



FRANKLIN
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FRANKLIN INDIA EQUITY SAVINGS FUND

OCTOBER 2025



ABOUT THE FUND

- Franklin India Equity Savings Fund (FIESF) intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.
- The Scheme also intends to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies.
- There can be no assurance that the investment objective of the scheme will be realized.

FIESF's Three-pronged Investment Strategy

Equity

Capital
Appreciation



Arbitrage

Reduction in
returns volatility



Fixed Income

Generation of
income

Fund seeks to follow a diversified strategy with no market cap bias

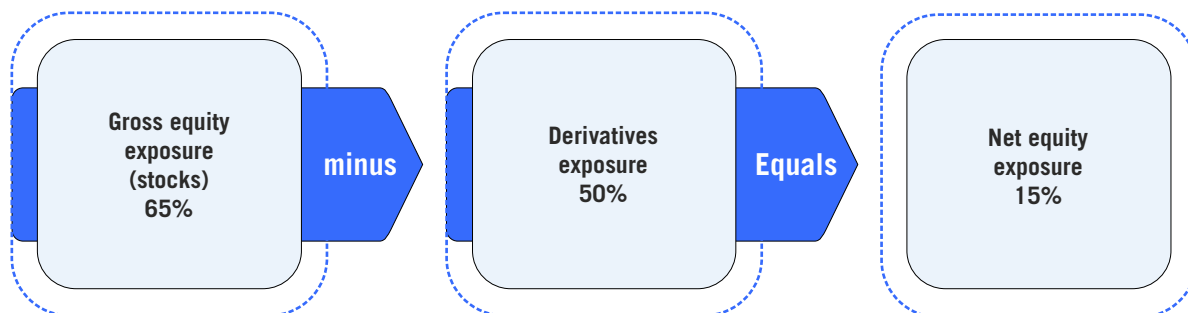
The fund seeks to employ cash-futures arbitrage for hedging equity exposure

The fund seeks to follow a combination of strategies including accrual and duration strategies



WHAT IS THE ASSET ALLOCATION STRATEGY?

Net equity exposure (Gross equity minus hedged equity position) shall be endeavored to be maintained close to 15% to manage risks from equity exposure. For example, against a minimum of 65% gross equity stock exposure, the fund may hedge against the underlying equity investments through a mix of stock and / or index futures to the extent of 50%.



WHY EQUITY SAVINGS FUND?

Dividend yield is the financial ratio that measures the quantum of cash dividends paid out to shareholders relative to the market value per share.



LOW VOLATILITY
Predominant exposure to Fixed
Income / Arbitrage



POTENTIAL FOR GROWTH
Net Long equity exposure provides
growth potential

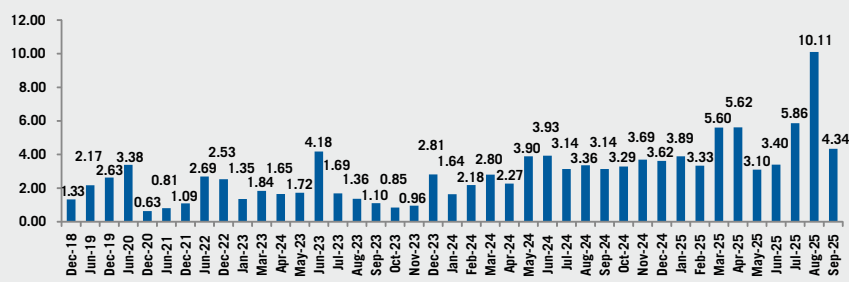


TAX EFFICIENCY
Equity-oriented fund taxation (Minimum
65% gross equity)



ACTIVE MANAGEMENT OF EQUITY AND DEBT ALLOCATIONS

Fixed Income: Varying Residual Maturity/Average Maturity (in years)



Source: Fund portfolio. Data is as on September 30, 2025. Portfolio holdings are subject to change.

Top 10 Equity Holdings	Sector	Share of equity AUM
Axis Bank Ltd	Banks	4.80%
Reliance Industries Ltd	Petroleum Products	4.05%
NTPC Ltd	Power	3.91%
HDFC Bank Ltd	Banks	3.82%
Kotak Mahindra Bank Ltd	Banks	3.34%
Bharti Airtel Ltd	Telecom - Services	3.07%
Hindustan Aeronautics Ltd	Aerospace & Defense	3.03%
Infosys Ltd	IT - Software	3.01%
Mahindra & Mahindra Ltd	Automobiles	3.00%
ICICI Bank Ltd	Banks	2.77%
Total (Top 10)		34.81%
Total (Equity)		65.36%

Data as of September 30, 2025. These securities represent the ten largest holdings held in the Fund as of the date indicated. All portfolio holdings are subject to change. The information stated above does not constitute an investment advice or recommendation to subscribe or transact in these securities. Sector classification based on AMFI. Equity allocation is considered on gross basis.

MATURITY⁵

Residual Maturity / Average Maturity 4.34 years

Modified Duration 3.06 years

Macaulay Duration 3.21 years

⁵Calculated based on debt holdings in the portfolio

Top 10 Sector Allocations	Share of equity AUM
Banks	26.16%
Petroleum Products	11.37%
Power	8.91%
Telecom - Services	8.26%
IT - Software	7.90%
Automobiles	6.35%
Aerospace & Defense	4.89%
Finance	4.21%
Cement & Cement Products	2.87%
Insurance	2.59%
Total	83.52%



FUND DETAILS (AS ON SEPTEMBER 30, 2025)

FUND MANAGER(S)



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



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



Anuj Tagra
Vice President &
Portfolio Manager
(w.e.f. April 30, 2024)
(Fixed Income)



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



Sandeep Manam[^]
Assistant Vice President
& Sr. Research Analyst

TYPE OF SCHEME	An open-ended scheme investing in equity, arbitrage and fixed income
DATE OF ALLOTMENT	August 27, 2018
BENCHMARK	Nifty Equity Savings Index
FUND SIZE (AUM)	Month End: Rs 656.87 crores Monthly Average: Rs 657.19 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

[^]Dedicated for making investments for Foreign Securities.

Product label and Riskometer is as on September 30, 2025	Franklin India Equity Savings Fund
This product is suitable for investors who are seeking* - Income generation and capital appreciation over medium to long term. - Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and 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 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.

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