

Your monthly
SIP of ₹10,000*
could have
become ₹4.38 lacs

FRANKLIN INDIA BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund investing in a dynamically managed portfolio of equity & equity related instruments and fixed income and money market instruments.

*Monthly investment of equal amounts invested on the 1st day of every month since inception (First Instalment date: 06-Sep-2022) till 30th September, 2025



Benchmark

NIFTY 50 Hybrid Composite
Debt 50:50 Index



Inception Date

06-September-2022



Fund Managers as on Sep 30, 2025

Rajasa Kakulavarapu | Venkatesh Sanjeevi |
Chandni Gupta | Anuj Tagra |
Rahul Goswami | Sandeep Manam

Why invest in Franklin India Balanced Advantage Fund (FIBAF)?



Allocation strategy

In - house proprietary asset allocation model with a healthy mix of qualitative (fundamentals) and quantitative (valuation) parameters



Established track record of 28 years* in managing Hybrid funds that follow stated fund mandates



Well-experienced portfolio management team with an average industry experience of over 20 years

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

*First Hybrid Fund (Franklin India Retirement Fund) was launched in 1997. The information contained in this document is for general purposes only and not a complete disclosure of every material fact. The Stocks, sectors and instruments mentioned herein are for explaining the concept and shall not be construed as an investment advice to any party. The information / data herein alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Scheme Performance of Franklin India Balanced Advantage Fund - Regular Growth as on 30th Sep 2025



SIP - monthly investment of Rs. 10,000

	Since Inception	3 years	1 year
Total amount Invested (Rs)	3,70,000	3,60,000	1,20,000
Total value as on 30-September-2025 (Rs)	4,38,419	4,24,152	1,22,678
Returns	11.03%	10.95%	4.18%
Total value of B: NIFTY 50 Hybrid Composite Debt 50:50 Index	4,28,321	4,14,873	1,23,378
B:NIFTY 50 Hybrid Composite Debt 50:50 Index Returns	9.48%	9.44%	5.29%
Total value of AB: Nifty 50 TRI	4,40,753	4,26,323	1,23,248
AB: Nifty 50 TRI	11.39%	11.31%	5.08%



Lumpsum - investment of Rs. 10,000

	Since Inception	3 years	1 year
Total value as on 30-September-2025 (Rs)	14,267	14,404	10171
Returns	12.28%	12.92%	1.71%
Total value of B: NIFTY 50 Hybrid Composite Debt 50:50 Index	13,448	13,708	10151
B: NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns	10.14%	11.07%	1.51%
Total value of AB: Nifty 50 TRI	14,430	14,904	9655
AB: Nifty 50 TRI Returns	12.69%	14.21%	-3.45%

Returns are Compounded and Annualized Based on Regular Growth Plan NAV

Performance of Top 3 and Bottom 3 schemes managed by the fund managers of the scheme

Rajasa Kakulavarapu (Managing since Sep 06, 2022), Venkatesh Sanjeevi (Managing since Oct 04, 2024), Chandni Gupta (Managing since Mar 07, 2024), Anuj Tagra (Managing since Mar 07, 2024), Rahul Goswami (Managing since Nov 10, 2023) & Sandeep Manam (Managing since Sep 06, 2022)

Schemes	Compounded Annualized Growth Rate Performance (%)								
	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception		Inception Date
	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	
Franklin India ELSS Tax Saver Fund (FIETSF) - Regular Growth @	-6.03%	9,397	18.54%	16,667	23.72%	29,009	20.64%	14,43,025	10.04.1999
B: Nifty 500 TRI	-5.28%	9,472	16.38%	15,771	20.70%	25,630	15.75%	481950	
AB: Nifty 50 TRI *	-3.45%	9,655	14.21%	14,904	18.36%	23,241	14.39%	3,52,028	
Franklin India Mid Cap Fund (FIMDCF) - Regular Growth @	-5.79%	9,421	20.84%	17,656	23.85%	29,160	19.18%	26,72,854	01.12.1993
B: Nifty Midcap 150 TRI ++ \$	-5.18%	9,482	22.44%	18,365	27.45%	33,655	13.75%	6,05,091	
AB: Nifty 50 TRI	-3.45%	9,655	14.21%	14,904	18.36%	23,241	11.78%	3,46,943	
Franklin India Large Cap Fund (FILCF) - Regular Growth @	-4.33%	9,567	14.49%	15,013	19.49%	24,371	18.81%	24,23,774	01.12.1993
B: Nifty 100 TRI # \$	-4.81%	9,519	14.40%	14,979	18.64%	23,517	12.13%	383620	
AB: Nifty 50 TRI *	-3.45%	9,655	14.21%	14,904	18.36%	23,241	11.78%	3,46,943	
Franklin India Floating Rate Fund (FIFRF) - Regular Growth ***	7.96%	10,796	7.78%	12,522	6.13%	13,469	5.98%	41,403	23.04.2001
B: NIFTY Short Duration Debt Index A-II**	7.63%	10,763	7.66%	12,482	6.13%	13,464	NA	NA	
AB: CRISIL 1 Year T-Bill Index	6.78%	10,678	7.05%	12,271	5.63%	13,154	6.16%	43,170	
Franklin India Long Duration Fund (FILDRF) - Regular Growth **@@	NA	NA	NA	NA	NA	NA	5.16%	10,414	11.12.2024
B: CRISIL Long Duration Debt A-III Index	NA	NA	NA	NA	NA	NA	5.40%	10,433	
AB: Crisil 10 year Gilt Index	NA	NA	NA	NA	NA	NA	7.16%	10,574	
Franklin India Multi Cap Fund (FIMCF) - Regular Growth	-3.04%	9,696	NA	NA	NA	NA	1.54%	10,180	29.07.2024
B: NIFTY 500 Multicap 50:25:25 TRI	-5.71%	9,429	NA	NA	NA	NA	-1.91%	9,777	
AB: Nifty 50 TRI	-3.45%	9,655	NA	NA	NA	NA	0.48%	10,056	

as on September 30, 2025

Disclaimer:

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Fund Managers: FIBAF: Equity- Rajasa Kakulavarapu (Managing Since 06-Sep-22), Venkatesh Sanjeevi (Managing Since 04-Oct-2024), Debt- Rahul Goswami (Managing Since 10-Nov-23), Chandni Gupta (Managing Since 07-Mar-24), Anuj Tagra (Managing Since 07-Mar-24) & Sandeep Manam (Managing Since inception), FIETSF: R. Janakiraman (Managing Since 02-May-16) & Rajasa Kakulavarapu (Managing Since 01-Dec-23), FIMDCF: R. Janakiraman (Managing Since 11-Feb-08), Akhil Kalluri (Managing Since 07-Feb-22) & Sandeep Manam (Managing Since 18-Oct-21), FILCF: Venkatesh Sanjeevi (Managing Since 18-Oct-21), Ajay Argal (Managing Since 01-Dec-23) & Sandeep Manam (Managing Since 18-Oct-21), FIFRF: Pallab Roy (Managing Since 07-Aug-06), Rohan Maru (Managing Since 10-Oct-24) & Sandeep Manam (Managing Since 18-Oct-21), FILDRF: Chandni Gupta (Managing since inception) & Anuj Tagra (Managing since inception), FIMCF: Kiran Sebastian (Managing since inception), Akhil Kalluri (Managing since inception), R. Janakiraman (Managing since inception) & Sandeep Manam (Managing Since inception). Sandeep Manam is dedicated for making investments for Foreign Securities. B: Benchmark. AB: Additional Benchmark. NA: Not Applicable. The FIBAF fund managers Rajasa Kakulavarapu, Venkatesh Sanjeevi, Rahul Goswami, Chandni Gupta, Anuj Tagra & Sandeep Manam manage 12 (FICF, FIDAF, FIAHF, FIESF, FICF, FIF, FIETSF, FIDYF, TIVF, FIBAF, FIAF, FIMAAF), 8 (FILCF, FICF, FIDAF, FILMF, FIESF, FIFE, FITF, FIBAF), 8 (FICDF, FICF, FIGSF, FIMMF, FIBAF, FIUSDF, FILD, FIPAF), 8 (FIBPDF, FICDF, FIAHF, FIMMF, FIBAF, FIMLDF, FILD, FIF), 9 (FIBPDF, FICDF, FIAHF, FIESF, FIGSF, FIF, FIBAF, FIMLDF, FILD, FIF) & 22 (FILCF, FILMF, FIMDCF, FISC, FIDYF, FIFCF, FIMCF, FIFE, FAEF, FBIF, FIOF, FITF, FIIF, FICF, FIAHF, FIESF, FIBAF, FIBPDF, FIFRF, FIMAAF, FUSOF, TIVF) schemes/plans of Franklin Templeton Mutual Fund respectively. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. The top three and bottom three funds managed by the fund manager(s) have been derived on the basis of the since inception returns. Different plans have a different expense structure. Load is not taken into consideration. IDCW assumed to be reinvested and Bonus is adjusted. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. ***As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. @As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR in FIETSF: *Nifty 50 TRI values from 10.04.1999 to 30.06.1999 and TRI values since 30.06.1999. ++Index is adjusted for the period December 1, 1993 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100. @As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR in FIMDCF: Nifty 500 TRI values from 01.12.1993 to 26.11.1998, Nifty 500 TRI values from 26.11.1998 to May 20, 2013, Nifty Midcap 100 TRI values from May 20, 2013 to June 4, 2018 and Nifty Midcap 150 TRI values since June 4, 2018. @ As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR in FILCF: \$BSE Sensex TRI values from 01.12.1993 to 19.08.1996, BSE Sensex TRI values from 19.08.1996 to 04.06.2018 and Nifty 100 TRI values since 04.06.2018. *Nifty 50 TRI values from 01.12.1993 to 30.06.1999 and TRI values since 30.06.1999. #Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of BSE Sensex. **The Index is adjusted for the period March 30, 2002 to December 1, 2021 with the performance of CRISIL Liquid Fund Index and for the period December 1, 2021 to April 1, 2024 with the performance of CRISIL Low Duration Debt Index. NIFTY Short Duration Debt Index A-II is the benchmark for FIFRF effective April 1, 2024. **@@The returns since inception for FILDRF and its benchmarks are simple annualised.

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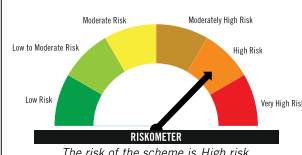
Product label and Riskometer

This product is suitable for investors who are seeking*

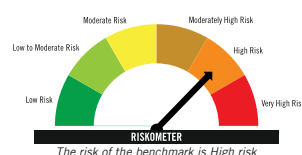
- Medium to Long term Income generation and Capital appreciation
- A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments

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

Franklin India Balanced Advantage Fund



Benchmark Riskometer: Nifty 50 Hybrid Composite Debt 50:50 Index



Riskometer as on September 30, 2025

Type Of Scheme: An open-ended dynamic asset allocation fund

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