REACH FOR BETTER™

Factsheet for the 6 schemes under winding up
As on August 31, 2021

FRANKLIN TEMPLETON

Understanding The Factsheet

Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription/Minimum Investment

This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide circular dated june 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance if the NAV is Rs.100 and the exit load is 1%,the redemption price would be Rs.99 per unit.

Yield to Maturity/ Portfolio Yield

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity. Portfolio yield is weighted average YTM of the securities.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Macaulay Duration

Macaulay duration is defined as the weighted average time to full recovery of principal and interest payments of a bond i.e. the weighted average maturity of cash flows. The weight of each cash flow is determined by dividing the present value of the cash flow by the price of the bond.

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stockmarkets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Contents

Updates on the six yield-oriented Fixed Income Schemes

Key highlights

- The payment under the sixth tranche amounting to INR 2918.50 crores was recently distributed.
- The schemes have already distributed approximately INR 23,999 crores to unitholders, 95% of the aggregate AUM value as of April 23, 2020, across the six schemes. The total amount disbursed so far ranges between 84% and 108% of the respective AUM values of the six schemes as of April 23, 2020.
- The cash available for distribution stands at INR 12.98 crores as on August 31, 2021
- The average NAVs at which each of the 6 tranches have been disbursed for the six schemes is higher than the respective NAVs as on April 23, 2020. We believe this supports the decision made by the Trustee in consultation with the AMC and its investment management team to wind up the six schemes in order to preserve value for our unitholders.
- These schemes have also received coupons and maturity payments from the segregated portfolio in the securities of Vodafone Idea Limited to the extent of approx. INR 1650.36 crores including an amount of INR 148.75 crores which was distributed recently.

Distribution summary for the six schemes under winding up – as of August 31, 2021 (INR Cr.)

Distribution based on NAV as on February 12, 2021	9,121.59
Distribution based on NAV as on April 9, 2021	2,962.00
Distribution based on NAV as on April 30, 2021	2,488.75
Distribution based on NAV as on June 4, 2021	3,205.25
Distribution based on NAV as on July 9, 2021	3,302.75
Distribution based on NAV as on August 27, 2021*	2,918.50
Total Distribution up to August 31, 2021 (A)*	**23,998.84**
Cash available for distribution as on August 31, 2021 (B)	12.98
Total - Distribution plus Cash available i.e. (C) = (A) + (B)	**24,011.82**

* The schemes commenced distribution of INR 2,918.50 crores in the sixth tranche from September 1, 2021

Franklin Templeton Mutual Fund Asset under Management in Other Schemes

Franklin Templeton continues to manage over INR 62,000 crore of AUM (average AUM as of August 2021) in our other schemes for over 2 million investors. We continue to manage these schemes in line with their investment objectives with an endeavour to deliver meaningful investment outcomes for our investors.

Franklin Templeton has a long history of over 25 years in India, with a quarter of our global employee strength based here.

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolio - 1)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FIUBF

As on August 31, 2021

MAIN PORTFOLIO

TYPE OF SCHEME
An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months

SCHEME CATEGORY
Ultra Short Duration Fund

SCHEME CHARACTERISTICS
Macaulay Duration within 3-6 months

INVESTMENT OBJECTIVE
To provide a combination of regular income and high liquidity by investing primarily in a mix of short term debt and money market instruments.

DATE OF ALLOTMENT
December 18,2007

FUND MANAGER(S)
Pallab Roy & Santosh Kamath

BENCHMARK
NIFTY Ultra Short Duration Debt Index

NAV AS OF AUGUST 31, 2021

FIUBF - Retail Plan	
Growth Option	₹ 29.2478
Weekly IDCW Option	₹ 11.1180
Daily IDCW Option	₹ 11.0268
FIUBF - Institutional Plan	
Growth Option	₹ 30.0023
Daily IDCW Option	₹ 10.9880
FIUBF Super Insitutional Plan	
Growth Option	₹ 31.0127
Weekly IDCW Option	₹ 11.1134
Daily IDCW Option	₹ 11.0847
FIUBF - Super Insitutional Plan (Direct)	
Growth Option	₹ 31.2052
Weekly IDCW Option	₹ 11.1165
Daily IDCW Option	₹ 11.0756

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

Sales suspended in Retail Plan & Institutional Plan

MATURITY & YIELD

AVERAGE MATURITY	1.09 years
PORTFOLIO YIELD	13.52%
MODIFIED DURATION	0.98 years
MACAULAY DURATION	0.99 years

EXPENSE RATIO#:
RP : 0.04%
IP : 0.04%
SIP : 0.04%

EXPENSE RATIO# (DIRECT)
SIP : 0.04%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE
Entry Load: Not Applicable
EXIT LOAD Not Applicable

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS:
Not Applicable

MINIMUM INVESTMENT FOR SIP
Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS:
Not Applicable

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MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Clix Capital Services Pvt Ltd	CARE A+	CLIX	41864.92	52.10
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	Edelweiss Capital	31700.51	39.45
JM Financial Credit Solutions Ltd	ICRA AA	JM Financial	458.83	0.57
Edelweiss Rural & Corporate Services Ltd	ICRA A+	Edelweiss Capital	407.61	0.51
Tata Motors Ltd	CARE AA-	Tata	341.65	0.43
Total Corporate Debt			**74773.52**	**93.05**
Uttar Pradesh Power Corporation Ltd	CRISIL A+(CE)	UP Power Corporation	4720.53	5.87
Total PSU/PFI Bonds			**4720.53**	**5.87**
Total Debt Holdings			**79494.05**	**98.93**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	1243074	42214.91	52.53
Total Mutual Fund Units		**42214.91**	**52.53**

Total Holdings	**121,708.95**	**151.46**
Call,cash and other current asset ~~~	**-41,351.63**	**-51.46**
Total Asset	**80,357.33**	**100.00**

* Top 10 holdings

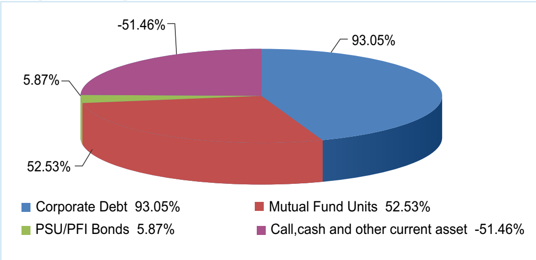
@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -51.46%

~~ includes INR 41,450 lacs processed for distrbution based on NAV as on August 27, 2021. As advised by the court appointed liquidator (SBI MF), the payment to all investors whose accounts are KYC compliant with all details available will commence from 1 September 2021. This amount is currently deployed in SBI Overnight Fund and forms a part of the Other Assets as extinguishment amount payable.

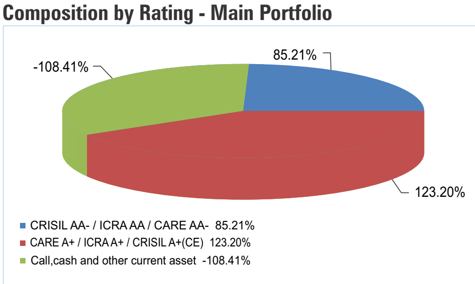
Note : Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolio in the scheme

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



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 there 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.

Please note that this scheme of Franklin Templeton Mutual Fund is under winding-up and SBI Funds Management Private Limited has been appointed as the liquidator as per the order of Hon'ble Supreme Court dated February 12, 2021. Further, investors may refer the details of this scheme on this link.

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.

Franklin India Low Duration Fund (Number of Segregated Portfolio - 2)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FILDF

As on August 31, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months

SCHEME CATEGORY

Low Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 6-12 months

INVESTMENT OBJECTIVE

The objective of the Scheme is to earn regular income for investors through investment primarily in debt securities

DATE OF ALLOTMENT

February 7, 2000 - Monthly & Quarterly Dividend Plan
July 26, 2010 - Growth Plan

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

NIFTY Low Duration Debt Index

NAV AS OF AUGUST 31, 2021

Monthly IDCW Plan	₹ 11.0543
Quarterly IDCW Plan	₹ 10.8570
Growth Plan	₹ 23.9739
Direct - Monthly IDCW Plan	₹ 11.4431
Direct - Quarterly IDCW Plan	₹ 11.2450
Direct - Growth Plan	₹ 24.6221

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

MATURITY & YIELD

AVERAGE MATURITY	2.03 years
PORTFOLIO YIELD	14.07%
MODIFIED DURATION	1.61 years
MACAULAY DURATION	1.71 years

EXPENSE RATIO# : 0.04%
EXPENSE RATIO# (DIRECT) : 0.04%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE

Entry Load	Not Applicable
Exit Load	Not Applicable

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Not Applicable

FILDF - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000
Growth Plan	₹ 0.0000
Direct - Monthly Plan	₹ 0.0000
Direct - Quarterly Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Clix Capital Services Pvt Ltd	CARE A+	CLIX	6250.61	67.75
Edelweiss Rural & Corporate Services Ltd	ICRA A+	Edelweiss Capital	1164.60	12.62
JM Financial Credit Solutions Ltd	ICRA AA	JM Financial	39.90	0.43
Total Corporate Debt			**7455.11**	**80.81**
Uttar Pradesh Power Corporation Ltd	CRISIL A+(CE)	UP Power Corporation	1637.87	17.75
Total PSU/PFI Bonds			**1637.87**	**17.75**
Total Debt Holdings			**9092.98**	**98.56**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	614407	20865.30	226.16
Total Mutual Fund Units		**20865.30**	**226.16**

Total Holdings	**29,958.28**	**324.72**
Call,cash and other current asset ~~~	**-20,732.44**	**-224.72**
Total Asset	**9,225.85**	**100.00**

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -224.72%

~~ INR 20,775 lacs processed for distrbution based on NAV as on August 27, 2021. As advised by the court appointed liquidator (SBI MF), the payment to all investors whose accounts are KYC compliant with all details available will commence from 1 September 2021. This amount is currently deployed in SBI Overnight Fund and forms a part of the Other Assets as extinguishment amount payable.

Essel Infra Projects Ltd - Further to the favorable decision from the Delhi High Court, the Debenture Trustees have recovered Rs. 16,078.96 Lakhs (across 4 schemes) from sale of pledged shares. We continue efforts to recover the maximum value for the benefit of the unitholders. Recovery made by Franklin India Low Duration Fund is 7,643.55 Lakhs.

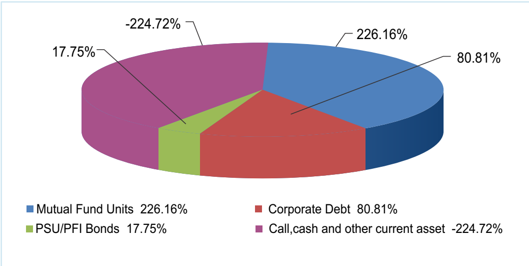
Maturity proceeds from Reliance Big Private Ltd (ISIN: INE333T07048) & Reliance Infrastructure Consulting & Engineers Private Ltd (ISIN: INE428K07011) were due on January 14, 2021 and January 15, 2021 respectively. However, the issuers were unable to meet their payment obligations. The securities of the issuer were fair valued at zero on November 4, 2020. Kindly refer note on our website on fair valuation . This fair valued price only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers. We continue efforts to recover the maximum value for the benefit of the unitholders.

Franklin India Low Duration Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

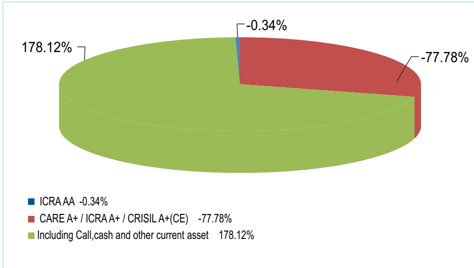
Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	0.00	100.00
Total Corporate Debt			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**
Total Holdings			**0.00**	**100.00**
Call,cash and other current asset			**0.00**	**0.00**
Total Asset			**0.00**	**100.00**

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



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.

Please note that this scheme of Franklin Templeton Mutual Fund is under winding-up and SBI Funds Management Private Limited has been appointed as the liquidator as per the order of Hon'ble Supreme Court dated February 12, 2021. Further, investors may refer the details of this scheme on this link.

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.

Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FISTIP

As on August 31, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years

SCHEME CATEGORY

Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 1-3 years

INVESTMENT OBJECTIVE

The objective of the Scheme is to provide investors stable returns by investing in fixed income securities.

DATE OF ALLOTMENT

FISTIP- Retail Plan	January 31, 2002
FISTIP-Institutional Plan	September 6, 2005

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF AUGUST 31, 2021

FISTIP - Retail Plan	
Growth Plan	₹ 4021.2338
Weekly IDCW Plan	₹ 1016.3439
Monthly IDCW Plan	₹ 1122.0941
Quarterly IDCW Plan	₹ 1167.3246
FISTIP - Institutional Plan	
Growth Option	₹ 3328.2508
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 4281.2287
Weekly IDCW Plan	₹ 1027.3735
Monthly IDCW Plan	₹ 1214.0863
Quarterly IDCW Plan	₹ 1264.7402

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

Sales suspended in Institutional Plan

MATURITY & YIELD

AVERAGE MATURITY	3.05 years
PORTFOLIO YIELD	11.98%
MODIFIED DURATION	2.27 years
MACAULAY DURATION	2.48 years

EXPENSE RATIO# (Retail)	: 0.04%
EXPENSE RATIO# (Institutional)	: 0.04%
EXPENSE RATIO# (Retail Direct)	: 0.04%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

LOAD STRUCTURE

Entry Load Not Applicable

Exit Load Not Applicable

FISTIP - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

FISTIP - Retail Plan	
Growth Plan	₹ 0.0000
Weekly Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000
FISTIP - Institutional Plan	
Growth Option	₹ 0.0000
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 0.0000
Weekly Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO (Retail)	: NA
EXPENSE RATIO (Institutional)	: NA
EXPENSE RATIO (Retail Direct)	: NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	23874.22	21.71
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	17547.44	15.96
Hinduja Leyland Finance Ltd*	CARE AA-	Hinduja	5587.92	5.08
Tata Sons Pvt Ltd*	CRISIL AAA	Tata	130.01	0.12
Rivaaz Trade Ventures Pvt Ltd @@@*	BWR D(CE)	Future	0.00	0.00
Future Ideas Co Ltd @@@*	BWR D(CE)	Future	0.00	0.00
Nufuture Digital (India) Ltd @@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**47139.59**	**42.87**
DCB Bank Ltd (Basel III)*	ICRA A+	DCB	1422.02	1.29
Total Tier II Bonds			**1422.02**	**1.29**
Andhra Pradesh Capital Region Development Authority*	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	51018.03	46.40
Uttar Pradesh Power Corporation Ltd*	CRISIL A+(CE)	UP Power Corporation	7666.41	6.97
Total PSU/PFI Bonds			**58684.44**	**53.37**
Total Debt Holdings			**107246.05**	**97.53**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth*	2804776	95250.45	86.62
Total Mutual Fund Units		**95250.45**	**86.62**

Total Holdings	**202,496.50**	**184.15**
Net receivable (RBNL matured on July 20, 2020) +++	**1,250.96**	**1.14**
Call,cash and other current asset ~~~	**-93,785.30**	**-85.29**
Total Asset	**109,962.16**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -85.29%

~~~ INR 95,000 lacs processed for distrbution based on NAV as on August 27, 2021. As advised by the court appointed liquidator (SBI MF), the payment to all investors whose accounts are KYC compliant with all details available will commence from 1 September 2021. This amount is currently deployed in SBI Overnight Fund and forms a part of the Other Assets as extinguishment amount payable.

Essel Infra Projects Ltd - Further to the favorable decision from the Delhi High Court, the Debenture Trustees have recovered Rs. 16,078.96 Lakhs (across 4 schemes) from sale of pledged shares. We continue efforts to recover the maximum value for the benefit of the unitholders. Recovery made by Franklin India Short Term Income Plan is 5,092.71 Lakhs.

+++ The amount of INR 1,250.96 lacs represents the fair valuation at which securities were valued. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by RBNL. For more details kindly refer to the note on our website.

@@@ Coupons/ part payments/ maturity payments were due to be paid by Nufuture Digital (India) Ltd. & Future Ideas Co Ltd. on July 31, 2020, by Rivaaz Trade Ventures Pvt. Ltd & Nufuture Digital (India) Ltd on August 31, 2020, by Nufuture Digital (India) Ltd on September 02, 2020, by Rivaaz Trade Ventures Pvt. Ltd & Nufuture Digital (India) Ltd on September 30, 2020, by Nufuture Digital (India) Ltd., Future Ideas Co Ltd. & Rivaaz Trade Ventures Pvt. Ltd on October 31, 2020, by Rivaaz Trade Ventures Pvt. Ltd on November 7, 2020, by Nufuture Digital (India) Ltd. on November 30, 2020 , by Rivaaz Trade Ventures Pvt. Ltd. on December 30, 2020, by Nufuture Digital (India) Ltd. on December 31, 2020 , by Nufuture Digital (India) Ltd. on January 31, 2021 , by Future Ideas Co Ltd. on January 31, 2021 , by Nufuture Digital (India) Ltd. on March 31, 2021 , by Future Ideas Co Ltd. & Nufuture Digital (India) Ltd. on April 30, 2021 and by Nufuture Digital (India) Ltd. on May 31, 2021. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers were valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers.

Maturity proceeds from Reliance Big Private Ltd (ISIN: INE333T07048 and INE333T07055) & Reliance Infrastructure Consulting & Engineers Private Ltd (ISIN: INE428K07011) were due on January 14, 2021 and January 15, 2021 respectively. However, the issuers were unable to meet their payment obligations. The securities of the issuer were fair valued at zero on November 4, 2020. Kindly refer note on our website on fair valuation. This fair valued price only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers. We continue efforts to recover the maximum value for the benefit of the unitholders.

Franklin India Short Term Income Plan - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	0.00	100.00
Total Corporate Debt			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**

Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

Franklin India Short Term Income Plan - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Yes Bank Ltd (Basel III)	CARE Withdrawn / ICRA D (hyb)	Yes Bank	0.00	100.00
Total Perpetual Bonds/AT1 Bonds			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**

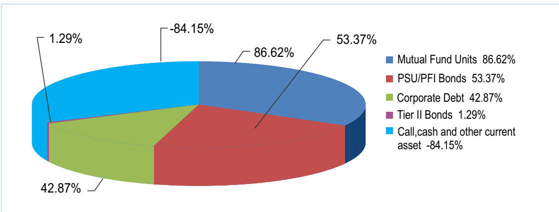
Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

Note :

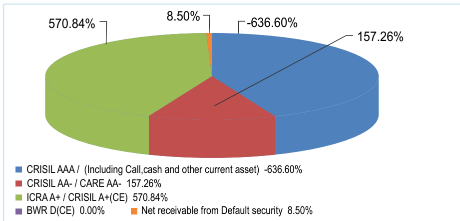
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.
2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



FISTIP - SEGREGATED PORTFOLIO - 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

NAV Per Unit

FISTIP - Retail Plan	
Growth Plan	₹ 0.0000
Weekly Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000
FISTIP - Institutional Plan	
Growth Option	₹ 0.0000
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 0.0000
Weekly Plan	₹ 0.0000
Monthly Plan	₹ 0.0000
Quarterly Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO (Retail)	: NA
EXPENSE RATIO (Institutional)	: NA
EXPENSE RATIO (Retail Direct)	: NA

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.

Please note that this scheme of Franklin Templeton Mutual Fund is under winding-up and SBI Funds Management Private Limited has been appointed as the liquidator as per the order of Hon'ble Supreme Court dated February 12, 2021. Further, investors may refer the details of this scheme on this link.

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.
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Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FICRF

As on August 31, 2021

MAIN PORTFOLIO

TYPE OF SCHEME
An open ended debt scheme primarily investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)

SCHEME CATEGORY
Credit Risk Fund

SCHEME CHARACTERISTICS
Min 65% in Corporate Bonds (only in AA and below)

INVESTMENT OBJECTIVE
The Fund seeks to provide regular income and capital appreciation through a focus on corporate securities.

DATE OF ALLOTMENT
December 07, 2011

FUND MANAGER(S)
Santosh Kamath & Kunal Agrawal

BENCHMARK
NIFTY Credit Risk Bond Index

NAV AS OF AUGUST 31, 2021

Growth Plan	₹ 21.1848
IDCW Plan	₹ 11.3604
Direct - Growth Plan	₹ 22.5663
Direct - IDCW Plan	₹ 12.3671

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

MATURITY & YIELD

AVERAGE MATURITY	3.84 years
PORTFOLIO YIELD	10.50%
MODIFIED DURATION	2.93 years
MACAULAY DURATION	3.10 years

EXPENSE RATIO# : 0.04%
EXPENSE RATIO#(DIRECT) : 0.04%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE
ENTRY LOAD Not Applicable
EXIT LOAD Not Applicable

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS
Not Applicable

MINIMUM INVESTMENT FOR SIP
Not Applicable

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS
Not Applicable

FICRF - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

Growth Plan	₹ 0.0000
Dividend Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000
Direct - Dividend Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

FICRF - SEGREGATED PORTFOLIO 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

NAV Per Unit

Growth Plan	₹ 0.0000
Dividend Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000
Direct - Dividend Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Hinduja Leyland Finance Ltd	CARE AA-	Hinduja	16279.94	26.23
Edelweiss Rural & Corporate Services Ltd	ICRA A+	Edelweiss Capital	5415.37	8.72
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	Edelweiss Capital	4783.86	7.71
Nufuture Digital (India) Ltd@@@	BWR D(CE)	Future	0.00	0.00
Rivaaz Trade Ventures Pvt Ltd@@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**26479.17**	**42.66**
DCB Bank Ltd (Basel III)	CRISIL AA-	DCB	376.26	0.61
Total Tier II Bonds			**376.26**	**0.61**
Andhra Pradesh Capital Region Development Authority	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	31309.02	50.44
Uttar Pradesh Power Corporation Ltd	CRISIL A+(CE)	UP Power Corporation	2643.93	4.26
Total PSU/PFI Bonds			**33952.95**	**54.70**
Total Debt Holdings			**60808.38**	**97.97**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	1,021,616	34694.17	55.90
Total Mutual Fund Units		**34694.17**	**55.90**

Total Holdings	**95,502.55**	**153.86**
Call,cash and other current asset ~~~	**-33,432.86**	**-53.86**
Total Asset	**62,069.68**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -53.86%

~~ INR 34,600 lacs processed for distrbution based on NAV as on August 27, 2021. As advised by the court appointed liquidator (SBI MF), the payment to all investors whose accounts are KYC compliant with all details available will commence from 1 September 2021. This amount is currently deployed in SBI Overnight Fund and forms a part of the Other Assets as extinguishment amount payable.

Essel Infra Projects Ltd - Further to the favorable decision from the Delhi High Court, the Debenture Trustees have recovered Rs. 16,078.96 Lakhs (across 4 schemes) from sale of pledged shares. We continue efforts to recover the maximum value for the benefit of the unitholders. Recovery made by Franklin India Credit Risk Fund is 2,703.12 Lakhs.

@@@ Coupons/ part payments/ maturity payments were due to be paid by Nufuture Digital (India) Ltd. & Future Ideas Co Ltd. on July 31, 2020, by Nufuture Digital (India) Ltd on September 02, 2020 and by Future Ideas Co Ltd on September 30, 2020. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers were valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers.

Maturity proceeds from Reliance Big Private Ltd (ISIN: INE333T07063 and INE333T07055) & Reliance Infrastructure Consulting & Engineers Private Ltd (ISIN: INE428K07011) were due on January 14, 2021 and January 15, 2021 respectively. However, the issuers were unable to meet their payment obligations. The securities of the issuer were fair valued at zero on November 4, 2020. Kindly refer note on our website on fair valuation. This fair valued price only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers. We continue efforts to recover the maximum value for the benefit of the unitholders.

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Franklin India Credit Risk Fund -Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

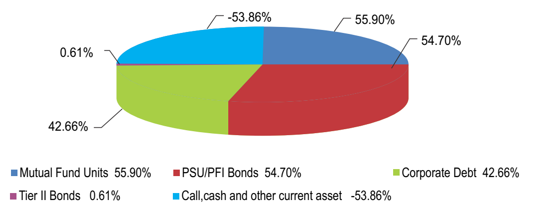
Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	0.00	100.00
Total Corporate Debt			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**
Total Holdings			**0.00**	**100.00**
Call,cash and other current asset			**0.00**	**0.00**
Total Asset			**0.00**	**100.00**

Franklin India Credit Risk Fund - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

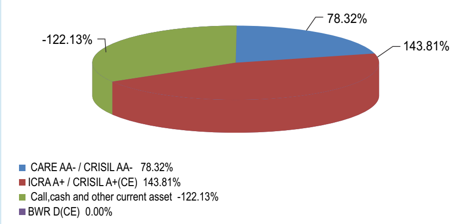
Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Yes Bank Ltd (Basel III)	CARE Withdrawn / ICRA D (hyb)	Yes Bank	0.00	100.00
Total Perpetual Bonds/AT1 Bonds			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**
Total Holdings			**0.00**	**100.00**
Call,cash and other current asset			**0.00**	**0.00**
Total Asset			**0.00**	**100.00**

Note :
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.
2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



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.

Please note that this scheme of Franklin Templeton Mutual Fund is under winding-up and SBI Funds Management Private Limited has been appointed as the liquidator as per the order of Hon'ble Supreme Court dated February 12, 2021. Further, investors may refer the details of this scheme on this link.

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.

Franklin India Dynamic Accrual Fund (Number of Segregated Portfolios - 3)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FIDA

As on August 31, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

An open ended dynamic debt scheme investing across duration

SCHEME CATEGORY

Dynamic Bond

SCHEME CHARACTERISTICS

Investment across Duration buckets

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate a steady stream of income through investment in fixed income securities

DATE OF ALLOTMENT

March 5, 1997

FUND MANAGER(S)

Santosh Kamath, Umesh Sharma & Sachin Padwal - Desai

BENCHMARK

Crisil Composite Bond Fund Index

NAV AS OF AUGUST 31, 2021

Growth Plan	₹ 72.3903
IDCW Plan	₹ 11.9653
Direct - Growth Plan	₹ 77.3835
Direct - IDCW Plan	₹ 13.0427

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

MATURITY & YIELD

AVERAGE MATURITY	3.08 years
PORTFOLIO YIELD	12.01%
MODIFIED DURATION	2.30 years
MACAULAY DURATION	2.48 years

EXPENSE RATIO# : 0.04%

EXPENSE RATIO#(DIRECT) : 0.04%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE

ENTRY LOAD Not Applicable

EXIT LOAD Not Applicable

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Not Applicable

FIDA - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

Growth Plan	₹ 0.0000
Dividend Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000
Direct - Dividend Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA

EXPENSE RATIO (DIRECT) : NA

FIDA - SEGREGATED PORTFOLIO - 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

NAV Per Unit

Growth Plan	₹ 0.0000
Dividend Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000
Direct - Dividend Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA

EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	Edelweiss Capital	8684.39	27.57
Hinduja Leyland Finance Ltd	CARE AA-	Hinduja	6500.81	20.63
Edelweiss Rural & Corporate Services Ltd	ICRA A+	Edelweiss Capital	4076.09	12.94
Rivaaz Trade Ventures Pvt Ltd @@@	BWR D(CE)	Future	0.00	0.00
Nufuture Digital (India) Ltd @@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**19261.29**	**61.14**
Andhra Pradesh Capital Region Development Authority	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	8311.83	26.38
Uttar Pradesh Power Corporation Ltd	CRISIL A+(CE)	UP Power Corporation	3529.49	11.20
Total PSU/PFI Bonds			**11841.32**	**37.59**
Total Debt Holdings			**31102.60**	**98.73**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	1278752	43426.54	137.84
Total Mutual Fund Units		**43426.54**	**137.84**

Total Holdings	**74,529.14**	**236.57**
Call,cash and other current asset~~~	**-43,025.08**	**-136.57**
Total Asset	**31,504.06**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -136.57%

~~~ INR 43,300 lacs processed for distrbution based on NAV as on August 27, 2021. As advised by the court appointed liquidator (SBI MF), the payment to all investors whose accounts are KYC compliant with all details available will commence from 1 September 2021. This amount is currently deployed in SBI Overnight Fund and forms a part of the Other Assets as extinguishment amount payable.

Essel Infra Projects Ltd - Further to the favorable decision from the Delhi High Court, the Debenture Trustees have recovered Rs. 16,078.96 Lakhs (across 4 schemes) from sale of pledged shares. We continue efforts to recover the maximum value for the benefit of the unitholders. Recovery made by Franklin India Dynamic Accrual Fund is 639.58 Lakhs.

@@@ Coupons/ part payments/ maturity payments were due to be paid by Nufuture Digital (India) Ltd. & Future Ideas Co Ltd. on July 31, 2020, by Rivaaz Trade Ventures Pvt. Ltd on August 31, 2020 , by Nufuture Digital (India) Ltd on September 02, 2020, by Future Ideas Co Ltd & Rivaaz Trade Ventures Pvt. Ltd on September 30, 2020 , by Rivaaz Trade Ventures Pvt. Ltd on October 31, 2020 and by Rivaaz Trade Ventures Pvt. Ltd on November 7, 2020. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers were valued at zero basis the AMFI standard haircut matrix.This amount only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers.

Maturity proceeds from Reliance Big Private Ltd (ISIN: INE333T07063) was due on January 14, 2021. However, the issuer was unable to meet their payment obligations. The security of the issuer was fair valued at zero on November 4, 2020. Kindly refer note on our website on fair valuation. This fair valued price only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers. We continue efforts to recover the maximum value for the benefit of the unitholders.

Franklin India Dynamic Accrual Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	0.00	100.00
Total Corporate Debt			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**

Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

Franklin India Dynamic Accrual Fund - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Yes Bank Ltd (Basel III)	CARE Withdrawn / ICRA D (hyb)	Yes Bank	0.00	100.00
Total Perpetual Bonds/AT1 Bonds			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**

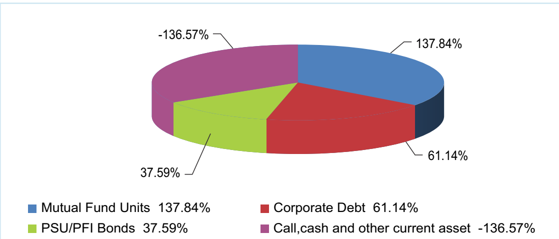
Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

Note :

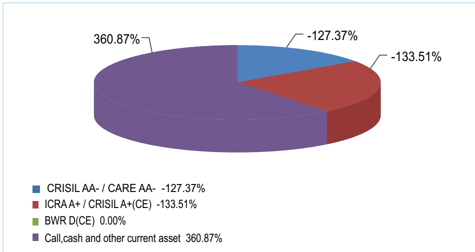
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.
2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



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.

Please note that this scheme of Franklin Templeton Mutual Fund is under winding-up and SBI Funds Management Private Limited has been appointed as the liquidator as per the order of Hon'ble Supreme Court dated February 12, 2021. Further, investors may refer the details of this scheme on this link.

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.
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Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2)

Fresh subscriptions/ redemptions not permitted under the scheme with effect from April 24, 2020 on account of winding up.

FIIOF

As on August 31, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years

SCHEME CATEGORY

Medium Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 3-4 years

INVESTMENT OBJECTIVE

The Fund seeks to provide regular income and capital appreciation by investing in fixed income securities across the yield curve.

DATE OF ALLOTMENT

December 11, 2009

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

NIFTY Medium Duration Debt Index

NAV AS OF AUGUST 31, 2021

Growth Plan	₹ 24.2562
IDCW Plan	₹ 11.2452
Direct - Growth Plan	₹ 25.8537
Direct - IDCW Plan	₹ 12.1415

As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

MATURITY & YIELD

AVERAGE MATURITY	3.85 years
PORTFOLIO YIELD	10.78%
MODIFIED DURATION	2.80 years
MACAULAY DURATION	2.94 years

EXPENSE RATIO# : 0.04%
EXPENSE RATIO# (DIRECT) : 0.04%

#The rates specified are the actual expenses charged as at the end of the month.

Different plans have a different expense structure

LOAD STRUCTURE

ENTRY LOAD Not Applicable
EXIT LOAD Not Applicable

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Not Applicable

FIIOF - SEGREGATED PORTFOLIO - 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

NAV Per Unit

Growth Plan	₹ 0.0000
Dividend Plan	₹ 0.0000
Direct - Growth Plan	₹ 0.0000
Direct - Dividend Plan	₹ 0.0000

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Edelweiss Rural & Corporate Services Ltd	CRISIL AA-	Edelweiss Capital	6758.94	30.46
Hinduja Leyland Finance Ltd	CARE AA-	Hinduja	1467.54	6.61
Rivaaz Trade Ventures Pvt Ltd@@@	BWR D(CE)	Future	0.00	0.00
Nufuture Digital (India) Ltd@@@	BWR D(CE)	Future	0.00	0.00
Future Ideas Co Ltd @@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**8226.48**	**37.07**
DCB Bank Ltd (Basel III)	CRISIL AA-	DCB	11271.88	50.79
Total Tier II Bonds			**11271.88**	**50.79**
Uttar Pradesh Power Corporation Ltd	CRISIL A+(CE)	UP Power Corporation	1207.81	5.44
Andhra Pradesh Capital Region Development Authority	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	1066.10	4.80
Total PSU/PFI Bonds			**2273.91**	**10.25**
Total Debt Holdings			**21772.27**	**98.10**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	1,673,430	56829.84	256.07
Total Mutual Fund Units		**56829.84**	**256.07**

Total Holdings	**78,602.11**	**354.17**
Call,cash and other current asset ~~~	**-56,408.98**	**-254.17**
Total Asset	**22,193.13**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -254.17%

Note : Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

~~ INR 56,725 lacs processed for distrbution based on NAV as on August 27, 2021. As advised by the court appointed liquidator (SBI MF), the payment to all investors whose accounts are KYC compliant with all details available will commence from 1 September 2021. This amount is currently deployed in SBI Overnight Fund and forms a part of the Other Assets as extinguishment amount payable.

@@@ On July 31, 2020, coupons/ part payments were due to be paid by Nufuture Digital (India) Ltd. and Future Ideas Co Ltd. and on August 31, 2020 by Rivaaz Trade Ventures Pvt. Ltd. However, these issuers were unable to meet their payment obligations. Due to default in payment, the securities of these issuers are valued at zero basis the AMFI standard haircut matrix. This amount only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers.

Maturity proceeds from Reliance Big Private Ltd (ISIN: INE333T07063) was due on January 14, 2021. However, the issuer was unable to meet their payment obligations. The security of the issuer was fair valued at zero on November 4, 2020. Kindly refer note on our website on fair valuation. This fair valued price only reflects the realizable value as on the date of disclosure and does not indicate any reduction or write-off of the amount repayable by the issuers. We continue efforts to recover the maximum value for the benefit of the unitholders.

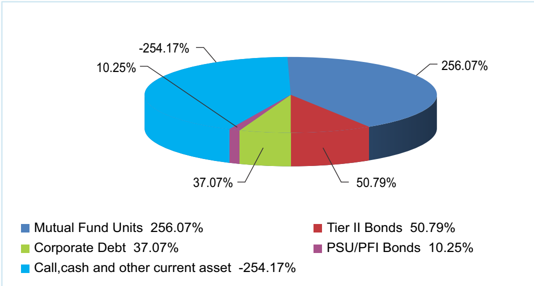
Franklin India Income Opportunities Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	0.00	100.00
Total Corporate Debt			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**

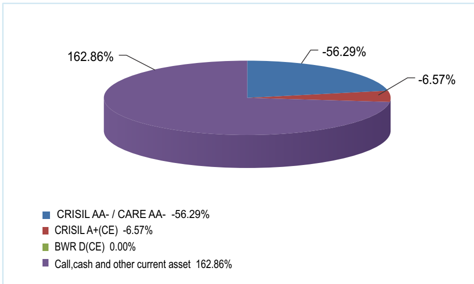
Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

Post the creation of the segregated portfolio i.e. 8.25% Vodafone Idea Ltd 10JUL20 - Segregated Portfolio 1 on January 24, 2020, the annual coupon due and the full principal due along with the interest was received by the segregated portfolio on June 12, 2020 and July 10, 2020 respectively. With these receipts, the segregated portfolio completed full recovery on July 10, 2020

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



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.

Please note that this scheme of Franklin Templeton Mutual Fund is under winding-up and SBI Funds Management Private Limited has been appointed as the liquidator as per the order of Hon'ble Supreme Court dated February 12, 2021. Further, investors may refer the details of this scheme on this link.

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.

FRANKLIN TEMPLETON

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)* (FIUBF) - Growth Option - Retail

NAV as at 31-Aug-21 : (Rs.) 29.2478
Inception date : Dec 18, 2007
Fund Manager(s):
Pallab Roy (Managing since Jun 25, 2008)
Santosh Kamath (Managing since Oct 25, 2018)

Performance of Main Portfolio without flows from Segregated portfolio	FIUBF-Retail ^ ^	B: Nifty Ultra Short Duration Debt Index#	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	8.70%	4.03%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	7.42%	5.91%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	7.58%	6.32%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.47%	7.46%	6.91%
Since inception till 31-Aug-2021	8.14%	7.19%	6.40%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10870	10403	10392
Last 3 Years	12396	11882	12029
Last 5 Years	14414	13590	13515
Last 10 Years	22560	20544	19523
Since inception (18-Dec-2007)	29248	25923	23398

^ ^ The plan is suspended for further subscription.

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

The Fund Manager- Pallab Roy & Santosh Kamath manages 5 (FISF, FIFRF, FILF, FIUBF, FIONF) & 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided on page 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.40%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.87%.

*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1) - Retail - Growth

Performance of main portfolio with flows from segregated portfolio	FIUBF-Retail	B: Nifty Ultra Short Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	8.29%	4.03%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	9.01%	5.91%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	8.54%	6.32%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.95%	7.46%	6.91%
Since inception till 31-Aug-2021	8.49%	7.19%	6.40%

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index.
The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme
Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)* - Super Institutional - Growth

NAV as at 31-Aug-21 : (Rs.) 31.0127
Inception date : Dec 18, 2007
Fund Manager(s):
Pallab Roy (Managing since Jun 25, 2008)
Santosh Kamath (Managing since Oct 25, 2018)

Performance of Main Portfolio without flows from Segregated portfolio	FIUBF-SIP	B: Nifty Ultra Short Duration Debt Index#	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	8.79%	4.03%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	7.69%	5.91%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	7.96%	6.32%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.95%	7.46%	6.91%
Since inception till 31-Aug-2021	8.60%	7.19%	6.40%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10879	10403	10392
Last 3 Years	12490	11882	12029
Last 5 Years	14670	13590	13515
Last 10 Years	23591	20544	19523
Since inception (18-Dec-2007)	31013	25923	23398

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

The Fund Manager- Pallab Roy & Santosh Kamath manages 5 (FISF, FIFRF, FILF, FIUBF, FIONF) & 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided on page 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.40%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.87%.

*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1) - Super Institutional - Growth

Performance of main portfolio with flows from segregated portfolio	FIUBF-SIP	B: Nifty Ultra Short Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	8.38%	4.03%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	9.28%	5.91%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	8.92%	6.32%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	9.43%	7.46%	6.91%
Since inception till 31-Aug-2021	8.96%	7.19%	6.40%

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index.
The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme
Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)* - Institutional - Growth

NAV as at 31-Aug-21 : (Rs.) 30.0023
Inception date : Dec 18, 2007
Fund Manager(s):
Pallab Roy (Managing since Jun 25, 2008) Santosh Kamath (Managing since Oct 25, 2018)

Performance of Main Portfolio without flows from Segregated portfolio	FIUBF-IP ^ ^	B: Nifty Ultra Short Duration Debt Index#	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	8.76%	4.03%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	7.56%	5.91%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	7.76%	6.32%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.66%	7.46%	6.91%
Since inception till 31-Aug-2021	8.34%	7.19%	6.40%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10876	10403	10392
Last 3 Years	12447	11882	12029
Last 5 Years	14531	13590	13515
Last 10 Years	22971	20544	19523
Since inception (18-Dec-2007)	30002	25923	23398

^ ^ The Plan is suspended for further subscription.

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Ultra Short Duration Debt Index is the benchmark for FIUBF effective 15 Nov, 2019.

The Fund Manager- Pallab Roy & Santosh Kamath manages 5 (FISF, FIFRF, FILF, FIUBF, FIONF) & 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided on page 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 has been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.40%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.87%.

*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1) - Institutional - Growth

Performance of main portfolio with flows from segregated portfolio	FIUBF-Institutional	B: Nifty Ultra Short Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	8.34%	4.03%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	9.16%	5.91%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	8.71%	6.32%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	9.14%	7.46%	6.91%
Since inception till 31-Aug-2021	8.69%	7.19%	6.40%

#The Index is adjusted for the period December 18, 2007 to November 15, 2019 with the performance of CRISIL Liquid Fund Index.
The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme
Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Low Duration Fund (Number of Segregated Portfolios - 2)* (FILDF) - Growth

NAV as at 31-Aug-21 : (Rs.) 23.9739
Inception date : Jul 26, 2010
Fund Manager(s):
Santosh Kamath (Managing since Apr 15, 2014)
Kunal Agrawal (Managing since Apr 15, 2014)

Performance of Main Portfolio without flows from Segregated portfolio	Growth	B: Nifty Low Duration Debt Index#	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	11.65%	4.53%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	5.22%	7.36%	6.35%

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Different plans have a different expense structure

Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.50%	6.97%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.15%	8.06%	6.91%
Since inception till 31-Aug-2021	8.19%	7.96%	6.70%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11165	10453	10392
Last 3 Years	11649	12376	12029
Last 5 Years	13701	14006	13515
Last 10 Years	21913	21735	19523
Since inception (26-Jul-2010)	23974	23415	20547

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85+15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.39%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.77%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.42%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.43%.

* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Low Duration Fund (Number of Segregated Portfolios - 2)- Growth

Performance of main portfolio with flows from segregated portfolio	FILDF	B: Nifty Low Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	11.49%	4.53%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	6.88%	7.36%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	7.50%	6.97%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.66%	8.06%	6.91%
Since inception till 31-Aug-2021	8.65%	7.96%	6.70%

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85+15 – Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index.

The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme

Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Low Duration Fund (Number of Segregated Portfolios - 2)* (FILDF) - Monthly IDCW (MD) ^

NAV as at 31-Aug-21 : (Rs.) 11.0543

Inception date : Feb 07, 2000

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	MD	B: Nifty Low Duration Debt Index #	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	11.65%	4.53%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	5.21%	7.36%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.50%	6.97%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.14%	8.06%	6.91%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.74%	8.02%	6.29%
Since inception till 31-Aug-2021	7.57%	NA	6.36%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11165	10453	10392
Last 3 Years	11649	12376	12029
Last 5 Years	13701	14006	13515
Last 10 Years	21898	21735	19523
Last 15 Years	30632	31834	24997
Since inception (07-Feb-2000)	48287	NA	37867

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85+15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.39%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.77%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.42%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.43%.

* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Low Duration Fund (Number of Segregated Portfolios - 2)* (FILDF) - IDCW Dividend (QD) ^

NAV as at 31-Aug-21 : (Rs.) 10.857

Inception date : Feb 07, 2000

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

	QD	B: Nifty Low Duration Debt Index #	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	11.66%	4.53%	3.92%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	5.22%	7.36%	6.35%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.50%	6.97%	6.21%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.14%	8.06%	6.91%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.74%	8.02%	6.29%
Since inception till 31-Aug-2021	7.58%	NA	6.36%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11166	10453	10392
Last 3 Years	11649	12376	12029
Last 5 Years	13701	14006	13515
Last 10 Years	21899	21735	19523
Last 15 Years	30634	31834	24997
Since inception (07-Feb-2000)	48379	NA	37867

The Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL MIP Blended Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85+15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index. Nifty Low Duration Debt Index is the benchmark for FILDF effective 15 Nov, 2019.

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.39%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 4.77%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.42%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.43%.

* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)* (FISTIP) - Growth - Retail ^

NAV as at 31-Aug-21 : (Rs.) 4021.2338

Inception date : Jan 31, 2002

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014)

Kunal Agrawal (Managing since Apr 15, 2014)

Performance of Main Portfolio without flows from Segregated portfolio	FISTIP - Retail	B: Crisil short-Term bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	12.91%	6.02%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	2.19%	8.74%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	4.66%	7.79%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.06%	8.48%	7.20%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.70%	8.02%	6.90%
Since inception till 31-Aug-2021	7.36%	NA	6.76%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11291	10602	10468
Last 3 Years	10671	12862	12987
Last 5 Years	12558	14556	13652
Last 10 Years	19797	22588	20059
Last 15 Years	30470	31849	27215
Since inception (31-Jan-2002)	40212	NA	36055

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Different plans have a different expense structure

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.07%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 0.82%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.59%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.60%.

9.50% Yes Bank Ltd CO (23DEC21)) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -1.74%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -1.75%

*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)- Growth

Performance of main portfolio with flows from segregated portfolio	FISTIP-Retail	B: Crisil Short Term Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	13.42%	6.02%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	2.67%	8.74%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	4.96%	7.79%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.21%	8.48%	7.20%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.81%	8.02%	6.90%
Since inception till 31-Aug-2021	7.44%	NA	6.76%

The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme

Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)* (FISTIP) - Growth - Institutional Plan (IP)

NAV as at 31-Aug-21 : (Rs.) 3328.2508
Inception date : Sep 06, 2005
Fund Manager(s):
Santosh Kamath (Managing since Apr 15, 2014)
Kunal Agrawal (Managing since Apr 15, 2014)

Performance of Main Portfolio without flows from Segregated portfolio	FISTIP - IP#	B: Crisil Short-Term Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	12.80%	6.02%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	2.35%	8.74%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	4.92%	7.79%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.37%	8.48%	7.20%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.96%	8.02%	6.90%
Since inception till 31-Aug-2021	7.81%	7.81%	6.61%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11280	10602	10468
Last 3 Years	10721	12862	12987
Last 5 Years	12715	14556	13652
Last 10 Years	20370	22588	20059
Last 15 Years	31566	31849	27215
Since inception (06-Sep-2005)	33283	33318	27833

The plan is suspended for further subscription

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.07%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 0.82%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.59%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.60%.

9.50% Yes Bank Ltd CO (23DEC21)) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -1.74%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -1.75%

*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)- Institutional-Growth

Performance of main portfolio with flows from segregated portfolio	FISTIP-Institutional	B: Crisil Short Term Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	13.31%	6.02%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	2.83%	8.74%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	5.22%	7.79%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.52%	8.48%	7.20%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	8.06%	8.02%	6.90%
Since inception till 31-Aug-2021	7.90%	7.81%	6.61%

The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme

Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3)* (FICRF) - Growth Option

NAV as at 31-Aug-21 : (Rs.) 21.1848
Inception date : Dec 07, 2011
Fund Manager(s):
Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

Performance of Main Portfolio without flows from Segregated portfolio	FICRF	B: NIFTY Credit Risk Bond Index#	AB: Crisil 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	14.67%	10.26%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	4.60%	10.02%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.02%	8.55%	6.42%
Since inception till 31-Aug-2021	8.01%	8.89%	7.47%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11467	11026	10468
Last 3 Years	11445	13320	12987
Last 5 Years	13395	15075	13652
Since inception (07-Dec-2011)	21185	22923	20180

The Index is adjusted for the period December 07, 2011 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Credit Risk Bond Index is the benchmark for FICRF effective 15 Nov, 2019.

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.03%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 0.40%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.70%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.72%.

9.50% Yes Bank Ltd CO (23DEC21) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -1.53%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -1.55%

* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3) - Growth

Performance of main portfolio with flows from segregated portfolio	FICRF	B: NIFTY Credit Risk Bond Index#	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	15.33%	10.26%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	4.95%	10.02%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.23%	8.55%	6.42%
Since inception till 31-Aug-2021	8.12%	8.89%	7.47%

The Index is adjusted for the period December 07, 2011 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index.

The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme

Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Dynamic Accrual Fund (Number of Segregated Portfolio - 3)* (FIDA) - Growth option ^

NAV as at 31-Aug-21 : (Rs.) 72.3903
Inception date : Mar 05, 1997
Fund Manager(s):
Santosh Kamath (Managing since Feb 23, 2015)
Umesh Sharma (Managing since Jul 05, 2010)
Sachin Padwal-Desai (Managing since Aug 07, 2006)

Performance of Main Portfolio without flows from Segregated portfolio	FIDA	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	12.41%	5.55%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	4.82%	9.85%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.18%	7.90%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.66%	8.67%	7.20%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.31%	7.80%	6.90%
Since inception till 31-Aug-2021	8.41%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11241	10555	10468
Last 3 Years	11517	13260	12987
Last 5 Years	13499	14626	13652
Last 10 Years	20928	22995	20059
Last 15 Years	28847	30888	27215
Since inception (05-Mar-1997)	72390	NA	NA

^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Different plans have a different expense structure

The Fund Manager- Santosh Kamath,Umesh Sharma & Sachin Padwal - Desai manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA), 34 (FIGSF, FIFRF, FICDF, FIEHF, FIDHF, FISF, FIDA, FILF, FIBPDF, FIESF, FIPEP, FIONF, FIFMP Series) & 30 (FIGSF, FICDF, FIEHF, FIDHF, FIDA, FIBPDF, FIESF, FIPEP, FIFMP Series) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.21%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 2.58%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.30%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.30%.

9.50% Yes Bank Ltd CO (23DEC21) has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020: -0.90%

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5: -0.91%

* The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Dynamic Accrual Fund (Number of Segregated Portfolio - 3) - Growth

Performance of main portfolio with flows from segregated portfolio	FIDA	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	12.36%	5.55%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	5.80%	9.85%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.78%	7.90%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.96%	8.67%	7.20%
Last 15 Years (Aug 31, 2006 to Aug 31, 2021)	7.51%	7.80%	6.90%
Since inception till 31-Aug-2021	8.54%	NA	NA

The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme

Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2)* (FIIOF) - Growth Option

NAV as at 31-Aug-21 : (Rs.) 24.2562

Inception date : Dec 11, 2009

Fund Manager(s):

Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

Performance of Main Portfolio without flows from Segregated portfolio	FIIOF	B: NIFTY Medium Duration Debt Index#	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	22.10%	6.89%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	4.59%	9.54%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.12%	8.27%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	7.82%	8.72%	7.20%
Since inception till 31-Aug-2021	7.85%	8.30%	6.58%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	12210	10689	10468
Last 3 Years	11443	13148	12987
Last 5 Years	13462	14880	13652
Last 10 Years	21258	23091	20059
Since inception (11-Dec-2009)	24256	25464	21113

\# The Index is adjusted for the period December 11, 2009 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Medium Duration Debt Index is the benchmark for FIIOF effective 15 Nov, 2019.

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIIOF, FISTIP, FILDF, FIUBF, FIDA) & 4 (FICRF, FIIOF, FISTIP, FILDF) schemes/plans respectively. The performance of other schemes managed by the fund managers are provided in the pages 11 to 14.

Impact of Segregation

8.25% Vodafone Idea Ltd 10JUL20 and 10.90% Vodafone Idea Ltd 02SEP2023 have been segregated from the main portfolio effective January 24, 2020. Creation of the segregated portfolio has no further impact on the NAV of the fund beyond the fair valuation of these securities done on January 16, 2020.

Post the creation of the segregated portfolio (8.25% Vodafone Idea Ltd 10JUL20) on January 24, 2020, the annual coupon was due and received by the segregated portfolio on June 12, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.13%. Subsequently, the full principal due, along with the interest from June 12, 2020 to July 9, 2020 was received by the segregated portfolio on the maturity date i.e. July 10, 2020. This full and final receipt of the maturity amount (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on January 23, 2020 is 1.60%.

Post the creation of the segregated portfolio (10.90% Vodafone Idea Ltd 2Sep2023) on January 24, 2020, an interest payment was received by the segregated portfolio on September 3, 2020. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.57%.

Subsequently, interest payment due on September 3, 2021 was received by the segregated portfolio. This interest receipt as a percentage of the Net assets of the scheme as on January 23, 2020 is 0.59%.

*The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.

Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2) - Growth

Performance of main portfolio with flows from segregated portfolio	FIIOF	B: NIFTY Medium Duration Debt Index#	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Aug 31, 2020 to Aug 31, 2021)	22.30%	6.89%	4.68%
Last 3 Years (Aug 31, 2018 to Aug 31, 2021)	5.31%	9.54%	9.10%
Last 5 Years (Aug 31, 2016 to Aug 31, 2021)	6.56%	8.27%	6.42%
Last 10 Years (Aug 30, 2011 to Aug 31, 2021)	8.05%	8.72%	7.20%
Since inception till 31-Aug-2021	8.04%	8.30%	6.58%

\# The Index is adjusted for the period December 11, 2009 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index.

The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme

Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

Past performance may or may not be sustained in future. Returns greater than 1 Year period are compounded annualized. Dividends assumed to be reinvested and Bonus is adjusted. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). B: Benchmark, AB: Additional Benchmark

NA : Not Available

TRI : Total Return Index.

Different plans have a different expense structure

Please refer to page no. 15 for Product Label, Scheme & Benchmark Risk-o-meter.

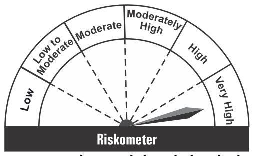
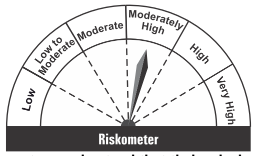
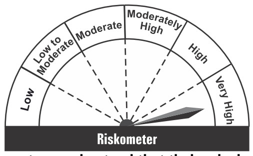
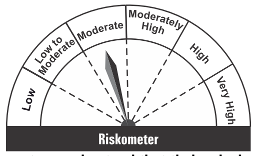
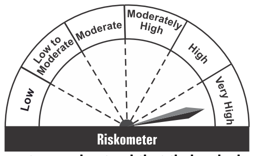
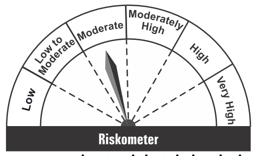
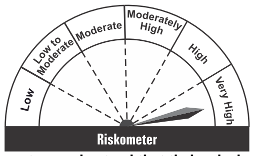
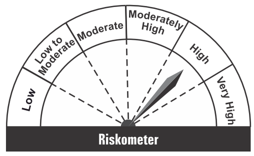
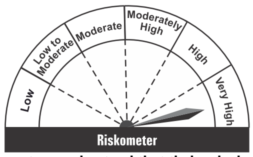
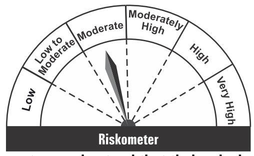
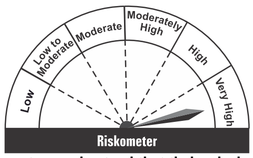
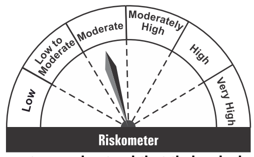
Perfomance of Top 3 and bottom 3 schemes managed by the fund managers of the schemes - FIUBF and FIDA

Scheme	NAV as on 31st August, 2021	Compounded Annualizaed Growth Rate Perfomance (%)								Inception Date
		Last 1 Year		Last 3 Years		Last 5 Years		Since Inception		
		Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	
Franklin India Equity Hybrid Fund (FIEHF) - Growth Option ^ ^ ^	**174.1717**	**45.22%**	**14,522**	**12.95%**	**14,413**	**11.35%**	**17,120**	**14.05%**	**174,172**	**10-Dec-99**
CRISIL Hybrid 35+65 - Aggressive Index		36.26%	13,626	13.99%	14,816	13.57%	18,898	NA	NA	
Nifty 50 TRI		52.24%	15,224	14.94%	15,192	15.70%	20,738	13.62%	160,669	
Franklin India Pension Plan (FIPEP) - Growth Option ^ ^ ^	**158.2567**	**18.01%**	**11,801**	**8.18%**	**12,664**	**7.40%**	**14,296**	**11.97%**	**158,257**	**31-Mar-97**
40% Nifty 500+60%Crisil Composite Bond Fund Index		24.19%	12,419	12.49%	14,240	11.45%	17,199	NA	NA	
Nifty 50 TRI		52.24%	15,224	14.94%	15,192	15.70%	20,738	13.88%	239,440	
Franklin India Debt Hybrid Fund(FIDHF) - Growth Option ^ ^ ^	**67.2607**	**14.10%**	**11,410**	**7.52%**	**12,433**	**6.54%**	**13,731**	**9.53%**	**67,261**	**28-Sep-00**
CRISIL Hybrid 85+15 - Conservative Index		12.10%	11,210	11.05%	13,698	9.36%	15,642	NA	NA	
CRISIL 10 Year Gilt Index		4.68%	10,468	9.10%	12,987	6.42%	13,652	NA	NA	
Franklin India Fixed Maturity Plan (FIFMP) - Series 4 - Plan D - Growth Option	**12.0103**	**4.73%**	**10,473**	**NA**	**NA**	**NA**	**NA**	**6.36%**	**12,010**	**11-Sep-18**
Crisil Composite Bond Fund Index		5.55%	10,555	NA	NA	NA	NA	10.27%	13,371	
CRISIL 10 Year Gilt Index		4.68%	10,468	NA	NA	NA	NA	9.66%	13,153	
Franklin India Floating Rate Fund (FIFRF) - Growth Option ^ ^ ^	**32.0063**	**4.82%**	**10,482**	**6.12%**	**11,954**	**6.12%**	**13,460**	**5.88%**	**32,006**	**23-Apr-01**
Crisil Liquid Fund Index		3.64%	10,364	5.48%	11,738	6.06%	13,425	NA	NA	
CRISIL 1 Year T-Bill Index		3.92%	10,392	6.35%	12,029	6.21%	13,515	6.20%	34,028	
Franklin India Overnight Fund (FIOF) - Regular Growth	**1088.0885**	**3.00%**	**10,300**	**NA**	**NA**	**NA**	**NA**	**3.71%**	**10,881**	**08-May-19**
CRISIL Overnight Index		3.19%	10,319	NA	NA	NA	NA	3.92%	10,931	
CRISIL 1 Year T-Bill Index		3.92%	10,392	NA	NA	NA	NA	5.75%	11,384	
Franklin India Corporate Debt Fund (FICDF) - Growth ^ ^ ^	**78.9947**	**6.40%**	**10,640**	**8.19%**	**12,666**	**7.93%**	**14,651**	**8.91%**	**78,995**	**23-Jun-97**
NIFTY Corporate Bond Index		7.07%	10,707	9.39%	13,092	7.71%	14,502	NA	NA	
CRISIL 10 Year Gilt Index		4.68%	10,468	9.10%	12,987	6.42%	13,652	NA	NA	
Franklin India Savings Fund (FISF) - Growth Option ^ ^ ^	**39.556**	**3.70%**	**10,370**	**6.54%**	**12,095**	**6.81%**	**13,901**	**7.28%**	**39,556**	**11-Feb-02**
Nifty Money Market Index		3.74%	10,374	5.68%	11,804	6.18%	13,500	NA	NA	
CRISIL 1 Year T-Bill Index		3.92%	10,392	6.35%	12,029	6.21%	13,515	6.02%	31,364	

Past performance may or may not be sustained in future. Fund Managers: FICDF : Santosh Kamath (Managing since Apr 15, 2014), Umesh Sharma (Managing since Oct 25, 2018) & Sachin Padwal-Desai (Managing since Oct 25, 2018), FIONF: Pallab Roy (Managing since May 08, 2019) & Umesh Sharma (Managing since May 08, 2019), FIEHF: Equity : Lakshmikanth Reddy (Managing since May 02, 2016), Krishna Prasad Natarajan (Managing since Jan 01, 2019) Debt : Sachin Padwal Desai (Managing since Nov 30, 2006), Umesh Sharma (Managing since Jul 05, 2010), & Mayank Bukrediwala (Managing since Aug 24, 2020), FIPEP: Equity-Lakshmikanth Reddy (Managing Since 02-May-16) & Krishna Prasad Natarajan (Managing Since 01-Jan-19); Debt-Sachin Padwal-Desai (Managing Since 30-Nov-06), Umesh Sharma (Managing Since 05-Jul-10), FISF : Pallab Roy (Managing since Jun 25, 2008) & Umesh Sharma (Managing since Oct 25, 2018), FIFRF : Pallab Roy (Managing since Aug 07, 2006), Umesh Sharma (Managing since Jul 05, 2010) & Mayank Bukrediwala (Managing since Aug 24, 2020), FIFMP-Series 4 (Plan D) Sachin Padwal-Desai (Managing since Sep 11, 2018) & Umesh Sharma (Managing since Sep 11, 2018), FIDHF : Equity : Lakshmikanth Reddy (Managing since May 02, 2016), Krishna Prasad Natarajan (Managing since Jan 01, 2019), Debt : Sachin Padwal-Desai (Managing since Jul 05, 2010) Umesh Sharma (Managing since Jul 05, 2010) & Mayank Bukrediwala (Managing since Aug 24, 2020) : B: Benchmark. AB: Additional Benchmark. N.A.: Not Applicable. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. The top three and bottom three funds managed by the fund manager(s) have been derived on the basis of the since inception returns. Different plans have a different expense structure. The performance details provided herein are of Regular Plan. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). ^ ^ ^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. TRI - Total Return Index.

For FIDHF due to segregation of Portfolio, the scheme performance has been impacted. (For notes, Refer page no 16)

Product Labelling and Riskometers as on August 31, 2021

Scheme Name	Scheme Riskometer	Primary Benchmark Name	Primary Benchmark Riskometer
Franklin India Ultra Short Bond Fund (Number of Segregated Portfolio - 1) This product is suitable for investors who are seeking*: • Regular income for short term • A fund that invests in short term debt and money market instruments	 **Investors understand that their principal will be at Very High risk**	NIFTY Ultra Short Duration Debt Index	 **Investors understand that their principal will be at Moderately High risk**
Franklin India Low Duration Fund (Number of Segregated Portfolio - 2) This product is suitable for investors who are seeking*: • Regular income for short term • A fund that focuses on low duration securities.	 **Investors understand that their principal will be at Very High risk**	NIFTY Low Duration Debt Index	 **Investors understand that their principal will be at Moderate risk**
Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3) This product is suitable for investors who are seeking*: • Regular income for medium term • A fund that invests in short term corporate bonds including PTCs.	 **Investors understand that their principal will be at Very High risk**	Crisil Short Term Bond Fund Index	 **Investors understand that their principal will be at Moderate risk**
Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3) This product is suitable for investors who are seeking*: • Medium to long term capital appreciation with current income • A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds).	 **Investors understand that their principal will be at Very High risk**	NIFTY Credit Risk Bond Index	 **Investors understand that their principal will be at High risk**
Franklin India Dynamic Accrual Fund (Number of Segregated Portfolios - 3) This product is suitable for investors who are seeking*: • Medium term capital appreciation with current income • A fund that focuses on fixed income securities with high accrual and potential for capital gains.	 **Investors understand that their principal will be at Very High risk**	Crisil Composite Bond Fund Index	 **Investors understand that their principal will be at Moderate risk**
Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2) This product is suitable for investors who are seeking*: • Medium term capital appreciation with current income • A fund that focuses on high accrual securities	 **Investors understand that their principal will be at Very High risk**	NIFTY Medium Duration Debt Index	 **Investors understand that their principal will be at Moderate risk**

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

Impact of Segregation

10.25% Yes Bank Ltd CO 05MAR20 has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -1.15%
Fall in NAV on Mar 6,2020 due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to the Net Assets of the scheme on Mar 5, 2020 : -0.80%

(On Mar 5, 2020, this security was valued at a 52.50% haircut by the independent valuation agencies i.e. CRISIL and ICRA, on account of default in payment of the interest due on Mar 5, resulting in a 1.05% fall in NAV (market value and accrued interest) on account of this security on Mar 5, 2020. Thus, the total fall in NAV was 1.05% on Mar 5 plus 0.80% of Mar 6 = 1.85%)

Post the creation of the segregated portfolio (10.25% Yes Bank Ltd CO 05Mar 20) on March 6, 2020, the full principal due, along with the interest from March 6, 2020 to December 29, 2020 was received by the segregated portfolio on December 30, 2020. This full and final receipt (net of operating expenses as permissible under the SEBI Regulation), as a percentage of Net assets of the scheme as on March 5, 2020 is 1.84%.

IDCW ^ HISTORY

Record Date	Rate per unit (₹) Individual /HUF and Others	Record Date NAV*(₹)
Franklin India Dynamic Accrual Fund$ (No. of Segregated Portfolios - 3)*		
Mar 20, 2020	0.1585 0.1467	11.0544
Dec 20, 2019	0.1621 0.1501	11.8702
Sep 20, 2019	0.1621 0.1501	11.9546
Jun 21, 2019	0.1621 0.1501	12.0449
Mar 22, 2019	0.1621 0.1501	12.0825
Dec 21, 2018	0.1621 0.1501	12.0463
Franklin India Low Duration Fund (No. of Segregated Portfolios - 2)*		
(Monthly IDCW)[#]		
Dec 20, 2019	0.0504 0.0467	10.3255
Nov 22, 2019	0.0504 0.0467	10.5409
Oct 18, 2019	0.0504 0.0467	10.5408
(Quarterly IDCW)[$]		
Dec 20, 2019	0.1080 0.1001	10.2222
Sep 20, 2019	0.1441 0.1334	10.4889
Jun 21, 2019	0.1441 0.1334	10.4734
Franklin India Short Term Income Plan (No. of Segregated Portfolios - 3)*		
(Retail Monthly IDCW)[#]		
Apr 17, 2020	6.0000 6.0000	1077.7812
Mar 20, 2020	5.0423 4.6692	1057.0502
Feb 20, 2020	5.4024 5.0027	1130.2515
(Quarterly IDCW)[$]		
Mar 20, 2020	15.8471 14.6745	1108.3650
Dec 20, 2019	18.0081 16.6756	1227.5264
Sep 20, 2019	18.0081 16.6756	1252.5113
(Institutional Monthly IDCW)		
Apr 20, 2018	5.9427 5.5029	1313.5797
Mar 16, 2018	5.9587 5.5206	1313.9521
Feb 16, 2018	5.9587 5.5206	1311.6836
Franklin India Credit Risk Fund[$] (No. of Segregated Portfolios - 3)*		
Dec 20, 2019	0.1585 0.1467	10.8638
Sep 20, 2019	0.1585 0.1467	11.0397
Jun 21, 2019	0.1585 0.1467	11.1326
Mar 22 2019	0.1585 0.1467	11.3327
Dec 21, 2018	0.1585 0.1467	11.3188
Franklin India Income Opportunities Fund[$] (No. of Segregated Portfolios - 2)*		
Dec 20, 2019	0.1585 0.1467	10.8301
Sep 20, 2019	0.1585 0.1467	10.9579
Jun 21, 2019	0.1585 0.1467	11.0786
Mar 22, 2019	0.1585 0.1467	11.1686
Dec 21, 2018	0.1585 0.1467	11.1595
Sep 21, 2018	0.1585 0.1467	11.0381

The scheme is being wound up with effect from April 24, 2020. For details, refer notice on the website.
Past performance may or may not be sustained in future. ^ Pursuant to payment of IDCW, the NAV of the scheme will fall to the extent of payout and statutory levy (if applicable) • Past 12 months IDCW history # Past 3 months IDCW history $ Past 3 quarters IDCW history. IDCW history given for IDCW plan/ option with frequency of Monthly & above IDCW. For complete IDCW history log on to www.franklintempletonindia.com • Effective April 2020, the IDCW payout shall be subject to tax deducted at source i.e. TDS, as applicable • Details given above are for Main Portfolio only.
The Mutual Fund is not guaranteeing or assuring any IDCW under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. [&] As per the addendum dated March 31, 2021, the Dividend Plan has been renamed to Income Distribution cum capital withdrawal (IDCW) Plan with effect from April 1, 2021

Fund Managers Industry Experience

Name	Industry experience
FIXED INCOME	
Santosh Kamath	28 Years
Kunal Agrawal	15 Years
Sachin Padwal-Desai	21 Years
Umesh Sharma	22 Years
Pallab Roy	20 Years

Risk Factors and Disclaimers: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any IDCW under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. The Mutual Fund is also not assuring that it will make any IDCW distributions under the IDCW plans of the schemes though it has very intention of doing so and payment of IDCW is at the sole discretion of trustees. Investments in overseas financial assets are subject to risks associated with currency movements, restrictions on repatriation, transaction procedures in overseas markets and country related risks. The Trustee, AMC, their directors or their employees shall not be liable for any of the tax consequenc-es that may arise, in the event that the schemes are wound up before the completion of the lock-in period. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.