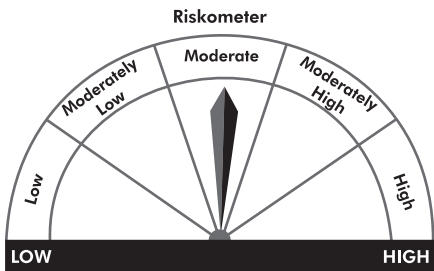
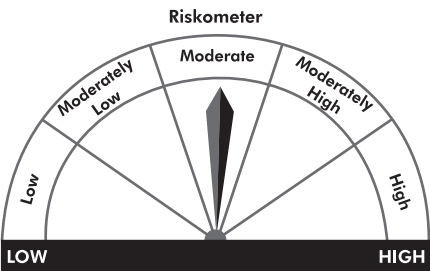


Particulars	Current features	Proposed features																		
Name of scheme	Franklin India Monthly Income Plan	Franklin India Debt Hybrid Fund																		
Type of scheme	Open – end Income Scheme	An open ended hybrid scheme investing predominantly in debt instruments																		
Investment Objective	To provide regular income through a portfolio of predominantly high quality fixed income securities with a maximum exposure of 20% to equities.	To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.																		
Asset Allocation	<p>Under normal market circumstances, the investment range would be as follows:</p> <table> <tr> <th>Instruments</th><th>As % of corpus#</th><th>Risk Profile</th></tr> <tr> <td>Fixed Income instruments* including cash and money market instruments</td><td>Up to 100%</td><td>Low to Medium</td></tr> <tr> <td>Equities</td><td>Up to 20%</td><td>Medium to High</td></tr> </table> <p>*includes securitised debt up to 40%</p> <p>#including investments in Foreign Securities as may be permitted by SEBI/RBI.</p> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</p> <p>The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.</p>	Instruments	As % of corpus#	Risk Profile	Fixed Income instruments* including cash and money market instruments	Up to 100%	Low to Medium	Equities	Up to 20%	Medium to High	<p>Under normal market circumstances, the investment range would be as follows:</p> <table> <tr> <th>Instruments</th><th>Risk Profile</th><th>% of Net Assets#</th></tr> <tr> <td>Fixed Income instruments* including Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT), cash and money market instruments</td><td>Low to Medium</td><td>75%-90%</td></tr> <tr> <td>Equity and equity related instruments</td><td>Medium to High</td><td>10%-25%</td></tr> </table> <p>*Securitised Debt up to 50%</p> <p>#The Scheme may have exposure in the following:</p> <ol style="list-style-type: none"> <li>Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets</li> <li>Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</li> <li>Repos in corporate debt securities</li> <li>Short Selling</li> <li>Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.</li> <li>REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.</li> </ol> <p>The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.</p>	Instruments	Risk Profile	% of Net Assets#	Fixed Income instruments* including Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT), cash and money market instruments	Low to Medium	75%-90%	Equity and equity related instruments	Medium to High	10%-25%
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Particulars	Current features	Proposed features
		<p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.</p>
Product Label	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Medium term capital appreciation with current income</li> <li>• An MIP investing predominantly in debt instruments with marginal equity exposure</li> </ul>  <p>Investors understand that their principal will be at moderate risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Medium term capital appreciation with current income</li> <li>• A fund that invests predominantly in debt instruments with marginal equity exposure</li> </ul>  <p>Investors understand that their principal will be at moderate risk</p>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.