



Potential Risk Class Matrix for fixed income debt schemes based on Interest Rate Risk and Credit Risk parameters

Open-ended debt scheme

Maximum Credit Risk	Class A (CRV ≥ 12)	Class B (CRV ≥ 10)	Class C (CRV < 10)
Maximum Interest Rate Risk			
Class I: (MD ≤ 1 year)	Franklin India Overnight Fund	Franklin India Liquid Fund Franklin India Savings Fund	
Class II: (MD ≤ 3 years)			
Class III: Any Macaulay duration	Franklin India Government Securities Fund	Franklin India Floating Rate Fund Franklin India Banking & PSU Debt Fund Franklin India Corporate Debt Fund	

Closed-ended debt scheme

Maximum Credit Risk	Class A (CRV ≥ 12)	Class B (CRV ≥ 10)	Class C (CRV < 10)
Maximum Interest Rate Risk			
Class I: (MD ≤ 1 year)	Franklin India Fixed Maturity Plans - Series 4 - Plan F Franklin India Fixed Maturity Plans - Series 5 - Plan A Franklin India Fixed		

Maximum Credit Risk	Class A (CRV >=12)	Class B (CRV >=10)	Class C (CRV <10)
Maximum Interest Rate Risk			
	Maturity Plans - Series 5 - Plan B Franklin India Fixed Maturity Plans - Series 5 - Plan C Franklin India Fixed Maturity Plans - Series 5 - Plan D Franklin India Fixed Maturity Plans - Series 5 - Plan E Franklin India Fixed Maturity Plans - Series 5 - Plan F Franklin India Fixed Maturity Plans - Series 6 - Plan C		
Class II: (MD <=3 years)			
Class III: Any Macaulay duration			

Scheme Name	Description of Potential Risk	Type of Scheme
Franklin India Overnight Fund	Relatively Low Interest Rate Risk and Relatively Low Credit Risk	An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.
Franklin India Liquid Fund	Relatively Low interest rate risk and moderate Credit Risk	An Open-ended Liquid Fund. A relatively low interest rate risk and moderate credit risk fund.
Franklin India Savings Fund	Relatively Low interest rate risk and moderate Credit Risk	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate

Scheme Name	Description of Potential Risk	Type of Scheme
		credit risk scheme.
Franklin India Floating Rate Fund	Relatively High interest rate risk and moderate Credit Risk	An open-ended debt scheme predominantly investing in floating rate instruments (Including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). A relatively high interest rate risk and moderate credit risk scheme.
Franklin India Banking & PSU Debt Fund	Relatively High interest rate risk and moderate Credit Risk	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.
Franklin India Corporate Debt Fund	Relatively High interest rate risk and moderate Credit Risk	Open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme.
Franklin India Government Securities Fund	Relatively High interest rate risk and Relatively Low Credit Risk	Open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk scheme.
Franklin India Fixed Maturity Plans – Series 4 – Plan F	Relatively Low Interest Rate Risk and Relatively Low Credit Risk	A close-ended debt fund. A relatively low interest rate risk and relatively low credit risk fund.
Franklin India Fixed Maturity Plans – Series 5 – Plan A		
Franklin India Fixed Maturity Plans – Series 5 – Plan B		
Franklin India Fixed Maturity Plans – Series 5 – Plan C		
Franklin India Fixed Maturity		

Scheme Name	Description of Potential Risk	Type of Scheme
Plans – Series 5 – Plan D		
Franklin India Fixed Maturity Plans – Series 5 – Plan E		
Franklin India Fixed Maturity Plans – Series 5 – Plan F		
Franklin India Fixed Maturity Plans – Series 6 – Plan C		

Product labelling and riskometer for all schemes are available in this [link](#).

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