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looking for stable growth.

FRANKLIN INDIA CONSERVATIVE HYBRID FUND*

(ERSTWHILE FRANKLIN INDIA DEBT HYBRID FUND)

OCTOBER 2025

*The Fund has been renamed from Franklin India Debt Hybrid Fund effective July 11, 2025.

ABOUT THE FUND

- FICHF intends to provide regular income through a portfolio of predominantly high-quality fixed income securities.
- Up to 25% exposure to Equity is intended to generate long term capital appreciation.

WHY FRANKLIN INDIA CONSERVATIVE HYBRID FUND (FICHF)?

LOW VOLATILITY - Predominant exposure to Fixed Income

POTENTIAL FOR GROWTH - Equity exposure provides potential of generating alpha

REGULAR CASHFLOW - Steady and tax efficient cash flows via Systematic Withdrawal Plan (SWP)

NO LOAD STRUCTURE - No exit load provides full value for your investments

FUND'S INVESTMENT STRATEGY AND ASSET ALLOCATION

Fixed Income (75-90%)
Income generation

- The fund seeks to follow a combination of strategies including accrual and duration strategies.
- The debt portion of the portfolio is dynamically managed basis various macroeconomic factors to capture opportunities across interest rate cycles.
- The fund invests primarily in high quality fixed income securities.

+

Equity (10-25%)
Capital Appreciation

- The fund manages the equity portion dynamically across market capitalizations. Equity allocation is actively monitored based on market valuation levels and opportunities.
- The fund philosophy is to balance growth with valuations. We focus our picks on good quality reasonably valued growth businesses as well as undervalued cyclical businesses.
- Stock weightages are derived from individual stock upside potential and/or degree of undervaluation subject to risks and liquidity of the stocks.

SCENARIO ANALYSIS - HYBRID STRATEGY PERFORMANCE

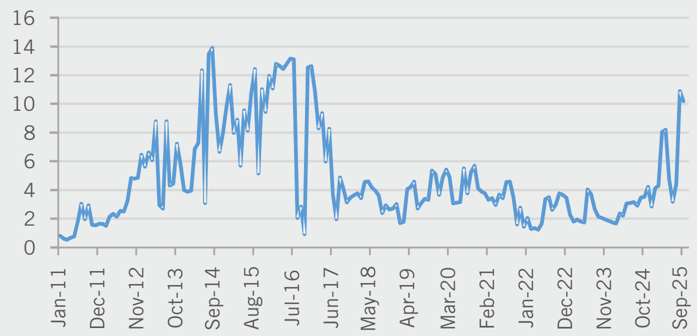
- The below illustration explains various returns scenarios over a period of 1 year with 25% exposure to equity and 75% to debt assuming different rate of returns for each exposure over the same time period.
- For example, the 7% and 25% returns in Debt and Equity respectively with an allocation of 75% and 25% exposure under each asset category (7%*75% and 25%*25%) provides a combined return of 11.50% (5.25%+6.25%).

		25% Equity exposure									
	Returns assumptions	25%	20%	15%	10%	0%	-5%	-10%	-15%	-20%	-25%
75% Debt exposure	9%	13.00%	11.75%	10.50%	9.25%	6.75%	5.50%	4.25%	3.00%	1.75%	0.50%
	8%	12.25%	11.00%	9.75%	8.50%	6.00%	4.75%	3.50%	2.25%	1.00%	-0.25%
	7%	11.50%	10.25%	9.00%	7.75%	5.25%	4.00%	2.75%	1.50%	0.25%	-1.00%
	6%	10.75%	9.50%	8.25%	7.00%	4.50%	3.25%	2.00%	0.75%	-0.50%	-1.75%
	5%	10.00%	8.75%	7.50%	6.25%	3.75%	2.50%	1.25%	0.00%	-1.25%	-2.50%
	4%	9.25%	8.00%	6.75%	5.50%	3.00%	1.75%	0.50%	-0.75%	-2.00%	-3.25%

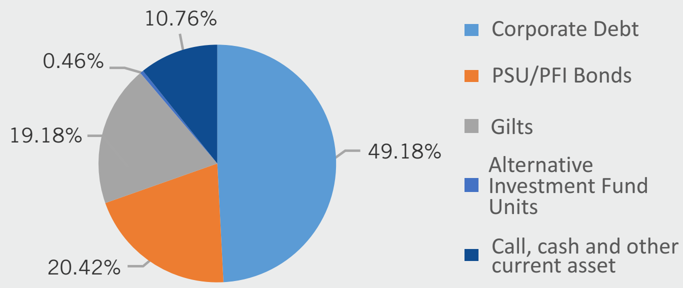
Past performance may or may not be sustained in future. The above simulation is for illustration purpose only and should not be construed as an assurance on minimum returns or safeguard of capital.

PORTFOLIO CHARACTERISTIC (AS ON SEPTEMBER 30, 2025)

Varying Residual Maturity/Average Maturity (in years)



Debt Portfolio Composition by Assets (As % of Debt Holding)



All portfolio holdings are subject to change.

Rating Composition: 86.28% of debt holdings invested in AAA/A1+ equivalent and sovereign securities

FUND DETAILS (AS ON SEPTEMBER 30, 2025)

FUND MANAGER(S)

Rohan Maru (Debt)
Vice President & Portfolio Manager (w.e.f. October 10, 2024)

Pallab Roy (Debt)
Assistant Vice President & Portfolio Manager (w.e.f. March 07, 2024)

Rahul Goswami (Debt)
Managing Director & Chief Investment Officer - (Fixed Income)

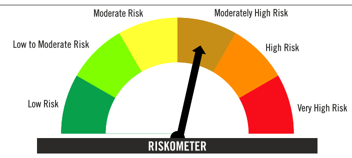
Rajasa K (Equity)
Vice President, Portfolio Manager & Sr. Research Analyst

Venkatesh Sanjeevi (Equity)
Sr. Vice President & Portfolio Manager (w.e.f. October 04, 2024)

Sandeep Manam^
Assistant Vice President & Sr. Research Analyst

TYPE OF SCHEME	An open ended hybrid scheme investing predominantly in debt instruments
DATE OF ALLOTMENT	September 28, 2000
BENCHMARK	CRISIL Hybrid 85+15 - Conservative Index
FUND SIZE (AUM)	Month End: Rs 202.93 crores Monthly Average: Rs 203.83 crores
MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS	Plan A Rs 10,000/1
MINIMUM INVESTMENT FOR SIP	Rs 500/1
ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS	Plan A Rs 1,000/1
LOAD STRUCTURE	Plan A ENTRY LOAD: Nil EXIT LOAD (for each purchase of Units): Nil
RESIDUAL MATURITY/AVERAGE MATURITY	10.19 years
MODIFIED DURATION	4.60 years
MACAULAY DURATION	4.84 years

^ Dedicated for making investments for Foreign Securities. Different plans have a different expense structure Sales suspended in Plan B - All Options

Product label and Riskometer is as on September 30, 2025	**Franklin India Conservative Hybrid Fund**
This product is suitable for investors who are seeking* • Medium term capital appreciation with current income • A fund that invests predominantly in debt instruments with marginal equity exposure. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 *The risk of the scheme is Moderately High risk*

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