (effective December 1, 2021)	Nifty Dividend Opportunities 50	Nifty Midcap 150
Fund Details as on 30 August 2022								
Month End AUM (Rs. in Crores)	6574.33	10245.08	2779.96	4862.16	8184.25	756.68	1329.39	7581.91
Portfolio Turnover	79.78%	19.51%	86.05%	36.97%	43.79%	27.80%	39.41%	33.99%
Standard Deviation	6.45%	6.65%	7.39%	6.89%	7.16%	7.49%	5.65%	7.06%
Portfolio Beta	0.95	0.96	0.95	1.00	1.01	1.04	0.96	0.90
Sharpe Ratio*	0.56	0.72	0.52	0.55	0.65	0.75	0.99	0.58
Expense Ratio⁵	Regular : 1.89% Direct : 1.11%	Regular : 1.84% Direct : 1.12%	Regular : 2.10% Direct : 1.39%	Regular : 1.93% Direct : 1.09%	Regular : 1.87% Direct : 1.05%	Regular : 2.52% Direct : 1.48%	Regular : 2.29% Direct : 1.62%	Regular : 1.90% Direct : 1.09%
Composition by Assets as on 30 August 2022								
Equity	96.96	93.80	98.06	93.89	95.67	93.50	85.07	97.21
Debt	-	-	-	-	-	-	-	-
REITs	-	-	-	-	-	-	7.33	-
ETF	-	-	-	-	-	-	1.92	-
Other Assets	3.04	6.20	1.94	6.11	4.33	6.50	5.67	2.79
Portfolio Details as on 30 August 2022								
No. of Stocks	37	53	48	54	30	38	35	66
Top 10 Holdings %	51.98	49.68	36.16	50.18	56.14	46.09	44.62	30.05
Top 5 Sectors %	61.11%	53.09%	53.82%	54.34%	59.08%	55.49%	56.95%	45.01%
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Nil <small>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.</small>	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%	Upto 1 Yr - 1%

* Annualised. Risk-free rate assumed to be 5.34% (FBIL OVERNIGHT MIBOR). ^ Dedicated for investments in foreign securities

⁵ 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.

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-Templeton European Opportunities Fund	Franklin Asian Equity Fund	Franklin India NSE Nifty 50 Index Fund
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, Akhil Kalluri (effective September 8, 2022) & Sandeep Manam ^ (effective February 7, 2022)	Ajay Argal & Kiran Sebastian (effective February 7, 2022) Sandeep Manam ^	R. Janakiraman, Kiran Sebastian (effective February 7, 2022) & Sandeep Manam ^	Varun Sharma, Anand Radhakrishnan Sandeep Manam ^ (effective October 18, 2021)	Sandeep Manam ^ (effective October 18, 2021) (For Franklin India Feeder - Franklin U.S. Opportunities Fund) Grant Bowers, Sara Araghi	Sandeep Manam ^ (effective October 18, 2021) (For Franklin India Feeder - Templeton European Opportunities Fund) John Reynolds, Dylan Ball	Varun Sharma & Sandeep Manam ^ (effective October 18, 2021)	Varun Sharma Sandeep Manam ^ (effective October 18, 2021)
Benchmark	Nifty Smallcap 250	S&P BSE India Infrastructure Index	Nifty 500	S&P BSE Teck	Russell 3000 Growth Index TRI	MSCI Europe Index TRI	MSCI Asia (ex-Japan) Standard Index	Nifty 50
Fund Details as on 30 August 2022								
Month End AUM (Rs. in Crores)	7032.71	1174.26	681.97	686.39	3106.70	17.29	280.49	491.79
Portfolio Turnover	16.83%	37.84%	70.28%	16.00%	-	-	39.32%	-
Standard Deviation	7.75%	7.59%	6.55%	6.09%	-	-	4.70%	-
Portfolio Beta	0.85	0.82	0.95	0.86	-	-	1.04	-
Sharpe Ratio*	0.72	0.60	0.69	0.77	-	-	-0.06	-
Expense Ratio[§]	Regular : 1.92% Direct : 1.10%	Regular : 2.32% Direct : 1.28%	Regular : 2.53% Direct : 1.88%	Regular : 2.41% Direct : 1.41%	Regular : 1.54% Direct : 0.50%	Regular : 1.41% Direct : 0.51%	Regular : 2.57% Direct : 1.79%	Regular : 0.67% Direct : 0.29%
Composition by Assets as on 30 August 2022								
Equity	97.09	94.72	88.95	87.33	-	-	99.14	99.36
ETF	-	-	-	1.99	-	-	-	-
Total Mutual Fund Units	-	-	-	9.11	-	-	-	-
Other Assets	2.91	5.28	11.05	1.57	-	-	0.86	0.64
Portfolio Details as on 30 August 2022								
No. of Stocks	75	36	33	36	-	-	56	51
Top 10 Holdings %	31.78	49.39	50.53	72.77	-	-	47.84	57.84
Top 5 Sectors %	39.84%	57.96%	43.37%	85.37%	-	-	64.10%	-
Other Details								
Exit Load (for each purchase of Units)	Upto 1 Yr - 1%	Upto 1 Yrs - 1%	Upto 1 Yr - 1%	Upto 1 Yrs - 1%	Upto 1 Yrs - 1%	Upto 1 Yrs - 1%	Upto 1 Yrs - 1%	Upto 7 Days - 0.25%

* Annualised. Risk-free rate assumed to be 5.34% (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.

Different plans have a different expense structure

Snapshot of Debt Funds

Scheme Name	Franklin India Overnight Fund	Franklin India Liquid Fund	Franklin India Savings Fund	Franklin India Floating Rate Fund	Franklin India Corporate Debt Fund	Franklin India Banking & PSU Debt Fund	Franklin India Government Securities Fund
Category	Overnight Fund	Liquid Fund	Money Market Fund	Floater Fund	Corporate Bond Fund	Banking & PSU Fund	Gilt Fund
Scheme Characteristics	Regular income over short term with high level of safety and liquidity	Max Security Level Maturity of 91 days	Money Market Instruments with Maturity upto 1 year	Min 65% in Floating Rate Instruments	Min 80% in Corporate Bonds (only AA+ and above)	Min 80% in Banks / PSUs / PFIs / Municipal Bonds	Min 80% in G-secs (across maturity)
Indicative Investment Horizon	1 Day and above	7 Days or more	1 month and above	1 month and above	1 year and above	1 year and above	1 year and above
Inception Date	May 08, 2019	R : 29-Apr-1998 I : 22-Jun-2004 SI : 02-Sep-2005	R : 11-Feb-2002 I : 06-Sep-2005	23-Apr-2001	23-Jun-1997	25-Apr-2014	07-Dec-2001
Fund Manager	Pallab Roy & Umesh Sharma	Pallab Roy & Umesh Sharma	Pallab Roy & Umesh Sharma	Pallab Roy, Umesh Sharma & Sandeep Manam** (effective October 18, 2021)	Santosh Kamath Umesh Sharma & Sachin Padwal-Desai	Umesh Sharma, Sachin Padwal-Desai Sandeep Manam** (effective October 18, 2021)	Sachin Padwal - Desai & Umesh Sharma
Benchmark	Crisil Overnight Index Tier-1 : CRISIL Overnight Fund AI Index (effective April 1, 2022)	Crisil Liquid Fund Index Tier-1 : CRISIL Liquid Fund BI Index Tier-2 : CRISIL Liquid Fund AI Index (effective April 1, 2022)	NIFTY Money Market Index Tier-1 : NIFTY Money Market Index B-I Tier-2 : NIFTY Money Market Index A-I (effective April 1, 2022)	CRISIL Low Duration Debt Index (effective December 1, 2021)	NIFTY Corporate Bond Index Tier-1 : NIFTY Corporate Bond Index B-III (effective April 1, 2022)	NIFTY Banking & PSU Debt Index	NIFTY All Duration G-Sec Index (effective Sep 8, 2021)

Fund Details as on 30 August 2022

Month End AUM (Rs. in Crores)	173.26	1529.81	921.55	292.77	763.91	744.33	154.69
Yield To Maturity	5.45%	5.66%	6.13%	5.90%***	6.74%	6.86%	6.62%
Average Maturity	0.01 Years	0.08 years	0.37 years	3.12 Years	1.83 years	2.70 years	3.11 years
Modified Duration	0.01 Years	0.08 Years	0.35 years	0.64 Years	1.57 years	2.21 years	2.67 years
Macaulay Duration	0.01 Years	0.08 Years	0.37 years	0.67 Years	1.65 years	2.32 years	2.76 years
Expense Ratio[§]	Regular : 0.14% Direct : 0.09%	Regular : (R) 0.86% (I) 0.61%, (SI) 0.21% Direct : (SI) 0.12%	Regular : (R) 0.29% Direct : (R) 0.13%	Regular : 0.98% Direct : 0.28%	Regular : 0.78% Direct : 0.26%	Regular : 0.53% Direct : 0.20%	Retail : 1.02% Direct : 0.61%

Composition by Assets as on 30 August 2022

Corporate Debt	-	5.24%	-	12.32%	21.23%	-	-
Gilts	-	21.17%	15.33%	54.56%	19.49%	22.70%	86.79%
PSU/PFI Bonds	-	-	-	-	55.85%	56.74%	-
Money Market Instruments	-	53.88%	79.81%	24.41%	-	16.15%	-
Other Assets	100.00%	19.70%	4.85%	8.71%	1.44%	1.45%	13.21%
Perpetual Bonds/AT1 Bonds/ Tier II Bonds	-	-	-	-	1.98%	2.96%	-

Composition by Ratings as on 30 August 2022

AAA and Equivalent^{§§}	-	100.00%	100.00%	96.53%	95.65%	98.64%	100.00%
AA+	-	-	-	-	1.34%	-	-
AA/AA- and Equivalent	-	-	-	3.47%	2.30%	1.36%	-
A and Equivalent	-	-	-	-	-	-	-
BBB and Equivalent	-	-	-	-	-	-	-
B and equivalent	-	-	-	-	-	-	-
C and equivalent	-	-	-	-	-	-	-
Net receivable from Default security	-	-	-	-	0.70%	-	-

Other Details

Exit Load (for each purchase of Units)	Nil	<table border="1"> <tr> <td>Investor exit upon subscription</td> <td>Exit load as a % of redemption proceeds</td> </tr> <tr> <td>Day 1</td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td>0.0065%</td> </tr> <tr> <td>Day 3</td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td>Nil</td> </tr> </table>	Investor exit upon subscription	Exit load as a % of redemption proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	Nil	Nil	Nil	Nil	Nil	FIGSF : Nil
Investor exit upon subscription	Exit load as a % of redemption proceeds																						
Day 1	0.0070%																						
Day 2	0.0065%																						
Day 3	0.0060%																						
Day 4	0.0055%																						
Day 5	0.0050%																						
Day 6	0.0045%																						
Day 7 onwards	Nil																						

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

Different plans have a different expense structure

§ 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 (net of outstanding borrowings, if any) * (excluding AA+ rated corporate bonds) ** dedicated for making investments for Foreign Securities
Benchmark for FIGSF has been changed to NIFTY All Duration G-Sec Index, effective from 8th September 2021. *** Yield to maturity (YTM) of the portfolio is calculated by recomputing yield from simple average of valuation prices provided by valuation agencies for G-sec FRB securities. The methodology is in line with practice followed till November 17, 2021 where yield of security were not provided by the valuation agencies. ^ ^ ^ Yield To Maturity (YTM) of the portfolio is calculated using simple average of valuation yields provided by the valuation agencies for all securities.

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

Scheme Name	Franklin India Debt Hybrid Fund (No. of Segregated Portfolios - 1)**	Franklin India Equity Savings Fund	Franklin India Equity Hybrid Fund	Franklin India Pension Plan	Franklin India Multi - Asset Solution Fund	Franklin India Dynamic Asset Allocation Fund of Funds
Category	Conservative Hybrid Fund	Equity Savings Fund	Aggressive Hybrid Fund	Retirement Fund	FOF - Domestic	FOF - Domestic
Scheme Characteristics	10-25% Equity, 75-90% Debt	65-90% Equity, 10-35% Debt	65-80% Equity, 20-35% 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
Indicative Investment Horizon	3 years and above	1 year and above	5 years and above	5 years and above (Till an investor completes 58 years of his age)	5 years and above	5 years and above
Inception Date	28-Sep-2000	27-Aug-2018	10-Dec-1999	31-Mar-1997	28- Nov-2014	31-Oct-2003
Fund Manager	Sachin Padwal-Desai & Umesh Sharma (Debt) Rajasa Kakulavarapu & Anand Radhakrishnan (Equity) (effective September 6, 2021) Sandeep Manam ^ (effective October 18, 2021)	Rajasa Kakulavarapu & Anand Radhakrishnan (Equity) (effective September 6, 2021) Sachin Padwal-Desai and Umesh Sharma (Fixed Income) Sandeep Manam ^ (effective October 18, 2021)	Rajasa Kakulavarapu & Anand Radhakrishnan (Equity) (effective September 6, 2021) Sachin Padwal-Desai & Umesh Sharma (Debt) Sandeep Manam ^ (effective October 18, 2021)	Sachin Padwal-Desai & Umesh Sharma (Debt) Rajasa Kakulavarapu & Anand Radhakrishnan (Equity) (effective September 6, 2021)	Rajasa Kakulavarapu (effective February 7, 2022)	Rajasa Kakulavarapu (effective February 7, 2022)
Benchmark	CRISIL Hybrid 85 + 15 - Conservative Index	Nifty Equity Savings Index	CRISIL Hybrid 35 + 65 - Aggressive Index	40% Nifty 500 + 60% Crisil Composite Bond Fund Index	CRISIL Hybrid 35 + 65 - Aggressive Index	CRISIL Hybrid 35 + 65 - Aggressive Index
Fund Details as on 30 August 2022						
Month End AUM (Rs. in Crores)	262.69	152.09	1379.22	450.05	46.82	1093.88
Portfolio Turnover	-	488.70% ^s 518.25% (Equity)**	90.80% 66.48% (Equity) ^{ss}	-	-	-
Yield To Maturity	6.50%	5.92%	6.30%	6.62%	-	-
Average Maturity	2.62 years	2.22 years	2.14 years	2.77 years	-	-
Modified Duration	2.16 years	1.79 years	1.83 years	2.35 years	-	-
Macaulay Duration	2.24 years	1.86 years	1.90 years	2.44 years	-	-
Expense Ratio^s	Regular : 1.38% Direct : 0.55%	Regular : 2.12% Direct : 0.86%	Regular : 2.23% Direct : 1.23%	Regular : 2.28% Direct : 1.51%	Regular : 1.31% Direct : 0.37%	Regular : 1.32% Direct : 0.36%
Composition by Assets as on 30 August 2022						
Corporate Debt	7.82%	-	0.37%	8.07%	Fixed Income	1.12
Gilts	53.18%	9.96%	18.17%	42.49%	Equity	35.11
PSU/PFI Bonds	-	-	-	-	Nippon India ETF Gold Bees	26.04
Money Market Instruments	5.69%	-	2.53%	3.32%	Liquid	0.22
Other Assets	7.57%	17.08%	9.24%	5.39%	Other Current Asset	37.51
Equity	23.69%	72.96%	69.69%	39.65%		
Perpetual Bonds/AT1 Bonds/ Tier II Bonds	2.05%	-	-	1.08%		
Real Estate Investment Trusts	-	-	-	-		
Infrastructure Investment Trust	-	-	-	-		
Composition by Ratings as on 30 August 2022						
AAA and Equivalent^{ss}	100.00%	100.00%	100.00%	100.00%	-	-
AA +	-	-	-	-	-	-
AA/AA- and Equivalent	-	-	-	-	-	-
A and Equivalent	-	-	-	-	-	-
BBB and Equivalent	-	-	-	-	-	-
B and equivalent	-	-	-	-	-	-
Other Details						
Exit Load (for each purchase of Units)	Nil (effective October 11, 2021)	Nil (effective October 11, 2021)	Upto 10% of the Units within 1 yr – NIL Any redemption/switch out in excess of the above limit: Upto 1 Yr – 1 %	3%, if redeemed before the age of 58 years (subject to lock-in period) and target amount Nil, if redeemed after the age of 58 years	Upto 3 Yrs - 1%	For exit load of this fund, please refer to the fund page on page 40

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

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

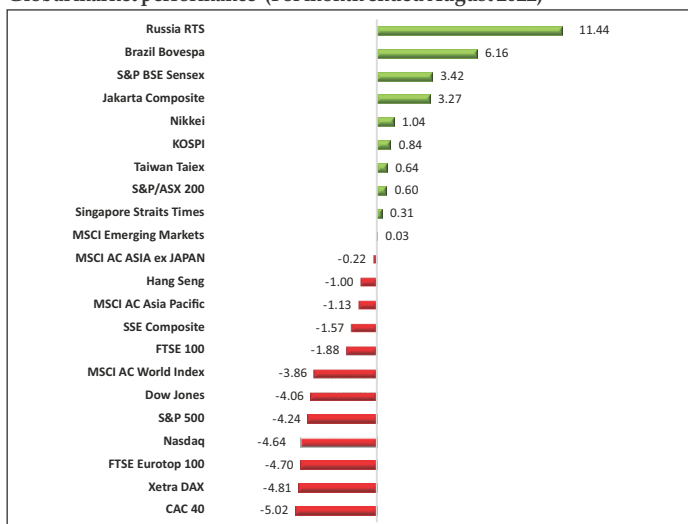
Different plans have a different expense structure

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

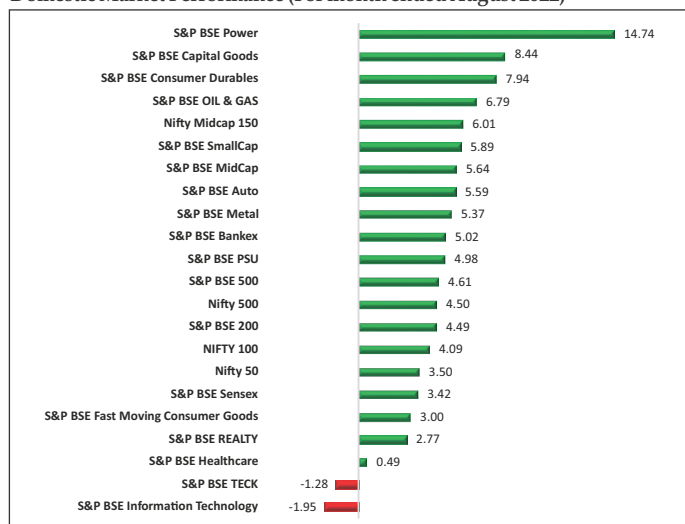
** Details given are only for Main Portfolio, for segregated portfolio details please refer the fund page



Global market performance (For month ended August 2022)



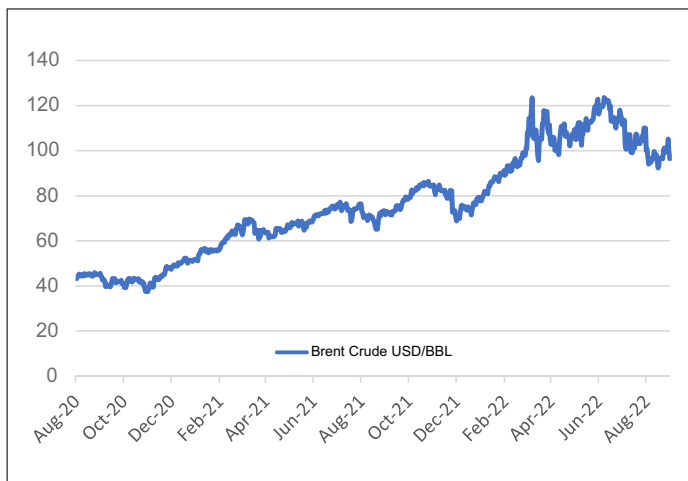
Domestic Market Performance (For month ended August 2022)



Guided by the stance of global central banks to continue with rate hikes to address inflationary fears, developed market equities declined during the month. Selectively some EMs benefited from improved macroeconomic data releases, including an easing in inflationary pressure, while some EMs saw easing monetary policy measures boost the equities.

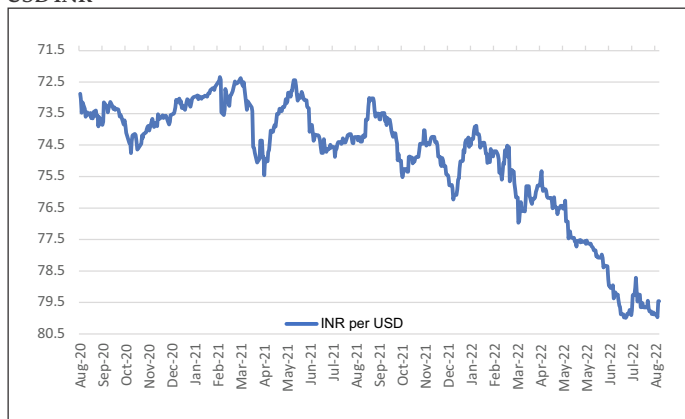
Domestic markets mostly gained during the month with improving risk sentiments ushering in the FPI flows. Expectation that fears of slowdown in the US economy could prompt the US Federal Reserve to lower the pace and quantum of rate hikes boosted investor sentiments and aided equity rally during the month.

Crude oil prices – Brent



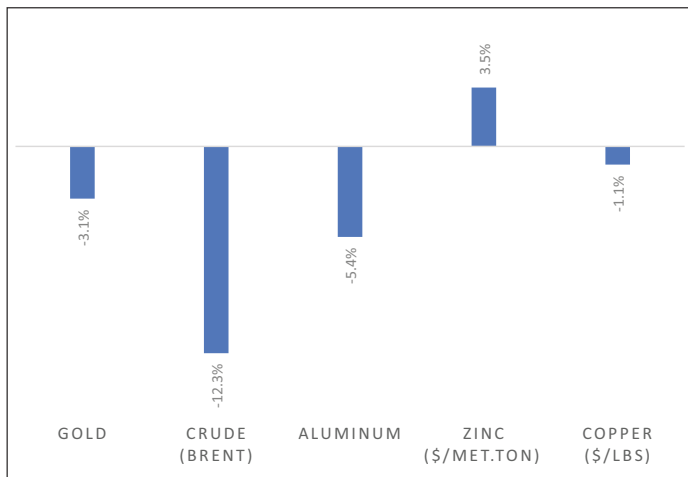
Macroeconomic indicators:

USD INR

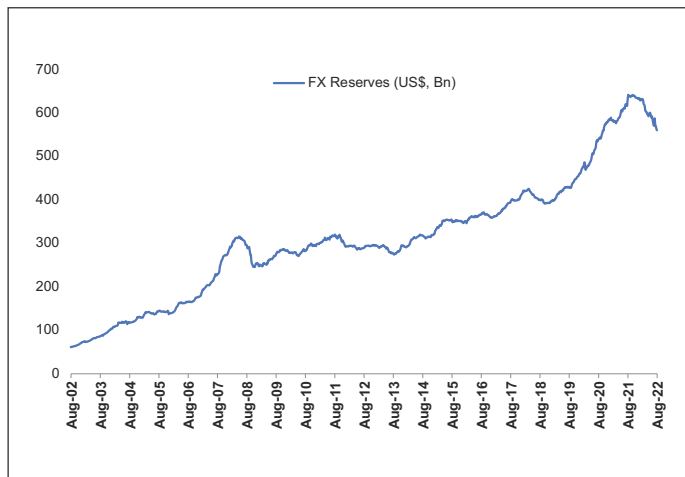


In August 2022, the INR depreciated by 0.25% against the USD and appreciated by 1.4% against the Euro.

Commodity price trend



Forex reserves

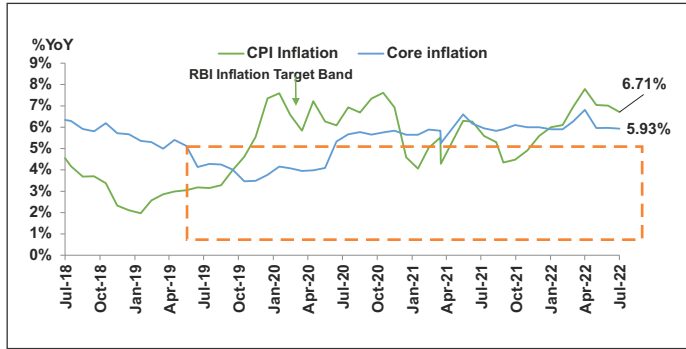


The Brent crude slipped 12% during the month on concerns of global economic recession dampening demand outlook. Gold price corrected during the month on strengthening USD and rise in interest rates.

India's Foreign exchange reserves stood at USD 561.04 bn in August compared to 588.3 billion in July.

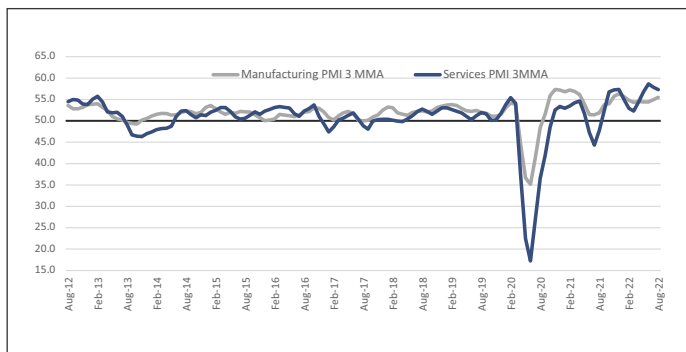


Inflation



Consumer Price Index (CPI) inflation moderated to a 5-month low of 6.71% in July compared with 7.01% in June. Food inflation eased to 6.7%YoY from 7.6%YoY in June. Core inflation marginally dipped to 5.93% in July from 5.97% in June.

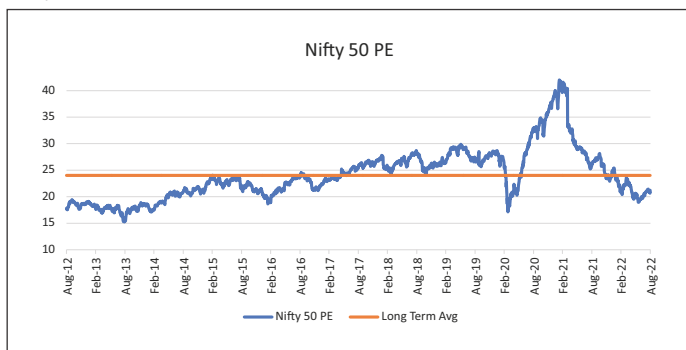
PMI Indicators



Manufacturing PMI was steady in August led by strong growth in output and new orders. Services PMI for August accelerated led by strong expansion in new work.

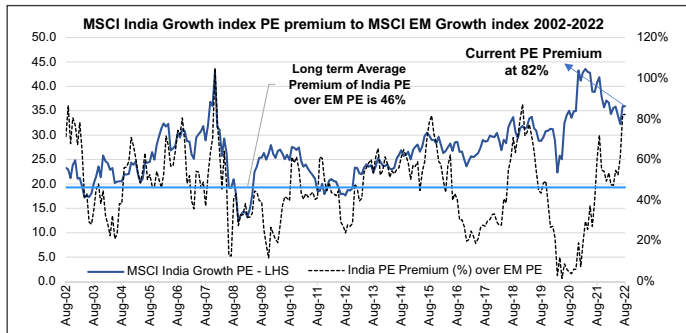
Domestic Valuation Trends

Nifty PE



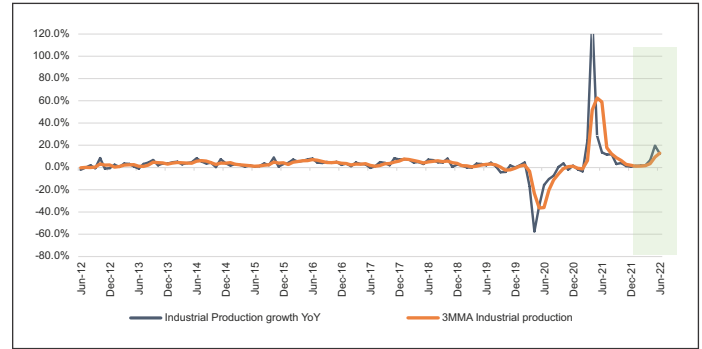
Frontline index Nifty 50 PE valuation indicates a drop below the long term trend levels

MSCI India vs MSCI EM



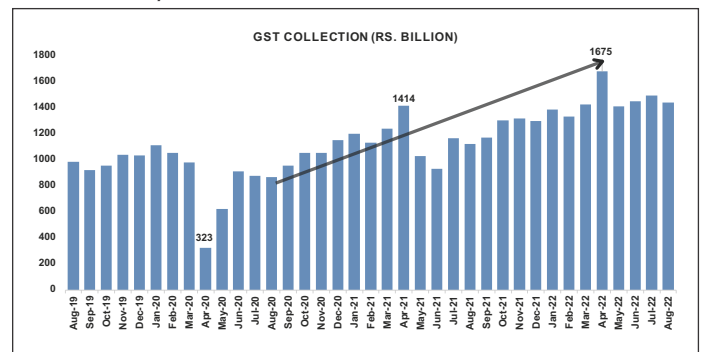
The domestic macroeconomic strength is reflected in the way Indian equities have been substantially outperforming the emerging market equities in the medium term and shown relatively better resilience to global market shocks. Country weight for India in the emerging market indices has increased substantially as well (6% in 2020 to 14.5% in August 2022) - leading to potentially bigger allocations in global mandates - a positive for Indian equities.

Industrial production



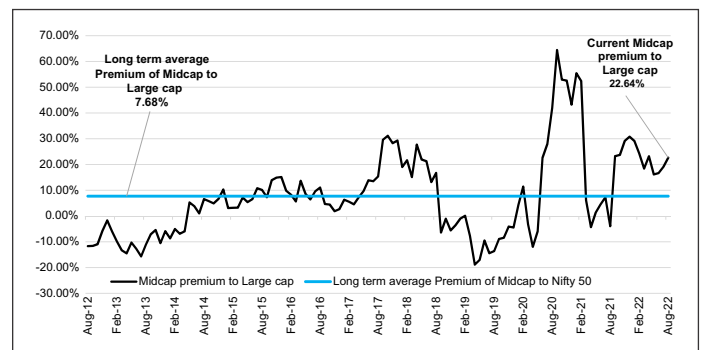
June industrial production (IP) grew at 12.3% (YoY) driven by manufacturing and electricity sectors.

GST Collection/other HFI



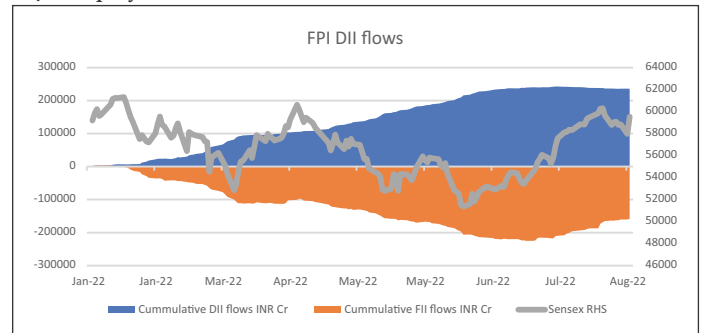
GST collections for July remained above INR1.4 lakh crore for the sixth straight month. Gross GST revenue collected in the month of August 2022 at INR1.46 trn.

Large cap to midcap



Midcap segment premium to Large cap segment in terms of PE based valuation indicator trends above long term average

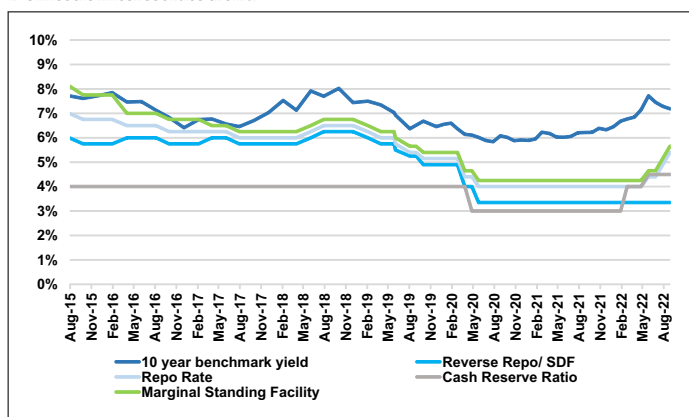
FII/DII equity flows



FPIs continued to remain net sellers during YTD CY2022. DIIs supported with net positive flows.

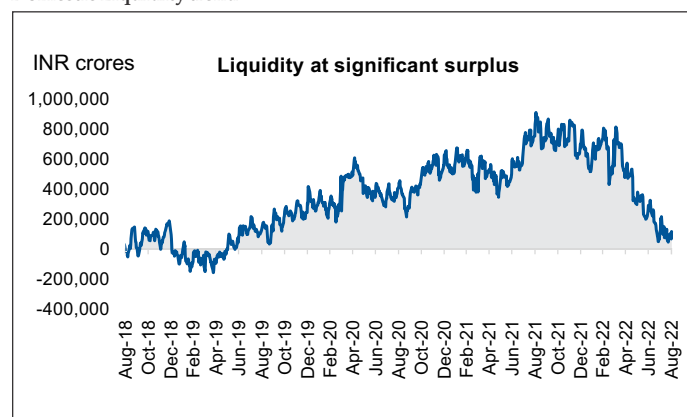


Domestic Interest rate trend



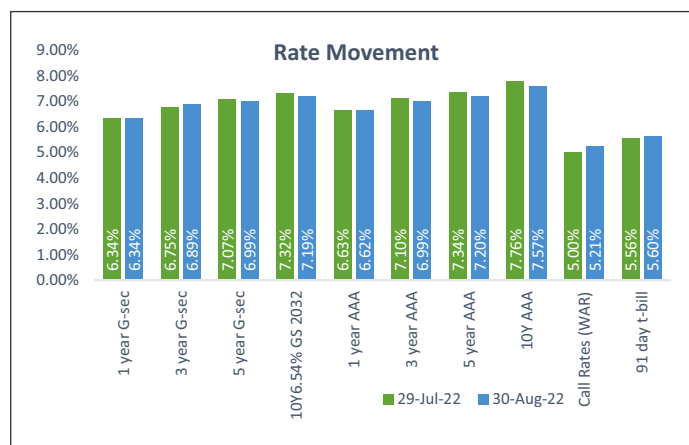
The Monetary Policy Committee (MPC) of the RBI voted unanimously to increase the policy repo rate by 50bps to 5.40%. Consequently, the Standing Deposit Facility (SDF) rate stood at 5.15%. The Bank rate and Marginal Standing Facility (MSF) were at 5.65%. CRR was maintained at 4.50% of Net Demand and Time Liabilities (NDTL). The MPC also decided unanimously to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth.

Domestic Liquidity trend



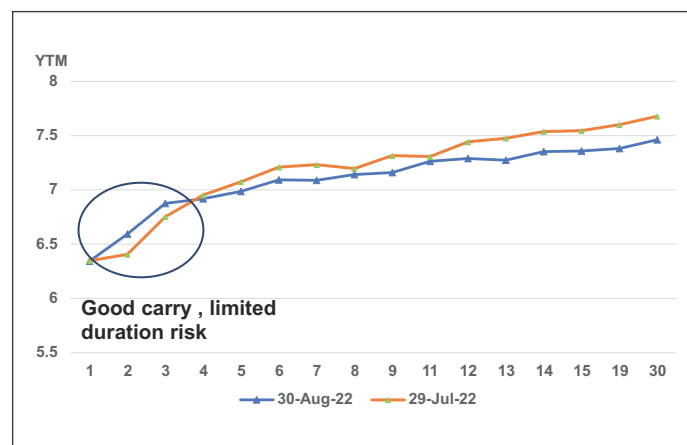
The daily net outstanding liquidity surplus under Standing Deposit Facility (SDF) moderated to INR 1.25 Tn in August 2022 from INR 1.90 Tn in July 2022.

Domestic rate movement:



In August 2022, the 91-day treasury bill yield curve rose to 5.6% adding 4bps while the 10-year government securities yield declined by 14.5 bps.

Yield Curve



The Gsec yield curve continues to remain steep in the short end up to 3-year maturity bucket. The 10-year government securities yield declined by 14.5 bps to stand at 7.19%.

Domestic Macros Heatmap

Fiscal Year End	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	Latest*
GDP Growth (%)	5.6	6.6	7.2	7.9	7.9	7.3	6.1	4.2	-7.4	4.1	4.1
CPI Inflation (%)	10.2	9.5	5.9	4.9	3.8	3.6	3.4	5.8	5.5	7.0	6.7
Current Account (% of GDP)	-4.8	-1.7	-1.3	-1.1	-0.6	-1.9	-2.4	0.1	-0.2	-1.5	-1.5
Fiscal Deficit (% of GDP)	4.9	4.5	4.1	3.9	3.5	3.5	3.4	4.6	9.3	6.7	6.7
Crude Oil (USD/Barrel)	109	107	53	39	60	58	65	23	59	111	96.49
Currency (USD/INR)	54	60	63	66	65	65	70	75	73	76	79.46
Forex Reserves (USD bn)	292	304	342	356	370	424	413	490	579	606	561.0
GST Collections (INR billion)								1222	1239	1421	1460

*GDP data for Q1FY23, Fiscal Deficit data is as of FY22, CPI data as on 31-July-2022, Crude oil, currency, forex Reserves and GST collections as on 31-Aug-2022.



Equity Market Snapshot

Anand Radhakrishnan, CIO – Franklin Equity

Corporate earnings

Q1FY23 corporate earnings growth came in below expectation. Banks led the earnings growth trend buoyed by credit cost moderation and loan growth momentum which improved for retail and SME segments. However, sectors including Oil & Gas (losses in the marketing margins), metals (high input costs), healthcare (price erosion and low volume growth), cement (high commodity costs), in aggregate, led to a reduction in the Nifty FY23 EPS estimate. Technology (muted macroeconomic scenario, rising attrition levels but strong deal pipelines) delivered flattish results while consumer staples (inflation and grammage cut impacting margins) and real estate (high inventory levels, rise in interest rates) posted a decline in YoY earnings during the quarter. Commodity consumers could begin to accrue the benefit of lowering commodity prices in the forthcoming quarters.



Outlook:

Globally, two black swan events – pandemic and the Russia-Ukraine geopolitical conflict – have sparked inflationary conditions through excess stimulus and commodity price shocks respectively. This in turn has warranted continuation in higher rate regime and policy tightening measures for key global economies. The likely resultant impact on asset prices, global trade slowdown and demand outlook cumulatively points to a moderation in global growth going forward. While on the one hand, potential energy concerns loom in the euro region post the indefinite shutdown of the Nord stream 1 pipeline by Russia, fears of global recession and Covid lockdowns in China impacting demand are keeping the energy prices under check, thereby retaining the volatility in energy prices, especially oil.

Domestically, Indian economy could experience the impact of global demand slowdown over the next few quarters driven by weakness in exports and rub-off effect on other sectors. From the near-term perspective, tightening liquidity conditions, any spike in commodity prices could pose risk to domestic growth trend. That said, macroeconomic strength continues to manifest in the form of improving high frequency consumption and industrial indicators. Total direct tax collections show strong surge (72.6% yoy) led by a sharp rise in personal income tax collections and corporate tax collections. Shift in policy focus towards improving productivity through measures in infrastructure, manufacturing, land, labor reforms, financial services sector could cumulatively contribute to an upswing in private capex cycle. The corporate sector has delevered and the balance sheets of the financial sector have also been cleaned up. This backdrop of healthy balance sheets and rising corporate confidence bodes well for the outlook for business investment. The domestic macroeconomic strength is reflected in the way Indian equities have been substantially outperforming the emerging market equities in the medium term and shown relatively better resilience to global market shocks. Country weight for India in the emerging market indices has increased substantially as well (6% in 2020 to 14.5% in August 2022) – leading to potentially bigger allocations in global mandates – a positive for Indian equities.

Investors may participate in a staggered manner and invest systematically for the long term. We focus on three key themes in our portfolios including (i) focus on domestic cyclical sectors which are early beneficiaries of uptick in the economic cycles (ii) Consolidation in various industries led by shift from unorganized to organized sector (iii) identifying beneficiaries of tech-led disruption which exhibit long term sustainable of their unique proposition.

Fixed Income Market Snapshot

Santosh Kamath, CIO - Fixed Income

Outlook:

Anchoring of the global inflation expectation takes a priority alongside the inflation control measures for key global central banks. Establishing price stability is taking precedence over short term growth in order to achieve long term sustainable growth. This stance could imply frontloading of rate hikes and higher terminal rates. Key global risks emanate from weakening global growth outlook and tighter financial conditions



From domestic point of view, Monetary Policy Committee (MPC) acknowledges that growth recovery remains upbeat with domestic demand being resilient, as indicated by the trend in high frequency data, notwithstanding the global slowdown. Even as the outlook for global growth remains clouded by uncertainties and exacerbated by geopolitical tensions, domestic growth is expected to hold up in the coming months. The monetary policy measures will be aimed at anchoring inflation expectation. Going forward, inflation is expected to ease, led by moderating food price inflation. We expect the terminal rate to be lower, at around 6%-6.25% by end of FY23. Quantum and pace of future rate hikes will be dependent on growth and inflation data trends.

The Gsec yield curve continues to remain steep in the short end up to 3-year maturity bucket. Credit spreads across maturities declined during the month, specifically the AA and AA+ segments. Led by expected rate hikes and tighter liquidity conditions, we continue to favour the low-to-moderate maturity segments while identifying tactical opportunities in the longer maturity segments. Investors may consider shorter maturity funds and floating rate funds as they provide a hedge against a rise in interest rates.

As on August 30, 2022

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)

Venkatesh Sanjeevi, R. Janakiraman, Anand Radhakrishnan & Sandeep Manam (dedicated for making investments for Foreign Securities) (effective October 18, 2021)

BENCHMARK

Nifty 100

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 696.8042
IDCW Plan	₹ 42.9502
Direct - Growth Plan	₹ 753.1787
Direct - ICDCW Plan	₹ 48.5814

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 6574.33 crores
Monthly Average	₹ 6533.86 crores

TURNOVER

Portfolio Turnover 79.78%

VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.45%
Beta	0.95
Sharpe Ratio*	0.56

* Annualised. Risk-free rate assumed to be 5.34% (FBI OVERNIGHT MIBOR)

EXPENSE RATIO*	: 1.89%
EXPENSE RATIO* (DIRECT)	: 1.11%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Agricultural, Commercial & Construction Vehicles			
Ashok Leyland Ltd	9321884	14355.70	2.18
Auto Components			
Motherson Sumi Wiring India Ltd	9571399	7800.69	1.19
Samvardhana Motherson International Ltd	4500000	5530.50	0.84
Automobiles			
Maruti Suzuki India Ltd	150000	13623.38	2.07
Tata Motors Ltd	2500000	11777.50	1.79
Banks			
HDFC Bank Ltd*	4075000	60558.58	9.21
ICICI Bank Ltd*	6800000	60336.40	9.18
Kotak Mahindra Bank Ltd*	1970000	37734.37	5.74
State Bank of India	3100000	16468.75	2.51
Beverages			
United Breweries Ltd	600000	9849.90	1.50
Capital Markets			
HDFC Asset Management Company Ltd	300000	6224.70	0.95
Cement & Cement Products			
Ultratech Cement Ltd	200000	13355.70	2.03
Construction			
Larsen & Toubro Ltd	400000	7690.00	1.17
Diversified Fmcg			
Hindustan Unilever Ltd	536997	14283.31	2.17
Finance			
Housing Development Finance Corporation Ltd	750000	18348.00	2.79
SBI Cards and Payment Services Ltd	1620000	14939.64	2.27
Healthcare Services			
Apollo Hospitals Enterprise Ltd	300000	12968.70	1.97
Insurance			
SBI Life Insurance Co Ltd*	2000000	26582.00	4.04

@ Reverse Repo : 2.67%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 0.37%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
HDFC Life Insurance Co Ltd*	3200000	18406.40	2.80
IT - Services			
Freshworks Inc (USA)	680000	7283.67	1.11
IT - Software			
Infosys Ltd*	2150000	32098.43	4.88
HCL Technologies Ltd*	3400000	31924.30	4.86
Tata Consultancy Services Ltd*	825000	26491.99	4.03
Mphasis Ltd	490000	10441.66	1.59
Personal Products			
Godrej Consumer Products Ltd*	2293850	21200.91	3.22
Dabur India Ltd	2800000	16340.80	2.49
Marico Ltd	1250000	6570.00	1.00
Petroleum Products			
Reliance Industries Ltd*	1000000	26379.50	4.01
Pharmaceuticals & Biotechnology			
Gland Pharma Ltd	575000	13616.29	2.07
Cipla Ltd	1000000	10384.50	1.58
Dr. Reddy's Laboratories Ltd	150000	6367.58	0.97
Torrent Pharmaceuticals Ltd	400000	6202.20	0.94
Power			
Power Grid Corporation of India Ltd	6000000	13776.00	2.10
Retailing			
Zomato Ltd	18500000	10720.75	1.63
Telecom - Services			
Bharti Airtel Ltd	1300000	9445.80	1.44
Transport Services			
Interglobe Aviation Ltd	650000	13109.20	1.99
Delhivery Ltd	747188	4250.75	0.65
Total Equity Holdings		637,438.52	96.96
Total Holdings		637,438.52	96.96
Call, cash and other current asset		19,994.03	3.04
Total Asset		657,432.55	100.00

* Top 10 Holdings

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

	Since Jan 97 ^	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
Total amount Invested (Rs)	3,080,000	1,800,000	1,200,000	840,000	600,000	360,000	120,000
Total value as on 31-Aug-2022 (Rs)	53,162,983	4,739,687	2,233,882	1,293,451	845,200	475,910	121,691
Returns	18.31%	11.95%	11.95%	12.13%	13.69%	19.04%	2.64%
Total value of B: Nifty 100 TRI #	27,961,576	5,151,277	2,503,670	1,456,703	908,492	492,976	126,252
B:Nifty 100 TRI Returns	14.51%	12.92%	14.09%	15.46%	16.63%	21.57%	9.85%
Total value of AB: Nifty 50 TRI	27,163,426	5,162,179	2,514,310	1,452,921	904,435	489,948	125,552
AB: Nifty 50 TRI	14.33%	12.95%	14.16%	15.39%	16.45%	21.13%	8.74%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index.

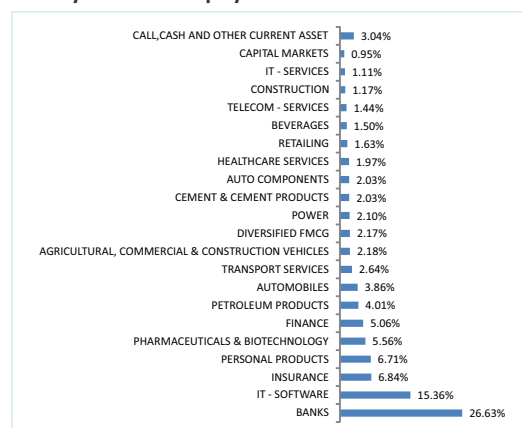
^ The fund became open-ended in Jan 1997.

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 (B: S&P BSE SENSEX TRI 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, AB: Nifty 50 TRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999)

Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Industry Allocation - Equity Assets



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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Franklin India Equity Advantage Fund

FIEAF

As on August 30, 2022

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)

Venkatesh Sanjeevi, R. Janakiraman & Sandeep Manam
(dedicated for making investments for Foreign Securities) (effective October 18, 2021)

BENCHMARK

Nifty LargeMidcap 250
(effective February 11, 2019)

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 123.1300
IDCW Plan	₹ 18.1323
Direct - Growth Plan	₹ 132.3919
Direct - IDCW Plan	₹ 20.3078

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 2779.96 crores
Monthly Average	₹ 2772.50 crores

TURNOVER

Portfolio Turnover	86.05%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	7.39%
Beta	0.95
Sharpe Ratio*	0.52

* Annualised. Risk-free rate assumed to be 5.34% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.10%

EXPENSE RATIO* (DIRECT) : 1.39%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



FRANKLIN
TEMPLETON

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Agricultural, Commercial & Construction Vehicles			
Ashok Leyland Ltd*	5562748	8566.63	3.08
Auto Components			
Motherson Sumi Wiring India Ltd	6069299	4946.48	1.78
Endurance Technologies Ltd	200000	2994.10	1.08
Balkrishna Industries Ltd	125000	2557.56	0.92
Samvardhana Motherson International Ltd	2000000	2458.00	0.88
Automobiles			
Tata Motors Ltd DVR	2415915	5656.86	2.03
Maruti Suzuki India Ltd	20000	1816.45	0.65
Banks			
HDFC Bank Ltd*	1075000	15975.58	5.75
ICICI Bank Ltd*	1700000	15084.10	5.43
Kotak Mahindra Bank Ltd*	360000	6895.62	2.48
AU Small Finance Bank Ltd	900000	5705.10	2.05
Federal Bank Ltd	4300000	5031.00	1.81
Beverages			
United Breweries Ltd*	550000	9029.08	3.25
Capital Markets			
Nippon Life India Asset Management Ltd	1636142	4939.51	1.78
HDFC Asset Management Company Ltd	200000	4149.80	1.49
Cement & Cement Products			
Dalmia Bharat Ltd*	450000	6913.58	2.49
Ultratech Cement Ltd	90000	6010.07	2.16
Finance			
LIC Housing Finance Ltd	1600000	6547.20	2.36
Mahindra & Mahindra Financial Services Ltd	2900000	5962.40	2.14
SBI Cards and Payment Services Ltd	550000	5072.10	1.82
Cholamandalam Investment and Finance Co Ltd	400000	3161.40	1.14
Financial Technology (Fintech)			
PB Fintech Ltd	650000	3269.83	1.18
Healthcare Services			
Max Healthcare Institute Ltd*	1816809	7053.76	2.54
Apollo Hospitals Enterprise Ltd	140000	6052.06	2.18
Insurance			
HDFC Life Insurance Co Ltd	900000	5176.80	1.86
SBI Life Insurance Co Ltd	375000	4984.13	1.79
Max Financial Services Ltd	539062	4443.49	1.60
IT - Services			
Affle India Ltd	325000	4255.71	1.53
Freshworks Inc (USA)	200000	2142.26	0.77

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
IT - Software			
Infosys Ltd*	760000	11346.42	4.08
HCL Technologies Ltd*	1148043	10779.55	3.88
Mphasis Ltd	235631	5021.18	1.81
Coforge Ltd	134192	4777.70	1.72
Tata Consultancy Services Ltd	146913	4717.60	1.70
Leisure Services			
Makemytrip Ltd (USA)	150000	3895.15	1.40
Jubilant Foodworks Ltd	297691	1834.67	0.66
Personal Products			
Godrej Consumer Products Ltd	700000	6469.75	2.33
Dabur India Ltd	1060000	6186.16	2.23
Colgate Palmolive (India) Ltd	250000	4187.38	1.51
Pharmaceuticals & Biotechnology			
Gland Pharma Ltd*	375000	8880.19	3.19
Laurus Labs Ltd	980345	5676.69	2.04
Alkem Laboratories Ltd	166025	4938.66	1.78
Torrent Pharmaceuticals Ltd	280000	4341.54	1.56
Cipla Ltd	275000	2855.74	1.03
Retailing			
Zomato Ltd	8500000	4925.75	1.77
Aditya Birla Fashion and Retail Ltd	1200000	3671.40	1.32
Transport Services			
Interglobe Aviation Ltd	311515	6282.63	2.26
Delhivery Ltd	875000	4977.88	1.79
Total Equity Holdings		272616.67	98.06
Total Holdings		272,616.67	98.06
Call,cash and other current asset		5,379.44	1.94
Total Asset		277,996.11	100.00

* Top 10 holdings

@ Reverse Repo : 2.08%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.14%

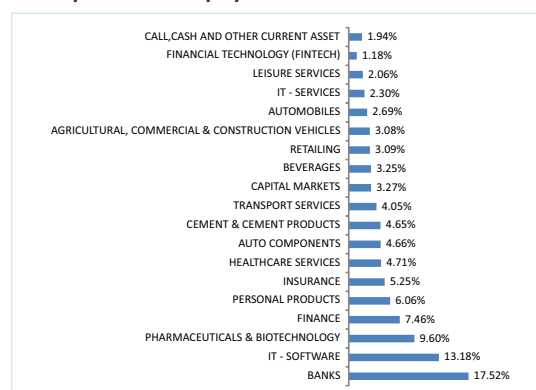
SIP - If you had invested ₹ 10000 every month in FIEAF (Regular Plan)

	Since Inception	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
Total amount Invested (Rs)	2,100,000	1,800,000	1,200,000	840,000	600,000	360,000	120,000
Total value as on 31-Aug-2022 (Rs)	7,739,298	5,334,893	2,396,047	1,333,888	876,782	500,970	123,019
Returns	13.44%	13.33%	13.26%	12.99%	15.18%	22.74%	4.72%
Total value of B: Nifty LargeMidcap 250 Index TRI #	8,115,873	5,781,777	2,781,028	1,558,901	970,557	527,059	127,732
B: Nifty LargeMidcap 250 Index TRI Returns	13.90%	14.26%	16.04%	17.36%	19.34%	26.46%	12.23%
Total value of AB: Nifty 50 TRI	7,345,494	5,162,179	2,514,310	1,452,921	904,435	489,948	125,552
AB: Nifty 50 TRI	12.94%	12.95%	14.16%	15.39%	16.45%	21.13%	8.74%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index.

The Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500
Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Industry Allocation - Equity Assets



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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As on August 30, 2022

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)

Ajay Argal & Kiran Sebastian
(effective February 7, 2022)

Sandeep Manam (dedicated for making investments for Foreign Securities)

The fund manager has been changed to Kiran Sebastian w.e.f February 7, 2022.

BENCHMARK

S&P BSE India Infrastructure Index

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 68.2352
IDCW Plan	₹ 27.4929
Direct - Growth Plan	₹ 76.1316
Direct - IDCW Plan	₹ 32.3899

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 1174.26 crores
Monthly Average	₹ 1145.21 crores

TURNOVER

Portfolio Turnover	37.84%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	7.59%
Beta	0.82
Sharpe Ratio*	0.60

* Annualised. Risk-free rate assumed to be 5.34% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO*	2.32%
EXPENSE RATIO* (DIRECT)	1.28%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond 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
Aerospace & Defense			
Bharat Electronics Ltd	750000	2298.75	1.96
Agricultural, Commercial & Construction Vehicles			
Ashok Leyland Ltd	1975000	3041.50	2.59
Escorts Kubota Ltd	60000	1196.85	1.02
Automobiles			
Maruti Suzuki India Ltd	25000	2270.56	1.93
Banks			
ICICI Bank Ltd*	940000	8340.62	7.10
Axis Bank Ltd*	610000	4584.15	3.90
State Bank of India*	830000	4409.38	3.76
Capital Markets			
Multi Commodity Exchange Of India Ltd	175000	2256.19	1.92
Cement & Cement Products			
ACC Ltd	100000	2299.70	1.96
JK Lakshmi Cement Ltd	304685	1439.18	1.23
Construction			
Larsen & Toubro Ltd*	550000	10573.75	9.00
Ion Exchange (India) Ltd	105084	2015.35	1.72
ITD Cementation India Ltd	1800000	1914.30	1.63
Consumer Durables			
Somany Ceramics Ltd	350000	2254.88	1.92
Crompton Greaves Consumer Electricals Ltd	534718	2178.44	1.86
Electrical Equipment			
CG Power and Industrial Solutions Ltd	775210	1743.06	1.48
Gas			
Indraprastha Gas Ltd	600000	2514.60	2.14

@ Reverse Repo : 4.79%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 0.49%

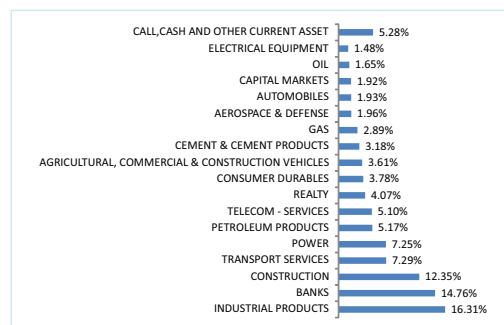
SIP - If you had invested ₹ 10000 every month in FBIF (Regular Plan)

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total amount Invested (Rs)	1,560,000	1,200,000	840,000	600,000	360,000	120,000
Total value as on 31-Aug-2022 (Rs)	5,107,576	2,947,507	1,473,600	946,733	542,247	129,350
Returns	16.88%	17.12%	15.78%	18.32%	28.57%	14.84%
Total value of B: S&P BSE India Infrastructure Index TRI *	3,812,339	2,500,832	1,480,489	989,286	595,389	134,347
B:S&P BSE India Infrastructure Index TRI Returns	12.88%	14.06%	15.92%	20.12%	35.65%	23.02%
Total value of AB: Nifty 50 TRI	3,914,152	2,514,310	1,452,921	904,435	489,948	125,552
AB: Nifty 50 TRI	13.24%	14.16%	15.39%	16.45%	21.13%	8.74%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index.

Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500
Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Industry Allocation - Equity Assets



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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Franklin India Technology Fund

FITF

As on August 30, 2022

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)

Varun Sharma, Anand Radhakrishnan and Sandeep Manam
(dedicated for making investments for Foreign Securities) (effective October 18, 2021)

BENCHMARK

S&P BSE Teck

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 285.7114
IDCW Plan	₹ 35.2937
Direct - Growth Plan	₹ 305.2052
Direct - IDCW Plan	₹ 38.3956

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUNDSIZE(AUM)

MonthEnd	₹ 686.39 crores
MonthlyAverage	₹ 711.35 crores

TURNOVER

Portfolio Turnover	16.00%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	6.09%
Beta	0.86
Sharpe Ratio*	0.77

* Annualised. Risk-free rate assumed to be 5.34% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO[#] : 2.41%

EXPENSE RATIO* (DIRECT) : 1.41%

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
Chemicals & Petrochemicals			
LG Chem Ltd (South Korea)	1273	459.39	0.67
Financial Technology (Fintech)			
PB Fintech Ltd	261973	1317.86	1.92
IT - Hardware			
Samsung Electronics Co. Ltd (South Korea)	22900	795.29	1.16
Mediatek INC (Taiwan)	37000	635.48	0.93
Samsung SDI Co Ltd (South Korea)	1149	392.25	0.57
Intel Corp (USA)	14982	384.05	0.56
IT - Services			
Cyient Ltd*	255722	2160.72	3.15
Affle India Ltd	110000	1440.40	2.10
Freshworks Inc (USA)	90474	970.53	1.41
Salesforce.Com Inc (USA)	5173	656.32	0.96
Firstsource Solutions Ltd	375996	404.01	0.59
PayPal Holdings Inc (USA)	4743	345.98	0.50
IT - Software			
Infosys Ltd*	760000	11346.42	16.53
Tata Consultancy Services Ltd*	300000	9633.45	14.03
HCL Technologies Ltd*	630000	5915.39	8.62
Tech Mahindra Ltd*	284336	3059.74	4.46
Twitter Inc. (USA)	23341	729.26	1.06
Microsoft Corp (USA)	3100	647.77	0.94
Tencent Holdings Ltd (Hong Kong)	17517	573.94	0.84
Rategain Travel Technologies Ltd	155002	462.99	0.67
Alphabet Inc (USA)	5340	462.25	0.67
Zoom Video Communications Inc (USA)	6250	404.35	0.59
Mphasis Ltd	13640	290.66	0.42
Persistent Systems Ltd	5140	180.82	0.26
Xelpmoc Design and Tech Ltd	63629	107.15	0.16

@ Reverse Repo : 2.48%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.91%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Leisure Services			
Makemytrip Ltd (USA)*	82135	2179.19	3.17
Retailing			
Info Edge (India) Ltd*	71752	3117.12	4.54
Zomato Ltd*	2694106	1561.23	2.27
FSN E-Commerce Ventures Ltd	68089	946.74	1.38
Amazon.com INC (USA)	8680	887.87	1.29
Indiamart InterMesh Ltd	15929	702.48	1.02
Alibaba Group Holding Ltd (Hong Kong)	62883	606.13	0.88
JD.Com Inc (Hong Kong)	381	9.53	0.01
Telecom - Equipment & Accessories			
Qualcomm Inc. (USA)	8200	875.78	1.28
Telecom - Services			
Bharti Airtel Ltd*	649504	4719.30	6.88
Transport Services			
Uber Technologies Inc (USA)	24465	558.12	0.81
Total Equity Holdings			
		59939.97	87.33
ETF			
Emerging Markets Internet And Ecommerce ETF	15053	367.21	0.53
ETFMG Prime Cyber Security ETF	8931	341.99	0.50
First Trust Dow Jones Internet Index Fund	2989	330.75	0.48
First Trust Cloud Computing ETF	6000	329.30	0.48
Total ETF			
		1369.25	1.99
Mutual Fund Units			
Franklin Technology Fund, Class I (Acc)*	175810	6252.95	9.11
Total Mutual Fund Units			
		6252.95	9.11
Total Holdings			
		67,562.17	98.43
Call,cash and other current asset			
		1,076.76	1.57
Total Asset			
		68,638.93	100.00

* Top 10 Holdings

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

	Since Inception	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
Total amount Invested (Rs)	2,890,000	1,800,000	1,200,000	840,000	600,000	360,000	120,000
Total value as on 31-Aug-2022 (Rs)	25,316,493	6,479,353	2,717,230	1,514,664	914,592	449,416	106,239
Returns	15.30%	15.57%	15.61%	16.56%	16.90%	14.99%	-20.63%
Total value of B: S&P BSE TECK TRI [#]	NA	NA	2,772,857	1,577,583	968,194	479,037	108,605
B:S&P BSE TECK TRI Returns	NA	NA	15.99%	17.70%	19.24%	19.51%	-17.20%
Total value of AB: Nifty 50 TRI	22,833,024	5,161,983	2,514,310	1,452,921	904,435	489,948	125,552
AB: Nifty 50 TRI	14.63%	12.95%	14.16%	15.39%	16.45%	21.13%	8.74%

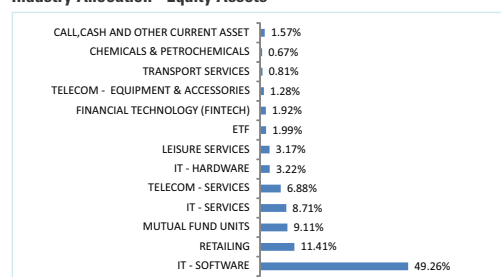
B: Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite of (B: 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, AB: Nifty 50 PRI values from 22.08.1998 to 30.06.1999 to and TRI values since 30.06.1999)

Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Industry Allocation - Equity Assets



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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As on August 30, 2022

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)

Sandeep Manam (effective October 18, 2021)

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

Grant Bowers
Sara Araghi

BENCHMARK

Russell 3000 Growth Index TRI

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 44.5766
IDCW Plan	₹ 44.5766
Direct - Growth Plan	₹ 48.9963
Direct - IDCW Plan	₹ 48.9963

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 3106.70 crores
Monthly Average	₹ 3320.40 crores

PLANS

Growth and Dividend (with payout and reinvestment option)

EXPENSE RATIO*	: 1.54%
EXPENSE RATIO* (DIRECT)	: 0.50%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond 130 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹ 5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

MINIMUM APPLICATION AMOUNT

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

LOAD STRUCTURE

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

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

Different plans have a different expense structure

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



PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin U.S. Opportunities Fund, Class I (Acc)	6316800	308088.37	99.17
Total Mutual Fund Units		308088.37	99.17
Total Holdings			
Call, cash and other current asset		2,581.86	0.83
Total Asset		310,670.23	100.00

@ Reverse Repo : 1.16%, 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 FIF-FUSOF (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	1,270,000
Total value as on 31-Aug-2022 (Rs)	103,740	359,834	744,657	1,262,019	2,294,543	2,583,591
Returns	-24.21%	-0.03%	8.58%	11.44%	12.45%	12.82%
Total value of B: Russell 3000 Growth Index	110,908	416,283	890,366	1,571,072	3,072,122	3,508,884
B: Russell 3000 Growth Index Returns	-13.80%	9.69%	15.81%	17.58%	17.90%	18.16%
Total value of AB: S&P 500 TRI	115,948	432,866	873,113	1,465,526	2,752,232	3,132,101
AB: S&P 500 TRI	-6.23%	12.38%	15.01%	15.63%	15.85%	16.19%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index. Benchmark returns calculated based on Total Return Index Values
Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Franklin U.S. Opportunities Fund (data as on 31 July 2022)

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

Top Ten Holdings (% of Total)

Issuer Name	Weight
AMAZON.COM INC	7.78
MICROSOFT CORP	5.13
MASTERCARD INC	4.99
APPLE INC	4.91
ALPHABET INC	3.45
UNITEDHEALTH GROUP INC	2.99
SBA COMMUNICATIONS CORP	2.98
DANAHER CORP	2.73
SERVICENOW INC	2.68
NVIDIA CORP	2.56

Composition of Fund

Sector	% of Total	Market Capitalisation Breakdown in USD	% of Equity
Information Technology	41.39 / 42.84	<5.0 Billion	2.37
Health Care	18.58 / 12.16	5.0-15.0 Billion	3.14
Consumer Discretionary	14.43 / 16.41	15.0-25.0 Billion	5.16
Industrials	6.45 / 7.61	25.0-50.0 Billion	20.15
Communication Services	5.65 / 7.41	50.0-100.0 Billion	10.42
Financials	4.40 / 3.05	100.0-150.0 Billion	5.78
Real Estate	2.98 / 1.74	>150.0 Billion	48.56
Consumer Staples	2.92 / 5.40	N/A	4.42
Materials	1.29 / 1.53		
Others	0.62 / 1.86		
Cash & Cash Equivalents	1.30 / 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.

Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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As on August 30, 2022

TYPE OF SCHEME

An open ended fund of fund scheme investing in units of Templeton European Opportunities 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 Templeton European Opportunities 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 - TEMPLETON EUROPEAN OPPORTUNITIES FUND)

Sandeep Manam (effective October 18, 2021)

FUND MANAGER(S) (FOR TEMPLETON EUROPEAN OPPORTUNITIES FUND)

John Reynolds
Dylan Ball

BENCHMARK

MSCI Europe Index TRI

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 8.2110
IDCW Plan	₹ 8.2110
Direct - Growth Plan	₹ 9.0231
Direct - ICW Plan	₹ 9.0231

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUNDSIZE(AUM)

MonthEnd	₹ 17.29 crores
MonthlyAverage	₹ 19.26 crores

PLANS

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

EXPENSE RATIO*	: 1.41%
EXPENSE RATIO* (DIRECT)	: 0.51%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

MINIMUM APPLICATION AMOUNT

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

LOAD STRUCTURE

Entry Load Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

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



PORTFOLIO

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Templeton European Opportunities Fund, Class I (Acc)	76633	1706.09	98.69
Total Mutual Fund Units		1706.09	98.69
Total Holdings		1,706.09	98.69
Call, cash and other current asset		22.69	1.31
Total Asset		1,728.78	100.00

@ Reverse Repo : 1.43%, 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 FIF-TEOF (Regular Plan)

	1 Year	3 Years	5 Years	7 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,000,000
Total value as on 31-Aug-2022 (Rs)	106,555	333,309	533,998	755,745	898,005
Returns	-20.18%	-4.95%	-4.58%	-3.00%	-2.57%
Total value of B: MSCI Europe Index	107,950	369,936	672,697	1,044,134	1,293,948
B:MSCI Europe Index Returns	-18.15%	1.78%	4.53%	6.13%	6.07%
Total value of AB: MSCI Europe Value NR	110,187	373,720	637,220	956,985	1,157,728
AB: MSCI Europe Value NR	-14.87%	2.45%	2.38%	3.68%	3.46%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index. Benchmark returns calculated based on Total Return Index Values. Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Templeton European Opportunities Fund (data as on 31 July 2022)

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

Top Ten Holdings (% of Total)		Composition of Fund	
Issuer Name	% of Total	Geographic	% of Total
COATS GROUP PLC	6.77	United Kingdom	52.61 / 24.52
DASSAULT AVIATION SA	6.20	France	14.84 / 17.69
IMPERIAL BRANDS PLC	5.62	Germany	12.91 / 11.82
PAYPOINT PLC	4.89	Spain	4.00 / 3.63
HENSOLDT AG	4.85	China	3.08 / 0.00
WORLDLINE SA/FRANCE	4.52	Ireland	2.85 / 0.89
SFC ENERGY AG	4.49	Norway	1.22 / 1.32
ASTRAZENECA PLC	4.14	Netherlands	0.46 / 6.74
APPLUS SERVICES SA	4.00	Switzerland	0.00 / 16.28
WH SMITH PLC	3.48	Others	0.00 / 17.11
		Cash & Cash Equivalents	8.02 / 0.00

Market Capitalisation Breakdown in EUR	% of Equity
< 10.0 Billion	57.27
10.0-25.0 Billion	24.56
25.0-50.0 Billion	1.68
50.0-100.0 Billion	8.85
100.0-200.0 Billion	7.64

Sector	% of Total
Industrials	25.31 / 14.60
Information Technology	18.26 / 7.34
Consumer Discretionary	14.41 / 10.42
Consumer Staples	13.36 / 13.92
Health Care	9.18 / 16.01
Communication Services	4.64 / 3.76
Real Estate	3.42 / 1.09
Utilities	3.40 / 4.34
Financials	0.00 / 15.31
Others	0.00 / 13.20
Cash & Cash Equivalents	8.02 / 0.00

Disclaimer :

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

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

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

The name of the Scheme stands changed from Franklin India Feeder - Franklin European Growth Fund to Franklin India Feeder - Templeton European Opportunities Fund with effect from August 18, 2020. Please read the addendum for further details.

Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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Franklin Asian Equity Fund

FAEF

As on August 30, 2022

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)

Varun Sharma & Sandeep Manam
(dedicated for making investments for Foreign Securities)
(effective October 18, 2021)

BENCHMARK

MSCI Asia (ex-Japan) Standard Index

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 24.7791
IDCW Plan	₹ 12.3921
Direct - Growth Plan	₹ 26.4001
Direct - IDCW Plan	₹ 13.3761

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 280.49 crores
Monthly Average	₹ 286.57 crores

TURNOVER

Portfolio Turnover	39.32%
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VOLATILITY MEASURES (3 YEARS)

Standard Deviation	4.70%
Beta	1.04
Sharpe Ratio*	-0.06

* Annualised. Risk-free rate assumed to be 5.34% (FBIL OVERNIGHT MIBOR)

EXPENSE RATIO* : 2.57%

EXPENSE RATIO* (DIRECT) : 1.79%

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

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure



Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Agricultural Food & Other Products			
China Mengniu Dairy Co. Ltd (Hong Kong)	165000	592.24	2.11
Tata Consumer Products Ltd	41584	336.68	1.20
Auto Components			
Tube Investments of India Ltd	9974	225.80	0.81
Automobiles			
Hyundai Motor Co	2505	289.25	1.03
Banks			
ICICI Bank Ltd*	146845	1302.96	4.65
Bank Central Asia Tbk Pt (Indonesia)*	1984545	868.55	3.10
DBS Group Holdings Ltd (Singapore)*	39500	739.87	2.64
HDFC Bank Ltd	48787	725.02	2.58
Kotak Mahindra Bank Ltd	28585	547.53	1.95
China Merchants Bank Co Ltd (Hong Kong)	113500	457.95	1.63
Beverages			
Budweiser Brewing Co. Apac Ltd (Hong Kong)	257600	597.28	2.13
Kweichow Moutai Co. Ltd, A (China)	1700	366.06	1.31
United Spirits Ltd	31928	259.21	0.92
Capital Markets			
ICICI Securities Ltd	21574	108.20	0.39
Cement & Cement Products			
Indocement Tungal Prakarsa Tbk Pt (Indonesia)	582900	290.22	1.03
Semen Indonesia (Persero) Tbk PT (Indonesia)	733200	257.10	0.92
The Siam Cement PCL, Fgn. (Thailand)	32112	252.00	0.90
Chemicals & Petrochemicals			
LG Chem Ltd (South Korea)	1291	465.89	1.66
Guangzhou Tinci Materials Technology Co Ltd (China)	63030	362.90	1.29
Commercial Services & Supplies			
Country Garden Services Holdings Co Ltd (Hongkong)	98190	151.11	0.54
Construction			
Larsen & Toubro Ltd	22999	442.16	1.58
Beijing Oriental Yuhong Waterproof Technology Co Ltd (China)	57650	200.81	0.72
Consumer Durables			
Midea Group Co Ltd (China)	64700	389.65	1.39
Titan Co Ltd	3617	94.21	0.34
Electrical Equipment			
Shenzhen Inovance Technology Co Ltd (China)	22900	153.95	0.55
Finance			
SM Investments Corp (Philippines)	22425	277.68	0.99
Food Products			
Yum China Holdings INC (USA)	15900	631.96	2.25
Industrial Manufacturing			
Longi Green Energy Technology Co Ltd (China)	91784	558.04	1.99
Industrial Products			
Weichai Power Co Ltd (Hong Kong)	175000	188.17	0.67

@ Reverse Repo : 1.95%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -1.09%

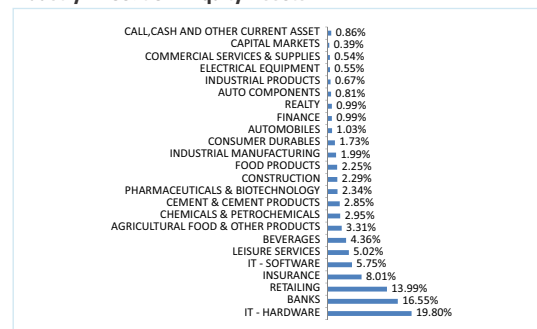
SIP - If you had invested ₹ 10000 every month in FAEF (Regular Plan)

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total amount Invested (Rs)	1,760,000	1,200,000	840,000	600,000	360,000	120,000
Total value as on 31-Aug-2022 (Rs)	3,023,354	1,580,632	964,662	608,362	334,662	107,451
Returns	7.02%	5.38%	3.90%	0.55%	-4.69%	-18.88%
Total value of B: MSCI Asia (ex-Japan) TRI	3,593,211	1,743,099	1,052,116	650,029	354,029	110,452
B:MSCI Asia (ex-Japan) TRI Returns	9.15%	7.26%	6.34%	3.16%	-1.09%	-14.48%
Total value of AB: Nifty 50 TRI	5,001,521	2,514,310	1,452,921	904,435	489,948	125,552
AB: Nifty 50 TRI	13.15%	14.16%	15.39%	16.45%	21.13%	8.74%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index.

Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Industry Allocation - Equity Assets



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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Franklin India NSE Nifty 50 Index Fund

(Erstwhile Franklin India Index Fund - NSE NIFTY Plan)

FIIF

As on August 30, 2022

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

Sandeep Manam

(dedicated for making investments for Foreign Securities) (effective October 18, 2021)

BENCHMARK

Nifty 50

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 141.3748
IDCW Plan	₹ 141.3748
Direct - Growth Plan	₹ 146.8886
Direct - IDCW Plan	₹ 146.8886

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 491.79 crores
Monthly Average	₹ 489.69 crores

EXPENSE RATIO* : 0.67%

EXPENSE RATIO* (DIRECT) : 0.29%

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

TRACKING ERROR (for 3 year period) :

0.37%

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

ENTRY LOAD Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Reliance Industries Ltd*	216484	5710.74	11.61
HDFC Bank Ltd*	275248	4090.46	8.32
ICICI Bank Ltd*	436410	3872.27	7.87
Infosys Ltd*	229677	3428.96	6.97
Housing Development Finance Corporation Ltd*	113671	2780.85	5.65
Tata Consultancy Services Ltd*	64987	2086.83	4.24
Kotak Mahindra Bank Ltd*	92173	1765.53	3.59
ITC Ltd*	548991	1759.52	3.58
Hindustan Unilever Ltd*	56021	1490.07	3.03
Larsen & Toubro Ltd*	75823	1457.70	2.96
State Bank of India	240790	1279.20	2.60
Axis Bank Ltd	165734	1245.49	2.53
Bajaj Finance Ltd	16714	1221.17	2.48
Bharti Airtel Ltd	151623	1101.69	2.24
Asian Paints Ltd	28287	959.38	1.95
Mahindra & Mahindra Ltd	60063	786.04	1.60
Maruti Suzuki India Ltd	8339	757.37	1.54
Titan Co Ltd	26181	681.92	1.39
Bajaj Finserv Ltd	3794	643.54	1.31
HCL Technologies Ltd	66405	623.51	1.27
Sun Pharmaceutical Industries Ltd	67746	605.01	1.23
Tata Steel Ltd	506103	548.11	1.11
Tata Motors Ltd	112520	530.08	1.08
Power Grid Corporation of India Ltd	214461	492.40	1.00
NTPC Ltd	298126	488.93	0.99
Ultratech Cement Ltd	7245	483.81	0.98
IndusInd Bank Ltd	40847	452.36	0.92
Nestle India Ltd	2238	445.94	0.91
Tech Mahindra Ltd	39659	426.77	0.87
JSW Steel Ltd	60667	404.59	0.82
Hindalco Industries Ltd	91649	402.34	0.82
Grasim Industries Ltd	23543	395.20	0.80

@ Reverse Repo : 0.00%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 0.64%

Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Wipro Ltd	92877	384.09	0.78
Adani Ports and Special Economic Zone Ltd	45064	379.51	0.77
SBI Life Insurance Co Ltd	28247	375.43	0.76
Cipla Ltd	33921	352.25	0.72
Oil & Natural Gas Corporation Ltd	244699	339.15	0.69
HDFC Life Insurance Co Ltd	58337	335.55	0.68
Bajaj Auto Ltd	8170	323.73	0.68
Dr. Reddy's Laboratories Ltd	7622	323.56	0.66
Coal India Ltd	131472	308.70	0.63
Tata Consumer Products Ltd	37585	304.31	0.62
Eicher Motors Ltd	8749	293.86	0.60
Divi's Laboratories Ltd	7995	289.97	0.59
Britannia Industries Ltd	7405	277.52	0.56
Apollo Hospitals Enterprise Ltd	6405	276.88	0.56
UPL Ltd	33909	260.84	0.53
Hero MotoCorp Ltd	8149	231.24	0.47
Bharat Petroleum Corporation Ltd	59888	196.82	0.40
Shree Cement Ltd	837	184.75	0.38
Yes Bank Ltd	92088	0.00	0.00
Total Equity Holdings		48865.95	99.36

Total Holdings	48,865.95	99.36
Call, cash and other current asset	313.14	0.64
Total Asset	49,179.10	100.00

* Top 10 holdings

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

	Since Inception	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
Total amount Invested (Rs)	2,650,000	1,800,000	1,200,000	840,000	600,000	360,000	120,000
Total value as on 31-Aug-2022 (Rs)	14,626,699	4,635,846	2,348,004	1,387,074	877,712	481,825	125,084
Returns	13.48%	11.69%	12.88%	14.09%	15.22%	19.92%	7.99%
Total value of B: Nifty 50 TRI	17,669,443	5,162,179	2,514,310	1,452,921	904,435	489,948	125,552
B:Nifty 50 TRI Returns	14.84%	12.95%	14.16%	15.39%	16.45%	21.13%	8.74%

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW 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, TRI : Total Return Index.

Benchmark returns calculated based on Total Return Index Values

Please refer page 44 to 49 for complete performance disclosure of the respective schemes.

Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.



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Franklin India Overnight Fund

FIONF

As on August 30, 2022

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

Tier-1 : CRISIL Overnight Fund AI Index (effective April 1, 2022)

NAV AS OF AUGUST 31, 2022

Growth Plan	₹ 1128.5068
Daily IDCW	₹ 1000.0000
Weekly IDCW	₹ 1000.4241
Direct - Growth Plan	₹ 1130.5565
Direct - Daily IDCW	₹ 1000.0000
Direct - Weekly IDCW	₹ 1000.4288

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 173.26 crores
Monthly Average	₹ 175.10 crores

MATURITY & YIELD

AVERAGE MATURITY	0.01 years
PORTFOLIO YIELD	5.45%
MODIFIED DURATION	0.01 years
MACAULAY DURATION	0.01 years

EXPENSE RATIO*	: 0.14%
EXPENSE RATIO*(DIRECT)	: 0.09%

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

₹5000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹1000/1

LOAD STRUCTURE

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

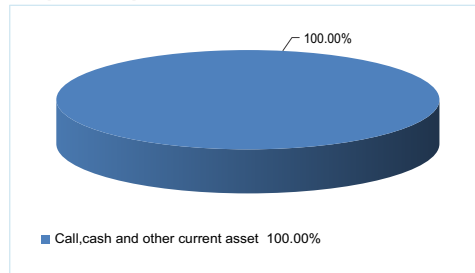
Different plans have a different expense structure

PORTFOLIO

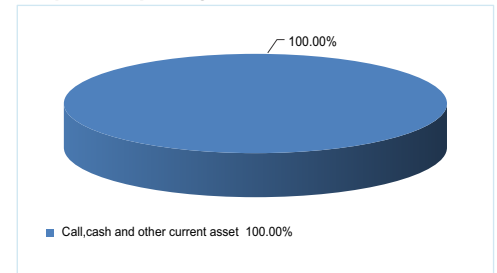
Company Name	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Call,cash and other current asset	17,326.13	100.00
Total Asset	17,326.13	100.00

@ Reverse Repo : 99.08%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.92%

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

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.



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Franklin India Liquid Fund

As on August 30, 2022

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

Tier-1 : CRISIL Liquid Fund BI Index
Tier-2 : CRISIL Liquid Fund AI Index
(effective April 1, 2022)

FUND SIZE (AUM)

Month End	₹ 1529.81 crores
Monthly Average	₹ 1488.63 crores

MATURITY & YIELD

AVERAGE MATURITY 0.08 Years

PORTFOLIO YIELD 5.66%

MODIFIED DURATION 0.08 Years

MACAULAY DURATION 0.08 Years

EXPENSE RATIO* EXPENSE RATIO* (DIRECT)

FILF-R Plan*	0.86%	FILF SI Plan	0.12%
FILF-I Plan*	0.61%		
FILF SI Plan	0.21%		

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

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

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

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

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

LOAD STRUCTURE

FILF - SI Plan

Entry Load Nil

EXIT LOAD (for each purchase of Units)

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

Different plans have a different expense structure

*Sales suspended in Regular Plan & Institutional Plan

PORTFOLIO

Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Housing Development Finance Corporation Ltd*	CRISIL AAA	HDFC	8013.35	5.24
Total Corporate Debt			8013.35	5.24
Reliance Jio Infocomm Ltd*	CRISIL A1+	Reliance	7478.12	4.89
Reliance Retail Ventures Ltd*	CARE A1+	Reliance	7477.72	4.89
HDFC Securities Ltd*	CRISIL A1+	HDFC	6947.33	4.54
Hindustan Petroleum Corporation Ltd*	CRISIL A1+	Oil And Natural Gas Corporation	6446.24	4.21
BOB Financial Solutions Ltd*	CRISIL A1+		6431.31	4.20
ICICI Securities Ltd*	CRISIL A1+	ICICI	4,987.91	3.26
State Bank Of India	IND A1+	State Bank Of India	4974.68	3.25
Punjab National Bank	CARE A1+	Punjab National Bank	4974.26	3.25
Indian Bank	CRISIL A1+	Indian Bank	4968.94	3.25
National Bank For Agriculture & Rural Development	ICRA A1+	NABARD	4962.32	3.24
Julius Baer Capital (India) Pvt Ltd	ICRA A1+	Julius Baer	4948.11	3.23
Kotak Mahindra Bank Ltd	CRISIL A1+	Kotak Mahindra	4932.19	3.22
Birla Group Holdings Pvt Ltd	CRISIL A1+	A V Birla	2985.80	1.95
HDFC Bank Ltd	CRISIL A1+	HDFC	2490.11	1.63

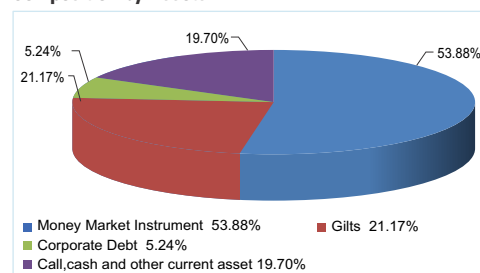
@ Reverse Repo : 19.93%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.23%

NAV AS OF AUGUST 31, 2022

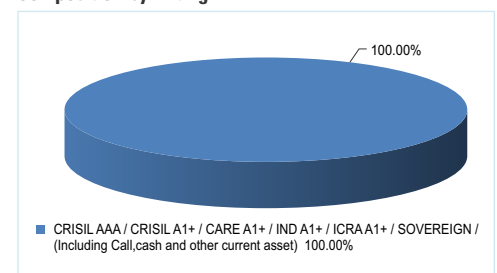
FILF - R Plan	FILF - I Plan	FILF Super Institutional Plan	FILF - Super Institutional Plan (Direct)
Growth Option ₹ 4963.6057	Weekly IDCW Option ₹ 1055.1449	Growth Option ₹ 3238.6623	Growth Option ₹ 3258.8920
Weekly IDCW Option ₹ 1244.7739	Daily IDCW Option ₹ 1000.0000	Weekly IDCW Option ₹ 1022.3712	Weekly IDCW Option ₹ 1021.8417
Daily IDCW Option ₹ 1509.5969		Daily IDCW Option ₹ 1000.0000	Daily IDCW Option ₹ 1001.7365

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

*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.

Brickwork Ratings has assigned a credit rating of BWR A1 + mfs to Franklin India Liquid Fund. The rating is derived from the quality of the underlying assets by scoring it based on its creditworthiness. The rating is not a reflection of NAV or expected returns of the mutual fund. The credit ratings issued are merely an opinion of the credit rating agency and not an assurance of repayment by the issuer. The rating is not a recommendation for investing in the mutual fund.

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.



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Franklin India Savings Fund

FISF

As on August 30, 2022

TYPE OF SCHEME

An open ended debt scheme investing in money market instruments

SCHEME CATEGORY

Money Market Fund

SCHEME CHARACTERISTICS

Money Market Instruments with Maturity upto 1 year

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT (MAIN PORTFOLIO)

Retail Option Feb 11, 2002
Institutional Option Sep 6, 2005

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

Tier-1 : NIFTY Money Market Index B-1
Tier-2 : NIFTY Money Market Index A-1 (effective April 1, 2022)

NAV AS OF AUGUST 30, 2022

Plan	NAV
Retail Plan	
Growth Plan	₹ 40.9827
Quarterly IDCW	₹ 10.4051
Monthly IDCW	₹ 10.1395
Daily IDCW	₹ 10.0582
Retail Plan (Direct)	
Growth Plan	₹ 42.1547
Quarterly IDCW	₹ 10.8459
Monthly IDCW	₹ 10.5268
Daily IDCW	₹ 10.0691

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 921.55 crores
Monthly Average	₹ 905.93 crores

MATURITY & YIELD

AVERAGE MATURITY	0.37 years
PORTFOLIO YIELD	6.13%
MODIFIED DURATION	0.35 years
MACAULAY DURATION	0.37 years

EXPENSE RATIO* : 0.29% (Retail)

EXPENSE RATIO* (Direct) : 0.13% (Retail)

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

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

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Retail Plan: ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Retail Plan: ₹1000/1

LOAD STRUCTURE

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

Different plans have a different expense structure

PORTFOLIO

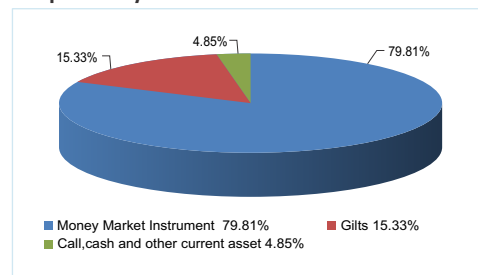
Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Reliance Retail Ventures Ltd*	CARE A1 +	Reliance	4994.55	5.42
Infina Finance Pvt Ltd*	ICRA A1 +	Kotak Mahindra	4957.61	5.38
Larsen & Toubro Ltd*	CRISIL A1 +	L&T	4926.19	5.35
Axis Bank Ltd*	CRISIL A1 +	Axis Bank	4920.21	5.34
National Bank For Agriculture & Rural Development*	CRISIL A1 +	NABARD	4869.61	5.28
Kotak Mahindra Bank Ltd*	CRISIL A1 +	Kotak Mahindra	4864.45	5.28
HDFC Bank Ltd*	CRISIL A1 +	HDFC	4863.81	5.28
Housing Development Finance Corporation Ltd*	CRISIL A1 +	HDFC	4844.44	5.26
Canara Bank*	CRISIL A1 +	Canara Bank	4837.19	5.25
Export-Import Bank Of India*	CRISIL A1 +	EXIM	4829.52	5.24
Tata Capital Financial Services Ltd	CRISIL A1 +	Tata	4822.86	5.23
Bank of Baroda	IND A1 +	Bank Of Baroda	4695.23	5.09
Small Industries Development Bank of India	CARE A1 +	SIDBI	4683.28	5.08

@ Reverse Repo : 4.84%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.01%

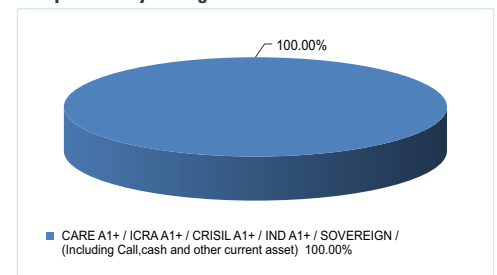
Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Kotak Securities Ltd*	CRISIL A1 +	Kotak Mahindra	3486.89	3.78
Indian Oil Corporation Ltd	ICRA A1 +	Indian Oil Corporation	2495.48	2.71
ICICI Securities Ltd	CRISIL A1 +	ICICI	2469.99	2.68
Birla Group Holdings Pvt Ltd	CRISIL A1 +	A V Birla	1990.53	2.16
Total Money Market Instruments			73551.82	79.81
364 DTB (12-Jan-2023)	SOVEREIGN	GOI	4578.37	4.97
182 DTB (22-Sep-2022)	SOVEREIGN	GOI	4440.83	4.82
364 DTB (02-Feb-2023)	SOVEREIGN	GOI	3635.37	3.94
GOI STRIP (16-Dec-2022)	SOVEREIGN	GOI	1477.41	1.60
Total Gilts			14131.98	15.33
Total Debt Holdings			87683.80	95.15
Total Holdings			87,683.80	95.15
Call, cash and other current asset			4,471.62	4.85
Total Asset			92,155.43	100.00

* Top 10 holdings

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

"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.



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Franklin India Floating Rate Fund

FIFRF

As on August 30, 2022

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

Sandeep Manam

(dedicated for making investments for Foreign Securities) (effective October 18, 2021)

BENCHMARK

CRISIL Low Duration Debt Index
(The Benchmark has been changed from CRISIL Liquid Fund Index to CRISIL Low Duration Debt Index effective 01st December, 2021.)

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 32.8949
IDCW Plan	₹ 10.0762
Direct - Growth Plan	₹ 35.1792
Direct - IDCW Plan	₹ 10.0000

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 292.77 crores
Monthly Average	₹ 315.49 crores

MATURITY & YIELD

AVERAGE MATURITY	3.12 years
PORTFOLIO YIELD	5.90%***
MODIFIED DURATION	0.64 years
MACAULAY DURATION	0.67 years

***Yield to maturity (YTM) of the portfolio is calculated by recomputing yield from simple average of valuation prices provided by valuation agencies for G-sec FRB securities which was the practice followed prior to November 17, 2021.

EXPENSE RATIO [#]	: 0.98%
EXPENSE RATIO [#] (DIRECT)	: 0.28%

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



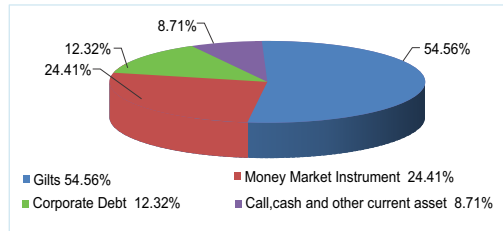
FRANKLIN
TEMPLETON

PORTFOLIO

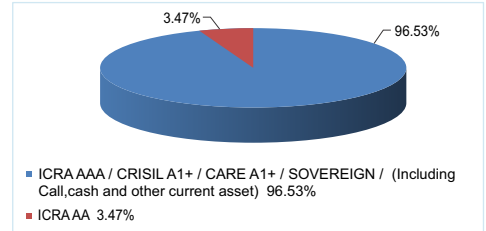
Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Aditya Birla Housing Finance Ltd*	ICRA AAA	A V Birla	2590.59	8.85
JM Financial Credit Solutions Ltd*	ICRA AA	JM Financial	1015.87	3.47
Total Corporate Debt			3606.46	12.32
Axis Bank Ltd*	CRISIL A1+	Axis Bank	2459.31	8.40
Kotak Mahindra Bank Ltd*	CRISIL A1+	Kotak Mahindra	2346.98	8.02
Small Industries				
Development Bank of India*	CARE A1+	SIDBI	2341.64	8.00
Total Money Market Instruments			7147.92	24.41
GOI FRB 2024 (07-Nov-2024)*	SOVEREIGN	GOI	7501.78	25.62
GOI FRB 2031 (07-Dec-2031)*	SOVEREIGN	GOI	3004.09	10.26
GOI FRB 2033 (22-Sep-2033)*	SOVEREIGN	GOI	1526.22	5.21
5.74% GOI 2026 (15-Nov-2026)*	SOVEREIGN	GOI	1461.08	4.99

@ Reverse Repo : -0.05%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : 8.76%

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

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.

This scheme has exposure to floating rate instruments. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.



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Franklin India Corporate Debt Fund

FICDF

As on August 30, 2022

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

Tier-1 : NIFTY Corporate Bond Index B-III (effective April 1, 2022)

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 81.0495
Annual IDCW Plan	₹ 16.8950
Monthly IDCW Plan	₹ 15.0266
Quarterly IDCW Plan	₹ 12.4919
Half-yearly IDCW Plan	₹ 13.3196
Direct - Growth Plan	₹ 86.4206
Direct - Annual IDCW Plan	₹ 18.6759
Direct - Monthly IDCW Plan	₹ 16.5877
Direct - Quarterly IDCW Plan	₹ 13.8331
Direct - Half-yearly IDCW Plan	₹ 15.0454

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 763.91 crores
Monthly Average	₹ 770.39 crores

MATURITY & YIELD

AVERAGE MATURITY :	1.83 years
PORTFOLIO YIELD	6.74%
MODIFIED DURATION :	1.57 years
MACAULAY DURATION :	1.65 years

EXPENSE RATIO*	: 0.78%
EXPENSE RATIO*(DIRECT)	: 0.26%

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

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	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Housing Development Finance Corporation Ltd*	CRISIL AAA	HDFC	5261.47	6.89
Sikka Ports & Terminals Ltd*	CRISIL AAA	Reliance	5153.69	6.75
Larsen & Toubro Ltd	CRISIL AAA	L&T	2559.18	3.35
Tata Power Co Ltd	CARE AA	TATA	1759.32	2.30
LIC Housing Finance Ltd	CARE AAA	LIC	1486.41	1.95
Total Corporate Debt			16220.06	21.23
Shriram Transport Finance Co Ltd	CRISIL AA+	Shriram Capital	1026.41	1.34
Power Finance Corporation Ltd	CRISIL AAA	PFC	484.61	0.63
Total Tier II Bonds			1511.01	1.98
Food Corporation Of India*	ICRA AAA(CE)	Food Corporation Of India	5765.52	7.55
NTPC Ltd*	CRISIL AAA	NTPC	5120.85	6.70
National Bank For Agriculture & Rural Development*	ICRA AAA	NABARD	5034.83	6.59
Hindustan Petroleum Corporation Ltd*	CRISIL AAA	Oil And Natural Gas Corporation	4633.13	6.07
Indian Railway Finance Corporation Ltd*	CRISIL AAA	IRFC	4002.39	5.24
REC Ltd*	CRISIL AAA	REC	3674.60	4.81
National Highways Authority Of India	CRISIL AAA	National Highways Authority Of India	2649.50	3.47
REC Ltd	CARE AAA	REC	2619.66	3.43
National Housing Bank	CRISIL AAA	NHB	2530.00	3.31
Oil & Natural Gas Corporation Ltd	ICRA AAA	Oil And Natural Gas Corporation	2495.08	3.27

@ Reverse Repo : 0.43%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.31%

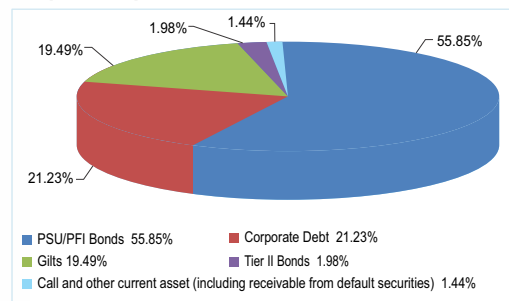
~ ~ ~The amount of INR 534.60 lacs represents the fair valuation at which securities were valued. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by Reliance Broadcast Network Ltd (RBNL). For more details kindly refer to the [note](#) on our website.

Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Power Finance Corporation Ltd	CRISIL AAA	PFC	2092.80	2.74
NHPC Ltd	CARE AAA	NHPC	2047.72	2.68
Total PSU/PFI Bonds			42666.09	55.85
5.74% GOI 2026 (15-Nov-2026)*	SOVEREIGN	GOI	9740.55	12.75
7.38% GOI 2027 (20-Jun-2027)*	SOVEREIGN	GOI	5149.87	6.74
Total Gilts			14890.42	19.49
Total Debt Holdings			75287.58	98.56

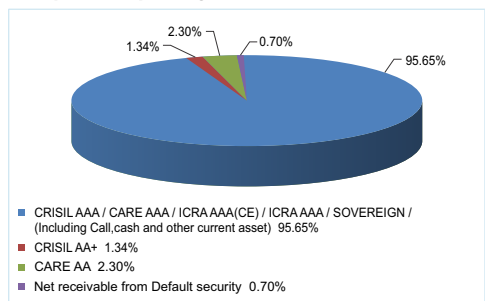
Total Holdings	75,287.58	98.56
Net receivable (RBNL matured on July 20, 2020) ~ ~ ~	534.60	0.70
Call, cash and other current asset	568.97	0.74
Total Asset	76,391.15	100.00

* Top 10 holdings

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

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.



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Franklin India Banking & PSU Debt Fund

FIBPDF

As on August 30, 2022

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 &

Sandeep Manam

(dedicated for making investments for Foreign Securities) (effective October 18, 2021)

BENCHMARK

NIFTY Banking & PSU Debt Index

NAV AS OF AUGUST 30, 2022

Growth Plan	₹ 18.4276
IDCW Plan	₹ 10.3100
Direct - Growth Plan	₹ 19.0700
Direct - IDCW Plan	₹ 10.7877

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

FUND SIZE (AUM)

Month End	₹ 744.33 crores
Monthly Average	₹ 742.36 crores

MATURITY & YIELD

AVERAGE MATURITY	2.70 years
PORTFOLIO YIELD	6.86%
MODIFIED DURATION	2.21 years
MACAULAY DURATION	2.32 years

EXPENSE RATIO [†]	: 0.53%
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

₹5,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

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

Different plans have a different expense structure

PORTFOLIO

Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Power Finance Corporation Ltd	CRISIL AAA	PFC	1184.59	1.59
RBL Bank Ltd (Basel III)	ICRA AA-	RBL Bank	1015.87	1.36
Total Tier II Bonds			2200.46	2.96
REC Ltd*	CRISIL AAA	REC	6675.06	8.97
Power Finance Corporation Ltd*	CRISIL AAA	PFC	5803.12	7.80
Indian Oil Corporation Ltd*	CRISIL AAA	Indian Oil Corporation	5073.29	6.82
National Bank For Agriculture & Rural Development*	IND AAA	NABARD	4923.86	6.62
Indian Railway Finance Corporation Ltd*	CRISIL AAA	IRFC	3726.18	5.01
NTPC Ltd*	CRISIL AAA	NTPC	3372.07	4.53
NHPC Ltd*	CARE AAA	NHPC	3071.58	4.13
Small Industries Development Bank Of India	CARE AAA	SIDBI	2526.53	3.39
Oil & Natural Gas Corporation Ltd	ICRA AAA	Oil And Natural Gas Corporation	2495.08	3.35
Hindustan Petroleum Corporation Ltd	CRISIL AAA	Oil And Natural Gas Corporation	2416.43	3.25
Nuclear Power Corporation of India Ltd	CARE AAA	Nuclear Power Corporation	1071.94	1.44
Export-Import Bank of India	CRISIL AAA	EXIM	554.77	0.75

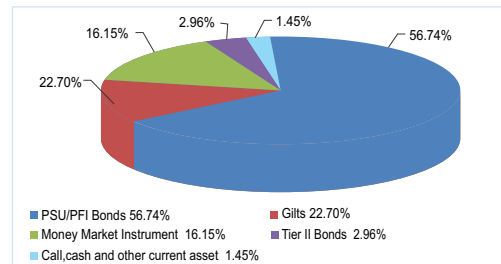
Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
Power Grid Corporation of India Ltd	CRISIL AAA	PGC	523.36	0.70
Total PSU/PFI Bonds			42233.28	56.74
Axis Bank Ltd*	CRISIL A1+	Axis Bank	4841.65	6.50
Canara Bank	CRISIL A1+	Canara Bank	2420.21	3.25
Small Industries Development Bank of India	CARE A1+	SIDBI	2414.32	3.24
Kotak Mahindra Bank Ltd	CRISIL A1+	Kotak Mahindra	2346.98	3.15
Total Money Market Instruments			12023.15	16.15
6.54% GOI 2032 (17-Jan-2032)*	SOVEREIGN	GOI	7229.69	9.71
5.74% GOI 2026 (15-Nov-2026)*	SOVEREIGN	GOI	4870.27	6.54
7.38% GOI 2027 (20-Jun-2027)	SOVEREIGN	GOI	2574.94	3.46
GOI STRIP (16-Jun-2024)	SOVEREIGN	GOI	2221.92	2.99
Total Gilts			16896.82	22.70
Total Debt Holdings			73353.71	98.55

Total Holdings	73,353.71	98.55
Call, cash and other current asset	1,078.90	1.45
Total Asset	74,432.61	100.00

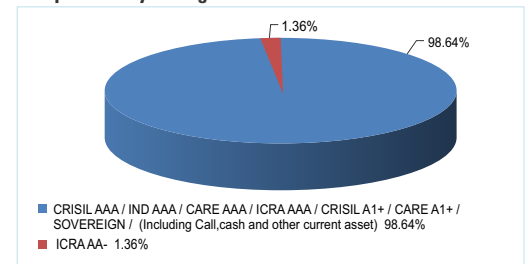
* Top 10 holdings

@ Reverse Repo : 0.92%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.53%

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

"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.



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As on August 30, 2022

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

NIFTY All Duration G-Sec Index
(effective September 8, 2021)

FUND SIZE (AUM)

Month End ₹ 154.69 crores
Monthly Average ₹ 154.74 crores

MATURITY & YIELD

AVERAGE MATURITY 3.11 years
PORTFOLIO YIELD 6.62%
MODIFIED DURATION 2.67 years
MACAULAY DURATION 2.76 years

NAV AS OF AUGUST 30, 2022

FIGSF

Growth Plan ₹ 49.3105
IDCW Plan ₹ 10.1799

FIGSF (Direct)

Growth Plan ₹ 53.2666
IDCW Plan ₹ 11.4076

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

EXPENSE RATIO* : 1.02%
EXPENSE RATIO* (DIRECT) : 0.61%

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 FOR NEW / EXISTING INVESTORS

₹ 10,000/1 (G);
₹ 25,000/1 (D);

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

LOAD STRUCTURE

Entry Load: Nil

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

*CDSC is treated similarly

Different plans have a different expense structure

Benchmark for FIGSF has been changed to NIFTY All Duration G-Sec Index, effective from 8th September 2021



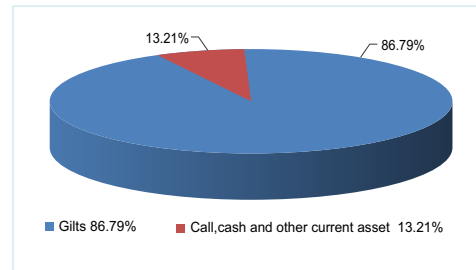
PORTFOLIO

Company Name	Company Ratings	Group	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of assets
5.74% GOI 2026 (15-Nov-2026)	SOVEREIGN	GOI	4870.27	31.48
5.63% GOI 2026 (12-Apr-2026)	SOVEREIGN	GOI	3733.52	24.14
5.15% GOI 2025 (09-Nov-2025)	SOVEREIGN	GOI	3388.16	21.90
182 DTB (01-Dec-2022)	SOVEREIGN	GOI	986.03	6.37
6.54% GOI 2032 (17-Jan-2032)	SOVEREIGN	GOI	253.52	1.64
5.22% GOI 2025 (15-Jun-2025)	SOVEREIGN	GOI	194.32	1.26
Total Gilts			13425.82	86.79
Total Debt Holdings			13425.82	86.79

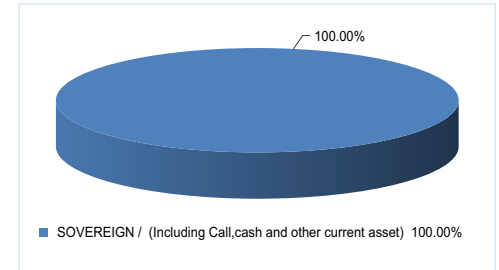
Total Holdings	13,425.82	86.79
Call,cash and other current asset	2,043.32	13.21
Total Asset	15,469.14	100.00

@ Reverse Repo : 12.96%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.25%

Composition by Assets



Composition by Rating



Please refer to page no. 56-60 for Product Label & Benchmark Risk-o-meter.

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.



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SCHEME PERFORMANCE

SCHEME PERFORMANCE - REGULAR PLANS

Last 5 Years (Aug 31, 2017 to Aug 30, 2022)	13.93%	19.51%	16.98%
Last 10 Years (Aug 31, 2012 to Aug 30, 2022)	14.68%	19.03%	17.29%
Since inception till 30-Aug-2022	15.19%	19.85%	18.31%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	7503	8838	9736
Last 3 Years	13536	16597	15921
Last 5 Years	19194	24374	21908
Last 10 Years	39354	57098	49276
Since inception (06-Feb-2012)	44577	67787	59133

Benchmark returns calculated based on Total Return Index Values
The Fund Manager- Sandeep Manam manages 2 schemes (FIF-FUSOF, FIF-TEOP) and the performance of the other schemes managed by the fund manager is provided in the pages 44 to 49.

Franklin India Banking & PSU Debt Fund (FIBPDF) - Growth

NAV as at 30-Aug-22 : (Rs.) 18.4276

Inception date : Apr 25, 2014

Fund Manager(s):

Sachin Padwal-Desai (Managing since Apr 25, 2014) Umesh Sharma (Managing since Apr 25, 2014)
Sandeep Manam (Managing since Oct 18, 2021) (dedicated for making investments for Foreign Securities)
(effective October 18, 2021)

	FIBPDF	B: NIFTY Banking and PSU Debt Index *	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2021 to Aug 30, 2022)	2.81%	2.87%	-0.35%
Last 3 Years (Aug 30, 2019 to Aug 30, 2022)	5.86%	6.07%	3.61%
Last 5 Years (Aug 31, 2017 to Aug 30, 2022)	6.76%	6.41%	4.54%
Since inception till 30-Aug-2022	7.59%	8.32%	7.10%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10280	10286	9965
Last 3 Years	11866	11936	11123
Last 5 Years	13870	13645	12484
Since inception (25-Apr-2014)	18428	19489	17731

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

The Fund Manager- Umesh Sharma & Sachin Padwal-Desai manages 12 (FIGSF, FIFRF, FICDF, FIEHF, FIDHF, FISF, FIDA, FILF, FIBPDF, FIESF, FIPEP, FIONF) & 8 (FIGSF, FICDF, FIEHF, FIDHF, FIDA, FIBPDF, FIESF, FIPEP) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 44 to 49.

Franklin India Feeder - Templeton European Opportunities Fund (FIF-TEOF)

NAV as at 30-Aug-22 : (Rs.) 8.211

Inception date : May 16, 2014

Fund Manager(s):

Sandeep Manam (Managing since Oct 18, 2021) (effective October 18, 2021)

	FIF-TEOF	B: MSCI Europe Index TRI	AB: MSCI Europe Value NR*
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2021 to Aug 30, 2022)	-18.44%	-13.65%	-8.70%
Last 3 Years (Aug 30, 2019 to Aug 30, 2022)	-2.38%	6.71%	4.62%
Last 5 Years (Aug 31, 2017 to Aug 30, 2022)	-2.80%	6.48%	3.25%
Since inception till 30-Aug-2022	-2.35%	5.54%	2.46%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	8160	8638	9132
Last 3 Years	9301	12152	11453
Last 5 Years	8676	13686	11736
Since inception (16-May-2014)	8211	15641	12235

*NR: Net Returns.

Benchmark returns calculated based on Total Return Index Values

The Fund Manager-Sandeep Manam manages 2 schemes (FIF-FUSOF, FIF-TEOP) and the performance of the other schemes managed by the fund manager is provided in the pages 44 to 49.

Franklin India Multi-Asset Solution Fund (FIMAS) - Growth

NAV as at 30-Aug-22 : (Rs.) 14.4497

Inception date : Nov 28, 2014

Fund Manager(s): Rajasa Kakulavarapu (effective February 7, 2022)

	FIMAS	B: CRISIL Hybrid 35+65 - Aggressive Index	AB: Nifty 50 TRI
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2021 to Aug 30, 2022)	4.83%	5.66%	5.16%
Last 3 Years (Aug 30, 2019 to Aug 30, 2022)	4.46%	16.23%	18.63%
Last 5 Years (Aug 31, 2017 to Aug 30, 2022)	4.03%	11.83%	13.78%
Since inception till 30-Aug-2022	4.86%	11.15%	11.21%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10482	10564	10514
Last 3 Years	11400	15708	16701
Last 5 Years	12182	17492	19071
Since inception (28-Nov-2014)	14450	22716	22813

Benchmark returns calculated based on Total Return Index Values

The Fund Manager-Rajasa Kakulavarapu manages 13 schemes/plans (FIDAAF, FILSF, FIMAS, FIDHF, FIEHF, FIESF, FIPEP, TIEIF, TIVF) and the performance of the other schemes managed by the fund manager is provided in the pages 44 to 49.

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

TRI : Total Return Index.

The performance of FICRF, FIIOF, FISTIP, FILDF, FIUBF, FIDA has not been provided as these schemes are wound up.

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

Franklin India Floating Rate Fund (FIFRF) - Growth ^ ^							
SIP Investment	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,800,000	2,570,000
Total value as on 31-Aug-2022 (Rs)	122,054	381,662	677,152	1,010,539	1,595,947	2,837,518	4,986,707
Returns	3.21%	3.84%	4.79%	5.21%	5.57%	5.80%	5.77%
Total value of B: CRISIL Low Duration Debt Index	122,804	383,016	677,071	1,014,404	1,634,420	3,028,898	NA
B:CRISIL Low Duration Debt Index Returns	4.39%	4.08%	4.78%	5.31%	6.02%	6.61%	NA
Total value of AB: CRISIL 1 Year T-Bill Index	122,213	381,626	678,437	1,014,818	1,623,426	2,917,326	5,144,142
AB: CRISIL 1 Year T-Bill Index	3.46%	3.84%	4.86%	5.33%	5.89%	6.15%	6.03%

#The Index is adjusted for the period March 30, 2002 to December 1, 2021 with the performance of CRISIL Liquid Fund Index. CRISIL Low Duration Debt Index is the benchmark for FIFRF effective Dec 1, 2021.

Franklin India Savings Fund (FISF) - Growth Option - Retail ^ ^							
SIP Investment	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,800,000	2,470,000
Total value as on 31-Aug-2022 (Rs)	122,454	383,017	683,894	1,031,479	1,672,454	3,149,503	5,493,536
Returns	3.84%	4.08%	5.18%	5.78%	6.47%	7.08%	7.17%
Total value of B: NIFTY Money Market Index B-I	122,679	383,096	678,188	1,016,719	1,638,937	3,038,366	5,190,584
B:NIFTY Money Market Index B-I Returns	4.19%	4.09%	4.85%	5.38%	6.08%	6.64%	6.69%
Total value of NIFTY Money Market Index A-I	122,610	381,824	675,149	1,011,543	1,633,776	3,088,113	5,444,141
NIFTY Money Market Index A-I	4.08%	3.87%	4.67%	5.24%	6.02%	6.84%	7.10%
Total value of AB: CRISIL 1 Year T-Bill Index	122,213	381,626	678,429	1,014,811	1,623,419	2,917,318	4,805,265
AB: CRISIL 1 Year T-Bill Index	3.46%	3.84%	4.86%	5.33%	5.89%	6.15%	6.03%

The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index and for the period November 15, 2019 to April 1, 2002 with the performance of Nifty Money Market Index. Nifty Money Market Index B-I is the benchmark for FISF effective April 1, 2022.

Franklin India Liquid Fund (FILF) - Super Institutional Plan - Growth							
SIP Investment	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	600,000	840,000	1,200,000	1,800,000	2,040,000
Total value as on 31-Aug-2022 (Rs)	122,702	381,464	673,432	1,008,484	1,627,152	3,055,847	3,788,555
Returns	4.19%	3.80%	4.56%	5.14%	5.93%	6.71%	6.86%
Total value of B: CRISIL Liquid Fund BI Index	122,900	383,371	677,707	1,015,335	1,635,892	3,031,587	3,731,451
B:CRISIL Liquid Fund BI Index Returns	4.50%	4.13%	4.81%	5.33%	6.04%	6.61%	6.70%
Total value of CRISIL Liquid Fund AI Index	122,845	382,438	673,781	1,006,722	1,618,661	2,994,973	3,685,115
CRISIL Liquid Fund AI Index	4.42%	3.96%	4.58%	5.10%	5.83%	6.47%	6.56%
Total value of AB: CRISIL 1 Year T-Bill Index	122,236	381,720	678,602	1,015,039	1,623,746	2,917,855	3,538,903
AB: CRISIL 1 Year T-Bill Index	3.47%	3.84%	4.87%	5.33%	5.89%	6.15%	6.13%

The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance of CRISIL Liquid Fund Index. CRISIL Liquid Fund BI Index is the benchmark for FILF effective April 1, 2022.

Franklin India Overnight Fund (FIONF) - Growth							
SIP Investment	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	Since Inception
Total amount Invested (Rs)	120,000	360,000	NA	NA	NA	NA	400,000
Total value as on 31-Aug-2022 (Rs)	122,595	379,595	NA	NA	NA	NA	424,454
Returns	4.03%	3.47%	NA	NA	NA	NA	3.51%
Total value of B: CRISIL Overnight Fund AI Index	122,715	380,685	NA	NA	NA	NA	425,820
B:CRISIL Overnight Fund AI Index Returns	4.22%	3.66%	NA	NA	NA	NA	3.70%
Total value of AB: CRISIL 1 Year T-Bill Index	122,235	381,707	NA	NA	NA	NA	428,253
AB: CRISIL 1 Year T-Bill Index	3.47%	3.84%	NA	NA	NA	NA	4.04%

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**

NA : Not Applicable TRI : Total Return Index.

Please refer to the individual fund pages for the inception date of the funds in case of SIP inception returns

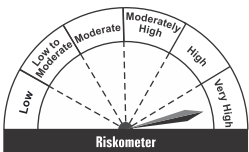
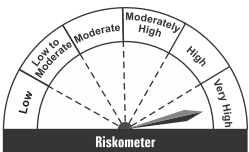
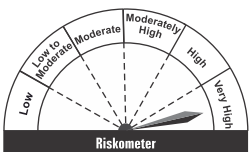
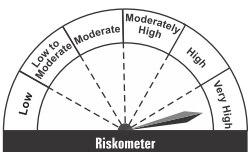
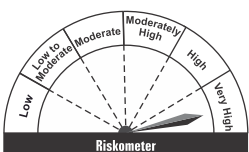
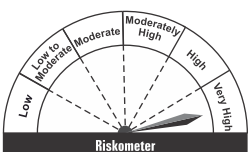
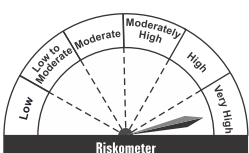
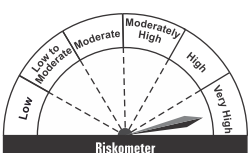
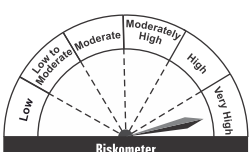
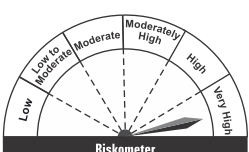
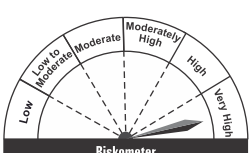
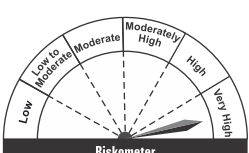
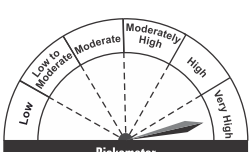
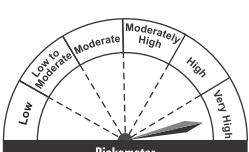
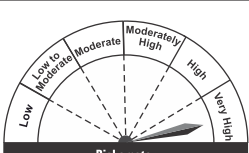
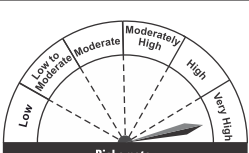
Please refer page 44 to 49 for complete performance disclosure of the respective schemes

TRI : Total Return Index.

Different plans have a different expense structure

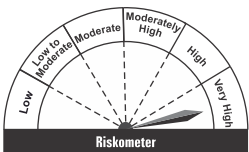
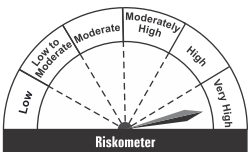
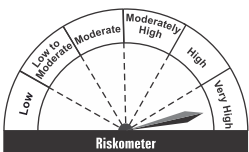
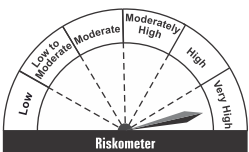
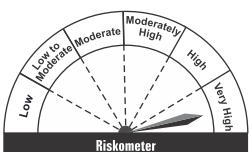
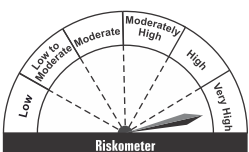
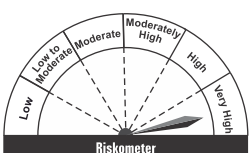
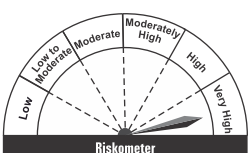
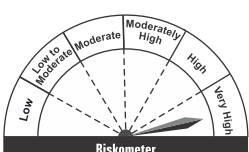
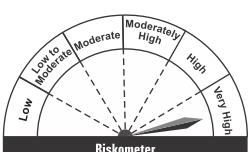
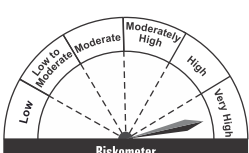
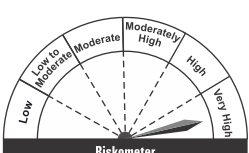
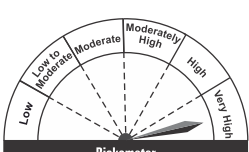
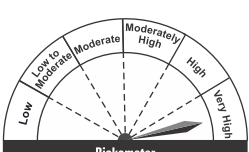
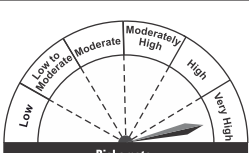
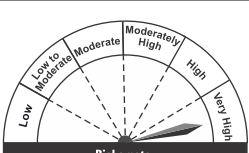
^ ^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available

Product Labelling and Riskometers As on August 30, 2022

Scheme Name	Scheme Riskometer	Primary Benchmark Name	Primary Benchmark Riskometer
Franklin India Bluechip Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that primarily invests in large-cap stocks 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 100	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Flexi Cap Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation Dynamic Investing in large, mid and small cap stocks 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 500	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Equity Advantage Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that primarily invests in large and mid-cap stocks 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty LargeMidcap 250	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Taxshield This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation An ELSS fund offering tax benefits under Section 80C of the Income Tax Act 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 500	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Focused Equity Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that invests in stocks of companies / sectors with high growth rates or above average potential 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 500	 <p>Investors understand that their principal will be at Very High risk</p>
Templeton India Value Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation An equity fund that follows value investment strategy 	 <p>Investors understand that their principal will be at Very High risk</p>	NIFTY500 Value 50 TRI	 <p>Investors understand that their principal will be at Very High risk</p>
Templeton India Equity Income Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> 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 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty Dividend Opportunities 50	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Prima Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that primarily invests in midcap stocks 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty Midcap 150	 <p>Investors understand that their principal will be at Very High risk</p>

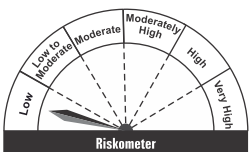
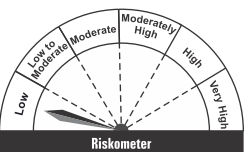
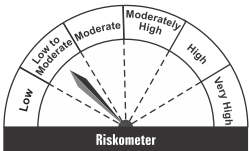
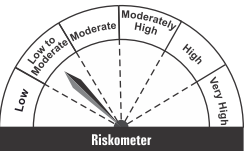
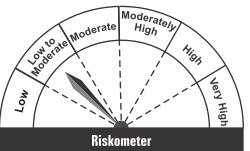
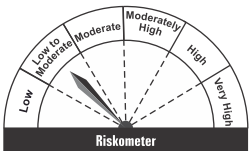
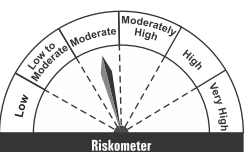
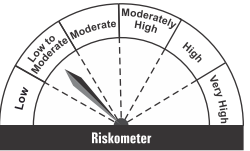
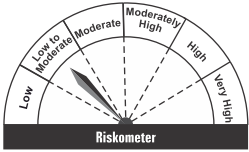
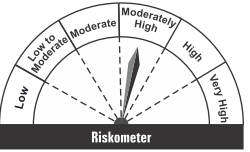
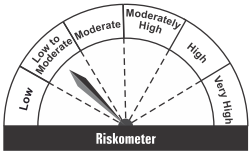
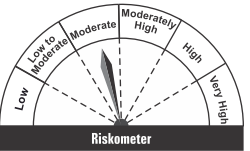
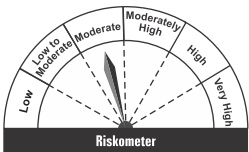
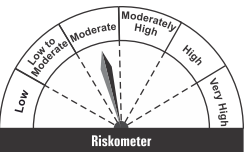
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
 Riskometer of CRISIL & BSE indices is as on August 31, 2022 and the same for NSE indices is as on August 30, 2022.

Product Labelling and Riskometers As on August 30, 2022

Scheme Name	Scheme Riskometer	Primary Benchmark Name	Primary Benchmark Riskometer
Franklin India Smaller Companies Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that invests primarily in small cap stocks 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty Smallcap 250	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin Build India Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that invests in infrastructure and allied sectors 	 <p>Investors understand that their principal will be at Very High risk</p>	S&P BSE India Infrastructure Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Opportunities Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that takes stock or sector exposures based on special situations theme. 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 500	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Technology Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that invests in stocks of technology and technology related companies 	 <p>Investors understand that their principal will be at Very High risk</p>	S&P BSE Teck	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Feeder - Franklin U.S. Opportunities Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund of funds investing in an overseas equity fund 	 <p>Investors understand that their principal will be at Very High risk</p>	Russell 3000 Growth Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Feeder - Templeton European Opportunities Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund of funds investing in an overseas equity fund having exposure to Europe. 	 <p>Investors understand that their principal will be at Very High risk</p>	MSCI Europe Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin Asian Equity Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A fund that invests in stocks of Asian companies / sectors (excluding Japan) 	 <p>Investors understand that their principal will be at Very High risk</p>	MSCI Asia (ex-Japan) Standard Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India NSE Nifty 50 Index Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation A passively managed index fund 	 <p>Investors understand that their principal will be at Very High risk</p>	Nifty 50	 <p>Investors understand that their principal will be at Very High risk</p>

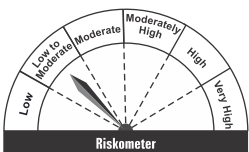
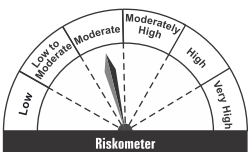
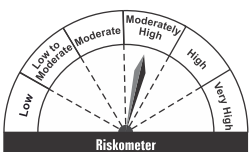
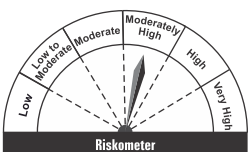
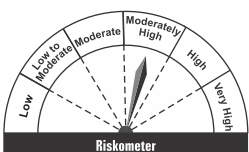
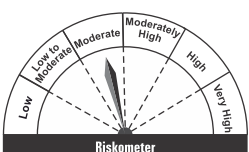
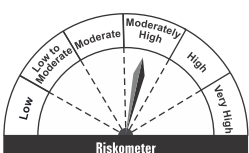
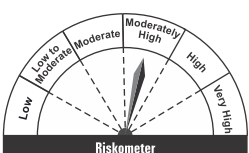
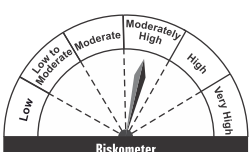
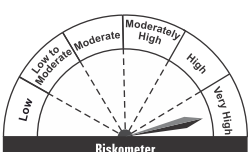
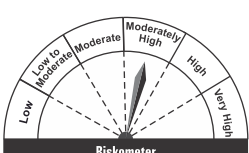
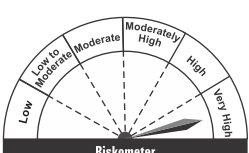
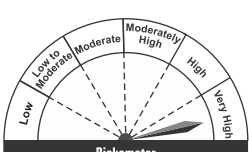
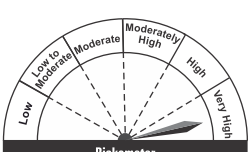
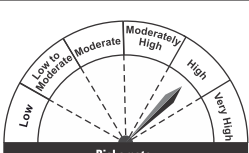
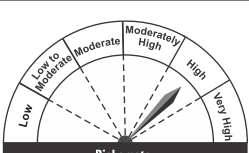
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 Riskometer of CRISIL & BSE indices is as on August 31, 2022 and the same for NSE indices is as on August 30, 2022.

Product Labelling and Riskometers As on August 30, 2022

Scheme Name	Scheme Riskometer	Primary Benchmark Name	Primary Benchmark Riskometer
Franklin India Overnight Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income for short term with high level of safety and liquidity Investment in debt & money market instruments having maturity of one business day 	 <p>Investors understand that their principal will be at Low risk</p>	CRISIL Overnight Fund AI Index	 <p>Investors understand that their principal will be at Low risk</p>
Franklin India Liquid Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income for short term A liquid fund that invests in short term and money market instruments. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	Tier-1 : CRISIL Liquid Fund BI Index	 <p>Investors understand that their principal will be at Low to Moderate risk</p>
		Tier-2 : CRISIL Liquid Fund AI Index	 <p>Investors understand that their principal will be at Low to Moderate risk</p>
Franklin India Savings Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income for short term A money market fund that invests in money market instruments 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	Tier-1 : NIFTY Money Market Index B-I	 <p>Investors understand that their principal will be at Moderate risk</p>
		Tier-2 : NIFTY Money Market Index A-I	 <p>Investors understand that their principal will be at Low to Moderate risk</p>
Franklin India Floating Rate Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income for short term A fund that invests primarily in floating rate and short term fixed rate debt instruments. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	CRISIL Low Duration Debt Index	 <p>Investors understand that their principal will be at Moderately High risk</p>
Franklin India Corporate Debt Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Medium term capital appreciation with current income A bond fund-focuses on AA+ and above rated Corporate/PSU Bonds. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	NIFTY Corporate Bond Index B-III	 <p>Investors understand that their principal will be at Moderate risk</p>
Franklin India Banking & PSU Debt Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular Income for medium term An income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal Bonds. 	 <p>Investors understand that their principal will be at Moderate risk</p>	NIFTY Banking & PSU Debt Index	 <p>Investors understand that their principal will be at Moderate risk</p>

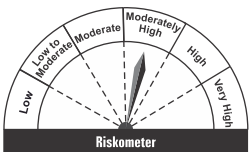
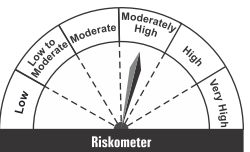
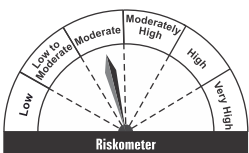
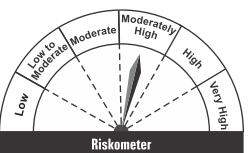
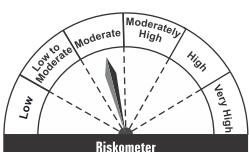
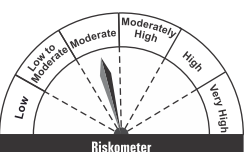
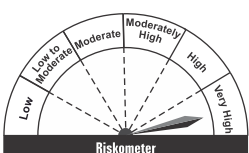
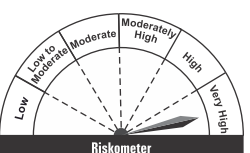
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Product Labelling and Riskmeters As on August 30, 2022

Scheme Name	Scheme Riskmeter	Primary Benchmark Name	Primary Benchmark Riskmeter
Franklin India Government Securities Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Medium term capital appreciation with current income • A fund that invests in Indian government securities 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	NIFTY All Duration G-Sec Index (The Primary Benchmark index of the fund has been changed from I-sec Li-Bex effective September 8,2021)	 <p>Investors understand that their principal will be at Moderate risk</p>
Franklin India Debt Hybrid Fund (Number of Segregated Portfolios - 1) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Medium term capital appreciation with current income • A fund that invests predominantly in debt instruments with marginal equity exposure. 	 <p>Investors understand that their principal will be at Moderately High risk</p>	CRISIL Hybrid 85+15 - Conservative Index	 <p>Investors understand that their principal will be at Moderately High risk</p>
Franklin India Equity Savings Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • 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 	 <p>Investors understand that their principal will be at Moderately high risk</p>	Nifty Equity Savings Index	 <p>Investors understand that their principal will be at Moderate risk</p>
Franklin India Pension Plan This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • A retirement fund investing upto 40% in equities and balance in fixed income instruments. 	 <p>Investors understand that their principal will be at Moderately High risk</p>	40% Nifty 500+60% Crisil Composite Bond Fund Index	 <p>Investors understand that their principal will be at Moderately High risk</p>
Franklin India Multi – Asset Solution Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long Term Capital appreciation • A fund of funds investing in diversified asset classes through a mix of strategic and tactical allocation. 	 <p>Investors understand that their principal will be at Moderately High risk</p>	CRISIL Hybrid 35+65 - Aggressive Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Dynamic Asset Allocation Fund of Funds This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long Term Capital appreciation • A hybrid fund of funds investing in equity and debt mutual funds 	 <p>Investors understand that their principal will be at Moderately High risk</p>	CRISIL Hybrid 35+65 - Aggressive Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Life Stage Fund Of Funds - 20'S Plan This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • A fund of funds investing in equity and debt mutual funds. 	 <p>Investors understand that their principal will be at Very High risk</p>	20s Plan - 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index	 <p>Investors understand that their principal will be at Very High risk</p>
Franklin India Life Stage Fund Of Funds - 30'S Plan This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • A fund of funds investing in equity and debt mutual funds. 	 <p>Investors understand that their principal will be at High risk</p>	30s Plan - 45%S&P BSE Sensex + 10% Nifty 500 + 45%Cril Composite Bond Fund Index	 <p>Investors understand that their principal will be at High risk</p>

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Product Labelling and Riskmeters As on August 30, 2022

Scheme Name	Scheme Riskmeter	Primary Benchmark Name	Primary Benchmark Riskmeter
Franklin India Life Stage Fund Of Funds - 40'S Plan This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • A fund of funds investing in equity and debt mutual funds. 	 <p>Riskmeter Investors understand that their principal will be at Moderately High risk</p>	40s Plan - 25% S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index	 <p>Riskmeter Investors understand that their principal will be at Moderately High risk</p>
Franklin India Life Stage Fund Of Funds - 50'S Plus Plan This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • A fund of funds investing in equity and debt mutual funds. 	 <p>Riskmeter Investors understand that their principal will be at Moderate risk</p>	50s Plus Plan - 20% S&P BSE Sensex + 80% Crisil Composite Bond Fund Index	 <p>Riskmeter Investors understand that their principal will be at Moderately High risk</p>
Franklin India Life Stage Fund Of Funds - 50'S Plus Floating Rate Plan This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • A fund of funds investing in equity and debt mutual funds. 	 <p>Riskmeter Investors understand that their principal will be at Moderate risk</p>	50s Plus Floating Rate Plan - 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index	 <p>Riskmeter Investors understand that their principal will be at Moderate risk</p>
Franklin India Equity Hybrid Fund This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation with current income • A fund that invests both in stocks and fixed income instruments. 	 <p>Riskmeter Investors understand that their principal will be at Very High risk</p>	CRISIL Hybrid 35+65 - Aggressive Index	 <p>Riskmeter Investors understand that their principal will be at Very High risk</p>

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Potential Risk Class Matrix

SR No.	Scheme Name	Description of Potential Risk	Potential Risk Class																								
1.	Franklin India Overnight Fund Type of Scheme : An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.	Relatively Low Interest Rate Risk and Relatively Low Credit Risk	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)	A-I			Moderate (Class II)				Relatively High (Class III)			
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3.	Franklin India Savings Fund Type of Scheme : An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.		<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			
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4.	Franklin India Floating Rate Fund 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). A relatively high interest rate risk and moderate credit risk scheme.	Relatively High interest rate risk and moderate Credit Risk	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
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6.	Franklin India Corporate Debt Fund Type of Scheme : Open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme.																										
7.	Franklin India Government Securities Fund Type of Scheme : Open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk scheme.	Relatively High interest rate risk and Relatively Low Credit Risk	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
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