



FRANKLIN
TEMPLETON

WE'RE HERE TO HELP INVESTORS PARK
THEIR MONEY FOR A SHORT WHILE.

FRANKLIN INDIA OVERNIGHT FUND

OCTOBER 2025



ABOUT THE FUND

- Franklin India Overnight Fund (FIONF) is an open-ended debt scheme investing in overnight securities.
- Provides an opportunity to invest in instruments that have a residual maturity of one business day like repo, reverse repo, tri party repo and money market instruments.

KEY CONSIDERATIONS

FIRST STOP FOR FURTHER INVESTMENTS

**Parking your surplus
before deciding the actual
investment avenue**

**Execute as STP in equity funds
from this fund**

AN AVENUE TO PARK YOUR SAVINGS

**Potential to generate
reasonable returns**

**Redeem and get proceeds on
next business day****

LIQUIDITY/CASH MANAGEMENT

**Invest for any duration/
Withdraw on any business day***

**Few clicks (online investing)
ensure seamless transaction**

* Subject to the cut off time for investment and redemption

**It is an endeavor to dispatch redemption proceeds on the next business day. Please note as per regulations, the redemption or repurchase proceeds shall be dispatch within 10 working days from the date of redemption or repurchase.



WHY INVEST IN AN OVERNIGHT FUND?

S

Stability



L

Liquidity



R

Returns



Invest in instruments that have a residual maturity of one business day like repo, reverse repo, tri party repo and money market instruments.

Transparent pricing based on daily NAV
(Net Asset Value)

No lock-in period

Redemption request typically
processed in one working day

Funds could potentially earn returns
even for a day or the week-end



PORTFOLIO CHARACTERISTICS (AS OF SEPTEMBER 30, 2025)

Duration

Residual Maturity / Average Maturity:	0.00 Years 1 Day
Modified Duration:	0.00 Years 1 Day
Macaulay Duration:	0.00 Years 1 Day

Composition by Ratings



SOVEREIGN / (Including Call, cash
and other current asset)



FUND DETAILS (AS OF SEPTEMBER 30, 2025)

SCHEME CATEGORY	Overnight Fund
SCHEME CHARACTERISTICS	Regular income over short term with high level of safety and liquidity
DATE OF ALLOTMENT	May 08, 2019
FUND MANAGER(S)	Pallab Roy & Rohan Maru (w.e.f. October 10, 2024)
BENCHMARK	NIFTY 1D Rate Index (w.e.f. April 1, 2024)*
FUND SIZE (AUM)	Month End Rs 485.83 crores Monthly Average Rs 737.45 crores
MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS	Rs. 5000/1
MINIMUM INVESTMENT FOR SIP	Rs. 500/1
ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS	Rs. 1000/1
LOAD STRUCTURE	Entry Load: Nil Exit Load (for each purchase of Units): Nil

*The Benchmark is changed from CRISIL Liquid Overnight Index to NIFTY 1D Rate Index (w.e.f. April 1, 2024).

Scheme Name	Potential Risk Class			
Franklin India Overnight Fund Description of Potential Risk: Relatively Low interest rate risk and relatively Low Credit Risk Type of Scheme: An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.	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)			

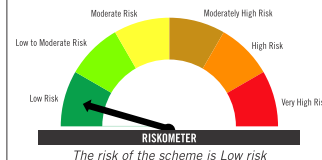
Product label and Riskometer is as on September 30, 2025

This product is suitable for investors who are seeking*

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

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

Franklin India Overnight Fund



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Statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions, are "forward looking statements". Actual results may differ materially from those suggested by the forward-looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments. Past performance may or may not be sustained in future.

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