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WE'RE HERE TO HELP INVESTORS WITH A
SHORT TERM INVESTMENT HORIZON.

FRANKLIN INDIA MONEY MARKET FUND

OCTOBER 2025



ABOUT THE FUND

- An open-ended debt scheme investing in money market instruments.
- For investors seeking for an alternative to traditional savings options or park surplus pending deployment in an equity fund.
- Fund provides an opportunity to invest in money market instruments with high liquidity. It aims to manage interest rate risk by keeping maturity at the shorter end of yield curve.

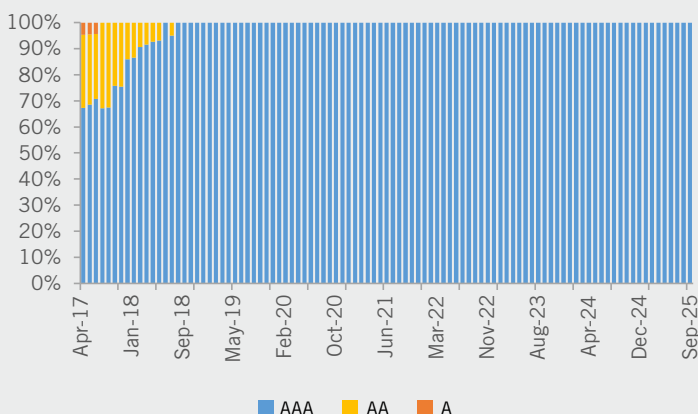


WHY FRANKLIN INDIA MONEY MARKET FUND?

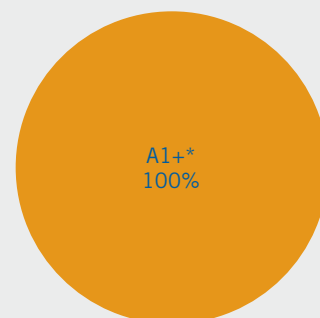
- Franklin India Money Market Fund currently focuses on the short-term maturity buckets of 6-12 months where the yields are higher compared to the shorter end therefore providing investors potentially better risk adjusted returns with minimal additional risk.
- The Fund tries to take advantage of the natural steepness in the 1 year curve to generate additional yield over Liquid.
- Fund maintains a significant exposure to high-quality instruments (A1+ and equivalent instruments).

HIGH QUALITY PORTFOLIO (AS OF SEPTEMBER 30, 2025)

A portfolio that emphasizes on high quality instruments. Currently 100% of the portfolio is invested in A1+ and equivalent instruments



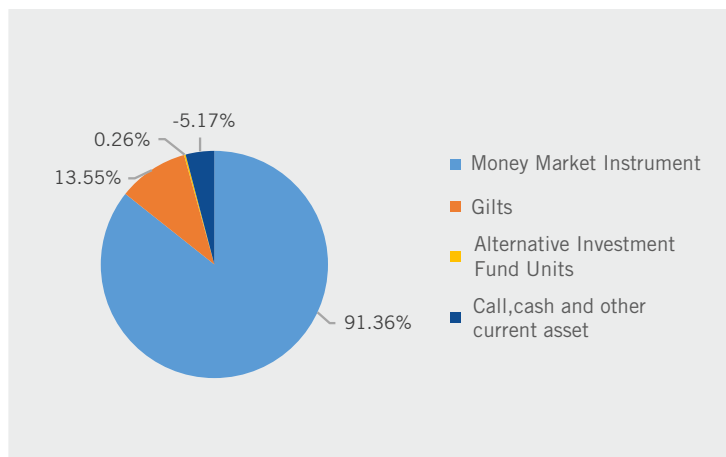
Composition by Rating (as on September 30, 2025)



*CRISIL A1+ / IND A1+ / CARE A1+ / ICRA A1+ / SOVEREIGN / (Including Call, cash and other current asset)

Composition by Assets (as on September 30, 2025)

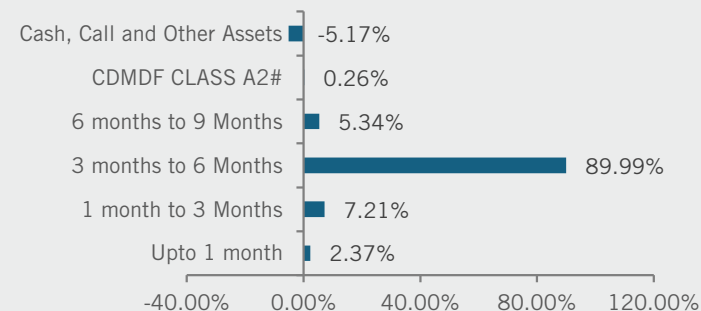
Exposure to money market and sovereign securities ~100%



All portfolio holdings are subject to change.

Maturity Profile (as on September 30, 2025)

Conservatively positioned on the money market curve to take advantage of market volatility.



In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund.

FUND DETAILS (AS ON SEPTEMBER 30, 2025)

SCHEME CATEGORY	Money Market Fund
SCHEME CHARACTERISTICS	Money Market Instruments with Maturity upto 1 year
DATE OF ALLOTMENT	Retail Option: Feb 11, 2002 Institutional Option: Sep 6, 2005
FUND MANAGER(S)	Rohan Maru (w.e.f. October 10, 2024), Chandni Gupta (w.e.f. April 30, 2024) & Rahul Goswami
BENCHMARK	NIFTY Money Market Index A-I (w.e.f. April 1, 2024) [^]
FUND SIZE (AUM)	Month End: Rs 3580.24 crores Monthly Average: Rs 3627.21 crores
MATURITY	Residual Maturity / Average Maturity: 0.40 Years Modified Duration: 0.38 Years Macaulay Duration: 0.40 Years
MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS	10,000/1
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

[^] The Benchmark is changed from NIFTY Money Market Index B-I to NIFTY Money Market Index A-I (w.e.f. April 1, 2024).

Scheme Name	Potential Risk Class			
Franklin India Money Market Fund Description of Potential Risk: Relatively Low interest rate risk and moderate Credit Risk Type of Scheme: An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Product label and Riskometer is as on September 30, 2025	Franklin India Money Market Fund
This product is suitable for investors who are seeking* - Regular Income for medium term - A money market fund that invests in money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	The risk of the scheme is Low to Moderate risk

DISCLAIMER: Data in this document is as of September 30, 2025 unless mentioned otherwise. The information mentioned in this material is not sufficient and should not be used for the development or implementation of an investment strategy. While every effort is made to ensure the accuracy and completeness of information contained, Neither Franklin Templeton Group nor any person connected with it takes any responsibility and assumes no liability for any error/ omission or accuracy of the information. The recipients of this information may take professional advice before acting on this information. Please read the Scheme Related Documents carefully in its entirety prior to making an investment decision. For details, please refer www.franklintempletonindia.com This communication is meant for use by the recipient and not for circulation/reproduction without prior approval. The views expressed by the portfolio managers are based on current market conditions and information available to them and do not constitute investment advice.

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.

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.