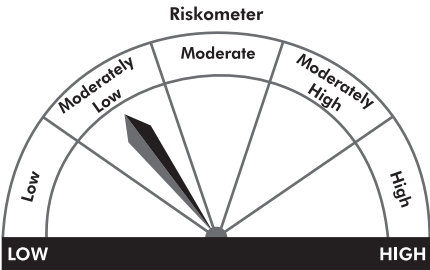
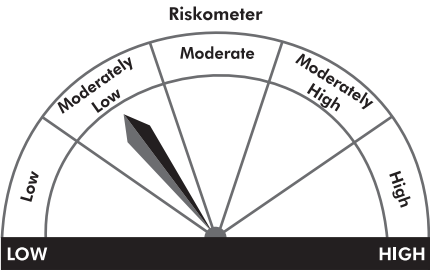


Particulars	Current features	Proposed features															
Name of scheme	Franklin India Savings Plus Fund	Franklin India Savings Fund															
Type of scheme	Open – end Income Fund	An open ended debt scheme investing in money market instruments															
Investment Objective	The Primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments.	To provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market instruments.															
Asset Allocation	<p>Under normal market circumstances, the investment range would be as follows:</p> <table> <tr> <th>Instruments</th><th>% of Net Assets #</th><th>Risk Profile</th></tr> <tr> <td>           Fixed Rate debt instruments:           <ul style="list-style-type: none"> <li>• Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/ Reverse Repos or any other instrument permitted by RBI/SEBI)</li> <li>• Non-Money market instruments (including bonds &amp; debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI)</li> </ul> </td><td>0-35%</td><td>Low to Medium</td></tr> <tr> <td>           Floating Rate debt instruments**:           <ul style="list-style-type: none"> <li>• Money market instruments with residual maturity of upto 182 days (Money at call, CPs, CDs, bill rediscounting, or any other instrument permitted by RBI/SEBI)</li> </ul> </td><td>65-100%</td><td>Low to Medium</td></tr> </table>	Instruments	% of Net Assets #	Risk Profile	Fixed Rate debt instruments: <ul style="list-style-type: none"> <li>• Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/ Reverse Repos or any other instrument permitted by RBI/SEBI)</li> <li>• Non-Money market instruments (including bonds &amp; debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI)</li> </ul>	0-35%	Low to Medium	Floating Rate debt instruments**: <ul style="list-style-type: none"> <li>• Money market instruments with residual maturity of upto 182 days (Money at call, CPs, CDs, bill rediscounting, or any other instrument permitted by RBI/SEBI)</li> </ul>	65-100%	Low to Medium	<p>Under normal market circumstances, the investment range would be as follows:</p> <table> <tr> <th>Instruments</th><th>As % of Net Assets</th><th>Risk Profile</th></tr> <tr> <td>Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash</td><td>100%</td><td>Low to Medium</td></tr> </table> <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>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 the 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 Net Assets	Risk Profile	Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash	100%	Low to Medium
Instruments	% of Net Assets #	Risk Profile															
Fixed Rate debt instruments: <ul style="list-style-type: none"> <li>• Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/ Reverse Repos or any other instrument permitted by RBI/SEBI)</li> <li>• Non-Money market instruments (including bonds &amp; debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI)</li> </ul>	0-35%	Low to Medium															
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Instruments	As % of Net Assets	Risk Profile															
Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash	100%	Low to Medium															

Particulars	Current features	Proposed features
	<ul style="list-style-type: none"> <li>Non-Money market instruments (including floating rate bonds &amp; debentures issued by corporates or PSUs, floating rate gilts, inverse floaters, floating rate bank deposits, floating rate securitised debt*, fixed rate debentures/bonds with swap, mibor linked debentures or any other instrument permitted by RBI/SEBI, fixed rate bonds &amp; debentures with residual maturity of upto 182 days issued by corporates or PSUs, gilts, securitised debt*)</li> </ul> <p>*Investment in securitised debts (including floating securitisation) will not, normally, exceed 35% of the net assets of the scheme.</p> <p>** Floating rate debt instruments include fixed rate instruments swapped for floating rate returns</p> <p>#including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.</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>It is clarified that this scheme is not a money market mutual fund scheme.</p> <p>The above allocation pattern would be applicable under normal circumstances and generally the allocation would not be allowed to rise beyond these levels unless the markets are extremely turbulent and there is a need to protect the unitholders' interest by reallocating the portfolio. In other words, the scheme would be maintaining the above ratio diligently which the investor can assume would be the steady state allocation strategy.</p>	

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>	
<b>Product Positioning</b>	An income fund which endeavours to invest at the short end of the yield curve by primarily investing in money market and other fixed income instruments with high credit rating.	Invests in money market instruments with high liquidity and low to moderate credit risk.
<b>Product Label</b>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Regular income for short term</li> <li>• A fund that invests primarily in floating and short term fixed rate debt instruments</li> </ul>  <p>Investors understand that their principal will be at moderately low risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Regular income for short term</li> <li>• A money market fund that invests in money market instruments</li> </ul>  <p>Investors understand that their principal will be at moderately low risk</p>

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

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