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FRANKLIN INDIA BANKING & PSU DEBT FUND

OCTOBER 2025



ABOUT THE FUND

- The fund primarily invests in debt securities issued by Banks and PSUs/PFIs and in Municipal Bonds
- It aims to minimize interest rate volatility in the portfolio and generate optimum return by keeping credit risk low and investing primarily in higher quality debt instruments.
- The fund may also seek marginal exposure in Government Securities and State Development Loans in order to maintain an optimum balance of yield, stability and liquidity.
- The recommended investment horizon is 1 year and above



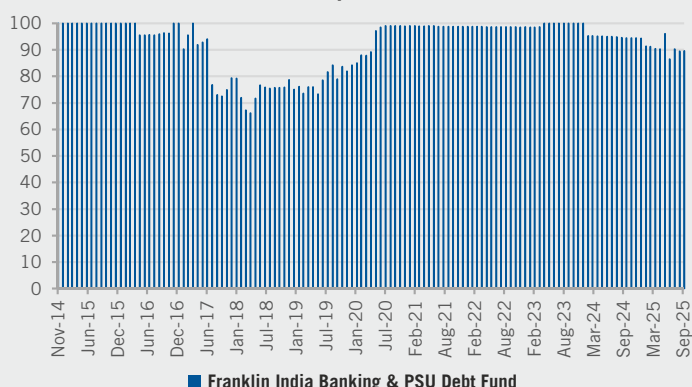
WHY BANKING PSU DEBT FUND?

- We find the short to intermediate part of yield curve promising from the risk return perspective due to adequate liquidity and relatively less room for further rate cuts.
- The portfolio of the fund has been positioned with optimal duration within the respective fund mandate scope to benefit in the current interest rate environment.

HIGH QUALITY PORTFOLIO (AS OF SEPTEMBER 30, 2025)

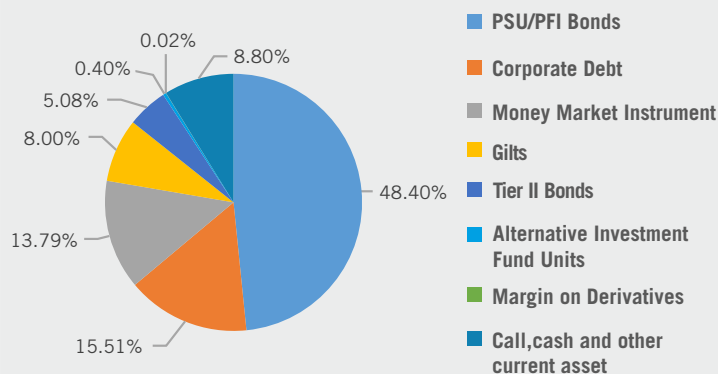
A portfolio that emphasizes on high quality instruments issued by banks, PSUs (Public Sector Undertakings), PFIs (Public Financial Institutions) and Municipal Bonds. Currently the fund has maintained its exposure to highest rated securities.

AAA and Equivalent Trend



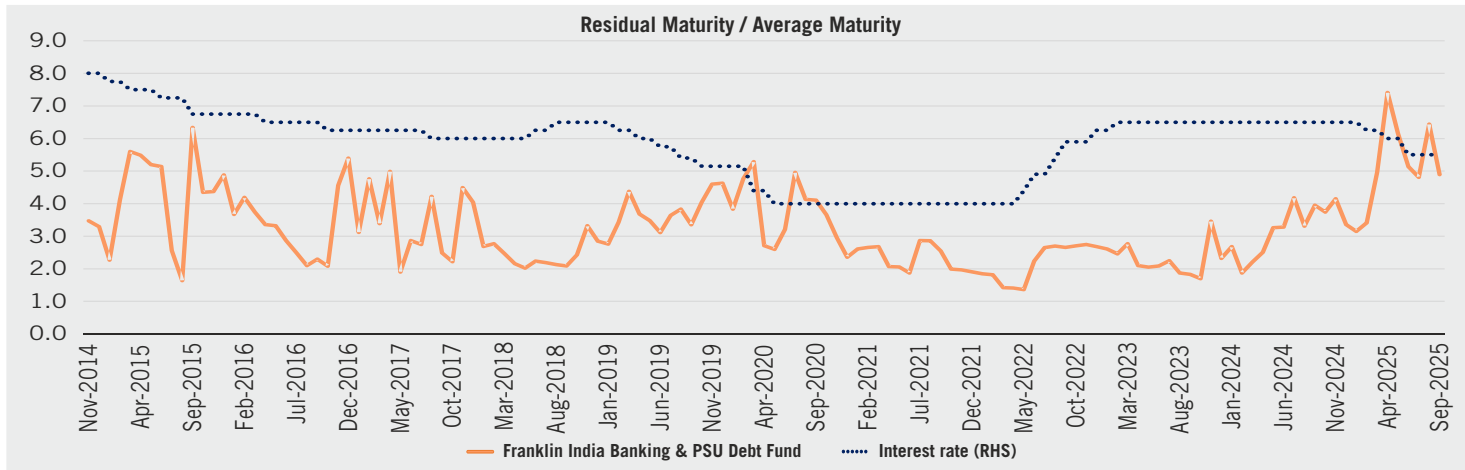
Data updated upto September 2025.

Asset Composition



ACTIVE MANAGEMENT (AS OF SEPTEMBER 30, 2025)

The fund has actively managed the portfolio average maturity within the preferred band of 2-5 years.



Source: RBI



FUND DETAILS (AS ON SEPTEMBER 30, 2025)

SCHEME CATEGORY	Banking & PSU Fund
SCHEME CHARACTERISTICS	Min 80% in Banks / PSUs / PFIs / Municipal Bonds
DATE OF ALLOTMENT	April 25, 2014
FUND MANAGER(S)	Chandni Gupta (w.e.f. March 07, 2024), Anuj Tagra (w.e.f. March 07, 2024) & Sandeep Manam*
BENCHMARK	Nifty Banking & PSU Debt Index A-II (w.e.f. April 1, 2024)**
FUND SIZE (AUM)	Month End: Rs 499.27 crores Monthly Average: Rs 499.51 crores
MATURITY	Residual Maturity / Average Maturity: 4.90 years Modified Duration: 2.17 years Macaulay Duration: 2.35 years
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

**The Benchmark is changed from NIFTY Banking & PSU Debt Index to Nifty Banking & PSU Debt Index A-II (w.e.f. April 1, 2024).

*Dedicated for making investments for Foreign Securities.

Scheme Name	Potential Risk Class			
Franklin India Banking & PSU Debt Fund Description of Potential Risk: Relatively High interest rate and moderate Credit Risk Type of Scheme: An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high 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)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	

Product label and Riskometer is as on September 30, 2025	Franklin India Banking & PSU Debt Fund
This product is suitable for investors who are seeking* - 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. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	RISKOMETER The risk of the scheme is 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.