



REACH FOR BETTER™

Factsheet for the 6 schemes under winding up
as on April 29, 2022



**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, it 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.

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Updates on the six yield-oriented Fixed Income Schemes

Key highlights

- The total amount distributed in the 6 schemes is INR 26,098.19 crores amounting to 103.50% of the AUM as on April 23, 2020.
- In 5 out of 6 funds, the schemes have returned over 100% of the AUM at the time of winding up on April 23, 2020.
- Franklin India Ultra Short Bond Fund has no outstanding securities for liquidation.
- Franklin India Low Duration Fund and Franklin India Income Opportunities Fund have liquidated all securities except securities held in segregated portfolios or securities where we are pursuing recovery.
- Franklin India Short Term Income Plan, Franklin India Credit Risk Fund and Franklin India Dynamic Accrual Fund now have only one security pending for liquidation, except for securities held in segregated portfolios or securities where we are pursuing recovery.
- The total amount disbursed so far ranges between 96.33% and 110.29% of the respective AUM values of the six schemes as of April 23, 2020.
- The aggregate cash available in the schemes under winding up stands at INR 571.18 crores as on April 29, 2022.
- As per the order dated 12th April 2022 issued by the Hon'ble Supreme Court of India (SC) any further distribution of the available cash from the schemes can be made only with the prior permission/ approval of the SC. The matter is sub-judice.

Distribution summary for the six schemes under winding up – as of April 29, 2022 (INR Cr.)

		Cumulative distribution as % of the AUM as of April 23, 2020
Distribution based on NAV as on February 12, 2021	9,121.59	36.17%
Distribution based on NAV as on April 9, 2021	2,962.00	47.92%
Distribution based on NAV as on April 30, 2021	2,488.75	57.79%
Distribution based on NAV as on June 4, 2021	3,205.25	70.50%
Distribution based on NAV as on July 9, 2021	3,302.75	83.60%
Distribution based on NAV as on August 27, 2021	2,918.50	95.18%
Distribution based on NAV as on November 18, 2021	1115.55	99.60%
Distribution based on NAV as on December 10, 2021*	983.81	103.50%
Total Distribution up to April 29, 2022 (A)	26098.19	
Cash available in the schemes under winding up as on April 29, 2022 (B)**	571.18	2.27%
Total - Distribution plus Cash available i.e. (C) = (A) + (B)	26,669.37	

*Distribution in Franklin India Income Opportunities Fund is based on NAV as on December 12, 2021

**Includes an amount due to reversal of commission in deference to the direction of SEBI

Franklin Templeton Mutual Fund Asset under Management in Other Schemes

Franklin Templeton continues to manage over INR 60,000 crore of AUM (Monthly Average AUM as of March 2022) 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, and our commitment to India remains steadfast.

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 April 29, 2022

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 APRIL 29, 2022

FIUBF - Retail Plan	
Growth Option	₹ 32.4733
Weekly IDCW Option	₹ 12.3441
Daily IDCW Option	₹ 12.2429
FIUBF - Institutional Plan	
Growth Option	₹ 33.3111
Daily IDCW Option	₹ 12.1993
FIUBF Super Institutional Plan	
Growth Option	₹ 34.4329
Weekly IDCW Option	₹ 12.3390
Daily IDCW Option	₹ 12.3072
FIUBF - Super Institutional Plan (Direct)	
Growth Option	₹ 33.7645
Weekly Option	₹ 12.0282
Daily IDCW Option	₹ 11.9841

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	0.01 years
PORTFOLIO YIELD	3.84%
MODIFIED DURATION	0.01 years
MACAULAY DURATION	0.00 years

EXPENSE RATIO⁶: EXPENSE RATIO⁶ (DIRECT)

RP : 0.04%	SIP : 0.04%
IP : 0.04%	
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

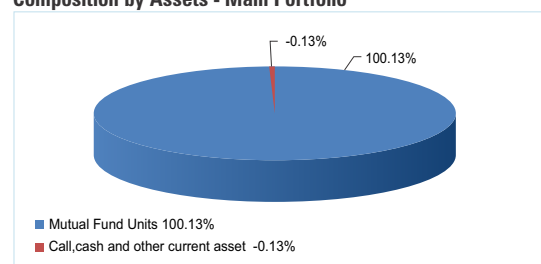
MAIN PORTFOLIO

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	846216	29372.34	100.13
Total Mutual Fund Units		29372.34	100.13
Total Holdings		29,372.34	100.13
Call, cash and other current asset		-38.20	-0.13
Total Asset		29,334.13	100.00

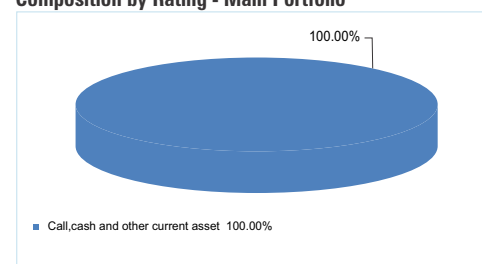
@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable/ Other Payable) : -0.13%

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](#).



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 April 29, 2022

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 APRIL 29, 2022

Monthly IDCW Plan	₹ 14.8228
Quarterly IDCW Plan	₹ 14.5581
Growth Plan	₹ 32.1466
Direct - Monthly IDCW Plan	₹ 13.1434
Direct - Quarterly IDCW Plan	₹ 12.9159
Direct - Growth Plan	₹ 28.2807

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	0.01 years
PORTFOLIO YIELD	3.84%
MODIFIED DURATION	0.01 years
MACAULAY DURATION	0.00 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	₹ 0.1579
Quarterly Plan	₹ 0.1551
Growth Plan	₹ 0.3504
Direct - Monthly Plan	₹ 0.1628
Direct - Quarterly Plan	₹ 0.1600
Direct - Growth Plan	₹ 0.3426

FUND SIZE (AUM)

Month End	₹ 56.97 crores
Monthly Average	₹ 56.71 crores

EXPENSE RATIO	: NA
EXPENSE RATIO (DIRECT)	: NA

No purchase \ redemption permitted in segregated portfolios



**FRANKLIN
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MAIN PORTFOLIO

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	145773	5059.82	100.10
Total Mutual Fund Units		5059.82	100.10
Total Holdings		5,059.82	100.10
Call, cash and other current asset		-5.16	-0.10
Total Asset		5,054.66	100.00

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable/ Other Payable) : -0.10%

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)

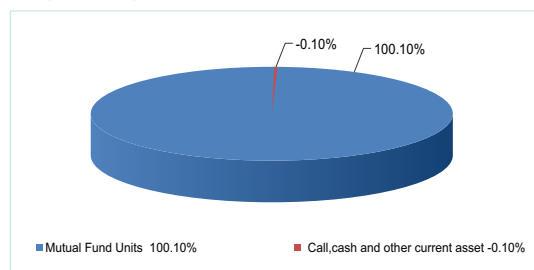
Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	5285.00	92.77
Total Corporate Debt			5285.00	92.77
Total Debt Holdings			5285.00	92.77
Total Holdings			5,285.00	92.77
Call, cash and other current asset			411.81	7.23
Total Asset			5,696.81	100.00

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable/ Other Payable) : 7.23%

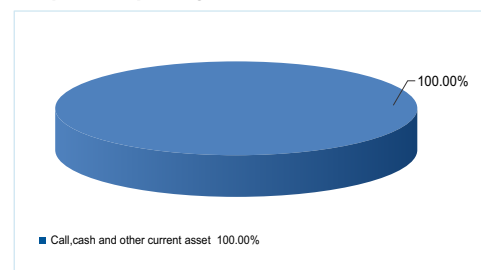
Composition by Assets	
Corporate Debt	92.77%
Call, cash and other current asset	7.23%

Composition by Rating	
CARE B+	92.77%
Call, cash and other current asset	7.23%

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](#).

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 April 29, 2022

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 APRIL 29, 2022

FISTIP - Retail Plan	
Growth Plan	₹ 4705.1764
Weekly IDCW Plan	₹ 1189.2065
Monthly IDCW Plan	₹ 1312.9429
Quarterly IDCW Plan	₹ 1365.8665
FISTIP - Institutional Plan	
Growth Option	₹ 3891.6058
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 4722.7748
Weekly IDCW Plan	₹ 1133.3322
Monthly IDCW Plan	₹ 1339.3014
Quarterly IDCW Plan	₹ 1395.1797

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	2.22 years
PORTFOLIO YIELD	8.12%
MODIFIED DURATION	1.89 years
MACAULAY DURATION	1.93 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	₹ 88.6343
Weekly Plan	₹ 22.7556
Monthly Plan	₹ 25.3773
Quarterly Plan	₹ 26.2504
FISTIP - Institutional Plan	
Growth Option	₹ 73.3591
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 93.6096
Weekly Plan	₹ 22.8363
Monthly Plan	₹ 27.1922
Quarterly Plan	₹ 28.1973

FUND SIZE (AUM)

Month End	₹ 197.31 crores
Monthly Average	₹ 196.43 crores

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

No purchase / redemption permitted in segregated portfolios

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
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			0.00	0.00
Andhra Pradesh Capital Region Development Authority	CRISIL A+(CE)	Authority	49775.90	86.48
Total PSU/PFI Bonds			49775.90	86.48
Total Debt Holdings			49775.90	86.48

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 1.60%

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. on July 31, 2020, August 31, 2020, September 2, 2020, September 30, 2020, October 31, 2020, November 30, 2020, December 31, 2020, January 31, 2021, February 28, 2021, March 31, 2021, April 30, 2021, May 31, 2021, June 30, 2021, July 31, 2021, August 31, 2021, September 30, 2021, October 31, 2021, November 30, 2021, December 31, 2021 by Future Ideas Co. Ltd. on July 31, 2020, October 31, 2020, January 31, 2021, April 30, 2021, July 31, 2021, October 31, 2021, January 31, 2022 and by Rivaaz Trade Ventures Pvt Ltd on July 31, 2020, August 31, 2020, September 30, 2020, October 31, 2020, November 7, 2020, December 30, 2020, June 30, 2021, December 30, 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	18305.00	92.77
Total Corporate Debt			18305.00	92.77
Total Debt Holdings			18305.00	92.77
Total Holdings			18,305.00	92.77
Call,cash and other current asset			1,426.34	7.23
Total Asset			19,731.34	100.00

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 7.23%

Composition by Assets

Corporate Debt	92.77%
Call,cash and other current asset	7.23%

Composition by Rating

CARE B+	92.77%
Including Call,cash and other current asset	7.23%

~~~~ Call option for December 23, 2021 shall not be exercised by the issuer as per RBI Regulations. As call option is not exercised by the issuer, per SEBI circular dated March 22, 2021, maturity of the security has been moved to 100 years from the date of issuance.

Note :

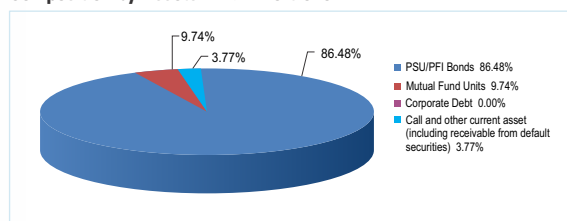
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme.

For purpose of disclosure, this change has been incorporated in the scheme name.

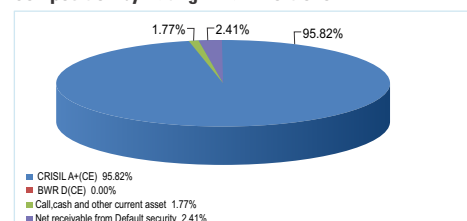
2. Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolios in the scheme

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                         | FUND SIZE (AUM) |
|--------------------------------------|-----------------|
| <b>FISTIP - Retail Plan</b>          |                 |
| Growth Plan                          | ₹ 0.0000        |
| Weekly Plan                          | ₹ 0.0000        |
| Monthly Plan                         | ₹ 0.0000        |
| Quarterly Plan                       | ₹ 0.0000        |
| <b>FISTIP - Institutional Plan</b>   |                 |
| Growth Option                        | ₹ 0.0000        |
| <b>FISTIP - Retail Plan (Direct)</b> |                 |
| Growth Plan                          | ₹ 0.0000        |
| Weekly Plan                          | ₹ 0.0000        |
| Monthly Plan                         | ₹ 0.0000        |
| Quarterly Plan                       | ₹ 0.0000        |

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](#).



# FRANKLIN TEMPLETON

# 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 April 29, 2022

## MAIN PORTFOLIO

### 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 APRIL 29, 2022

|                      |           |
|----------------------|-----------|
| Growth Plan          | ₹ 23.6986 |
| IDCW Plan            | ₹ 12.7084 |
| Direct - Growth Plan | ₹ 23.9140 |
| Direct - IDCW Plan   | ₹ 13.1057 |

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  | 2.91 years |
| PORTFOLIO YIELD   | 7.71%      |
| MODIFIED DURATION | 2.32 years |
| MACAULAY DURATION | 2.37 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          | ₹ 0.5172 |
| IDCW Plan            | ₹ 0.2773 |
| Direct - Growth Plan | ₹ 0.5472 |
| Direct - IDCW Plan   | ₹ 0.2999 |

##### FUND SIZE (AUM)

|                 |                 |
|-----------------|-----------------|
| Month End       | ₹ 127.14 crores |
| Monthly Average | ₹ 126.57 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 |
| IDCW Plan            | ₹ 0.0000 |
| Direct - Growth Plan | ₹ 0.0000 |
| Direct - IDCW 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

| Company Name                                        | Company Ratings | Group                                               | Market Value ₹ Lakhs | % of assets  |
|-----------------------------------------------------|-----------------|-----------------------------------------------------|----------------------|--------------|
| 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         |
| <b>Total Corporate Debt</b>                         |                 |                                                     | <b>0.00</b>          | <b>0.00</b>  |
| Andhra Pradesh Capital Region Development Authority | CRISIL A+(CE)   | Andhra Pradesh Capital Region Development Authority | 24089.40             | 71.91        |
| <b>Total PSU/PFI Bonds</b>                          |                 |                                                     | <b>24089.40</b>      | <b>71.91</b> |
| <b>Total Debt Holdings</b>                          |                 |                                                     | <b>24089.40</b>      | <b>71.91</b> |

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 1.34%

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. on July 31, 2020, September 2, 2020, January 31, 2022, February 28, 2022, March, 31 2022 and by Future Ideas Co. Ltd. on July 31, 2020, 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 | 11795.00             | 92.77         |
| <b>Total Corporate Debt</b>              |                |           | <b>11795.00</b>      | <b>92.77</b>  |
| <b>Total Debt Holdings</b>               |                |           | <b>11795.00</b>      | <b>92.77</b>  |
| <b>Total Holdings</b>                    |                |           | <b>11,795.00</b>     | <b>92.77</b>  |
| <b>Call,cash and other current asset</b> |                |           | <b>919.07</b>        | <b>7.23</b>   |
| <b>Total Asset</b>                       |                |           | <b>12,714.07</b>     | <b>100.00</b> |

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 7.23%

#### Composition by Assets

|                                   |        |
|-----------------------------------|--------|
| Corporate Debt                    | 92.77% |
| Call,cash and other current asset | 7.23%  |

#### Composition by Rating

|                                   |        |
|-----------------------------------|--------|
| CARE B+                           | 92.77% |
| Call,cash and other current asset | 7.23%  |

~~~~ Call option for December 23, 2021 shall not be exercised by the issuer as per RBI Regulations. As call option is not exercised by the issuer, per SEBI circular dated March 22, 2021, maturity of the security has been moved to 100 years from the date of issuance.

Note :

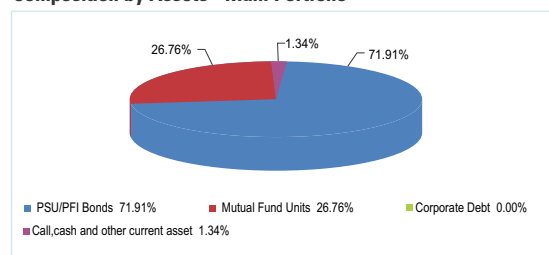
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.

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

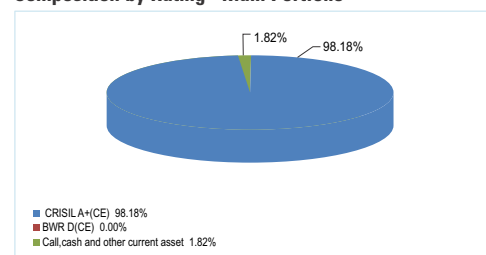
Franklin India Credit Risk Fund - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

| Company Name | Company Rating | Group | Market Value ₹ Lakhs | % of assets |
|--|---------------------------|-------|----------------------|---------------|
| Yes Bank Ltd (Basel III) ~~~~ ICRA D (hyb) | CARE Withdrawn / 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 |

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](#).



FRANKLIN
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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 April 29, 2022

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

Nasli Composite Bond Fund Index

NAV AS OF APRIL 29, 2022

| | |
|----------------------|-----------|
| Growth Plan | ₹ 92.9260 |
| IDCW Plan | ₹ 15.3597 |
| Direct - Growth Plan | ₹ 82.3821 |
| Direct - IDCW Plan | ₹ 13.8853 |

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 | 1.25 years |
| PORTFOLIO YIELD | 5.24% |
| MODIFIED DURATION | 0.96 years |
| MACAULAY DURATION | 0.98 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

MAIN PORTFOLIO

| Company Name | Company Ratings | Group | Market Value ₹ Lakhs | % of assets |
|---|-----------------|---|----------------------|--------------|
| 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 | | | 0.00 | 0.00 |
| Andhra Pradesh Capital Region Development Authority | CRISIL A+(CE) | Andhra Pradesh Capital Region Development Authority | 2473.61 | 25.18 |
| Total PSU/PFI Bonds | | | 2473.61 | 25.18 |
| Total Debt Holdings | | | 2473.61 | 25.18 |

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 0.34%

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. on July 31, 2020, September 2, 2020, by Future Ideas Co. Ltd. on July 31, 2020, September 30, 2020 and by Rivaaz Trade Ventures Pvt Ltd on July 31, 2020, August 31, 2020, September 30, 2020, October 31, 2020, 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 | 3290.00 | 92.68 |
| Total Corporate Debt | | | 3290.00 | 92.68 |
| Total Debt Holdings | | | 3290.00 | 92.68 |
| Total Holdings | | | 3,290.00 | 92.68 |
| Call,cash and other current asset | | | 259.73 | 7.32 |
| Total Asset | | | 3,549.73 | 100.00 |

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 7.32%

Composition by Assets

| | |
|-----------------------------------|--------|
| Corporate Debt | 92.68% |
| Call,cash and other current asset | 7.32% |

Composition by Rating

| | |
|-----------------------------------|--------|
| CARE B+ | 92.68% |
| Call,cash and other current asset | 7.32% |

~~~~ Call option for December 23, 2021 shall not be exercised by the issuer as per RBI Regulations. As call option is not exercised by the issuer, per SEBI circular dated March 22, 2021, maturity of the security has been moved to 100 years from the date of issuance.

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

### 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        |
| <b>Total Perpetual Bonds/AT1 Bonds</b>   |                               |          | <b>0.00</b>          | <b>100.00</b> |
| <b>Total Debt Holdings</b>               |                               |          | <b>0.00</b>          | <b>100.00</b> |
| <b>Total Holdings</b>                    |                               |          | <b>0.00</b>          | <b>100.00</b> |
| <b>Call,cash and other current asset</b> |                               |          | <b>0.00</b>          | <b>0.00</b>   |
| <b>Total Asset</b>                       |                               |          | <b>0.00</b>          | <b>100.00</b> |

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

#### NAV Per Unit

|                      |          |
|----------------------|----------|
| Growth Plan          | ₹ 0.7630 |
| IDCW Plan            | ₹ 0.1285 |
| Direct - Growth Plan | ₹ 0.8073 |
| Direct - IDCW Plan   | ₹ 0.1386 |

#### FUND SIZE (AUM)

|                 |                |
|-----------------|----------------|
| Month End       | ₹ 35.50 crores |
| Monthly Average | ₹ 35.31 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 |
| IDCW Plan            | ₹ 0.0000 |
| Direct - Growth Plan | ₹ 0.0000 |
| Direct - IDCW Plan   | ₹ 0.0000 |

#### FUND SIZE (AUM)

|                 |               |
|-----------------|---------------|
| Month End       | ₹ 0.00 crores |
| Monthly Average | ₹ 0.00 crores |

#### EXPENSE RATIO

: NA

#### EXPENSE RATIO (DIRECT)

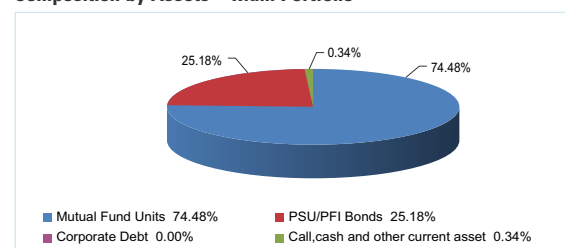
: NA

No purchase \ redemption permitted in segregated portfolios

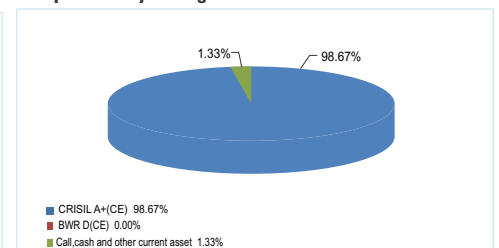


FRANKLIN  
TEMPLETON

### 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](#).

# 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 April 29, 2022

## MAIN PORTFOLIO

### 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 APRIL 29, 2022\*

|                      |    |
|----------------------|----|
| Growth Plan          | NA |
| IDCW Plan            | NA |
| Direct - Growth Plan | NA |
| Direct - IDCW Plan   | NA |

\* All units in the scheme have been extinguished post distribution based on NAV dated Dec 12, 2021 which is the last declared NAV.

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 ^^^  | 0.00 years |
| PORTFOLIO YIELD ^^^   | 0.00       |
| MODIFIED DURATION ^^^ | 0.00 years |
| MACAULAY DURATION ^^^ | 0.00 years |

^^^ These metrics are computed basis market value of the securities held in the portfolio. Since the value of the securities held by the portfolio is currently zero, these metrics are not applicable.

|                         |         |
|-------------------------|---------|
| EXPENSE RATIO*          | : 0.00% |
| EXPENSE RATIO* (DIRECT) | : 0.00% |

#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          | ₹ 0.4862 |
| IDCW Plan            | ₹ 0.2254 |
| Direct - Growth Plan | ₹ 0.5140 |
| Direct - IDCW Plan   | ₹ 0.2414 |

#### FUND SIZE (AUM)

|                 |                |
|-----------------|----------------|
| Month End       | ₹ 54.70 crores |
| Monthly Average | ₹ 54.46 crores |

EXPENSE RATIO : NA  
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios



**FRANKLIN  
TEMPLETON**

| Company Name                                 | Company Ratings | Group  | Market Value ₹ Lakhs | % of assets |
|----------------------------------------------|-----------------|--------|----------------------|-------------|
| Rivaaz Trade Ventures Pvt Ltd <sup>@@@</sup> | BWR D(CE)       | Future | 0.00                 | 0.00        |
| Nufuture Digital (India) Ltd <sup>@@@</sup>  | BWR D(CE)       | Future | 0.00                 | 0.00        |
| Future Ideas Co Ltd <sup>@@@</sup>           | BWR D(CE)       | Future | 0.00                 | 0.00        |
| <b>Total Corporate Debt</b>                  |                 |        | <b>0.00</b>          | <b>0.00</b> |
| <b>Total Debt Holdings</b>                   |                 |        | <b>0.00</b>          | <b>0.00</b> |

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : -1.82%

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

@@@ Coupons/ part payments/ maturity payments were due to be paid by Nufuture Digital (India) Ltd. on July 31, 2020, by Future Ideas Co. Ltd. on July 31, 2020 and by Rivaaz Trade Ventures Pvt Ltd on August 31, 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 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 | 5075.00              | 92.77         |
| <b>Total Corporate Debt</b>              |                |           | <b>5075.00</b>       | <b>92.77</b>  |
| <b>Total Debt Holdings</b>               |                |           | <b>5075.00</b>       | <b>92.77</b>  |
| <b>Total Holdings</b>                    |                |           | <b>5,075.00</b>      | <b>92.77</b>  |
| <b>Call,cash and other current asset</b> |                |           | <b>395.45</b>        | <b>7.23</b>   |
| <b>Total Asset</b>                       |                |           | <b>5,470.45</b>      | <b>100.00</b> |

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 7.23%

#### Composition by Assets

|                                   |        |
|-----------------------------------|--------|
| Corporate Debt                    | 92.77% |
| Call,cash and other current asset | 7.23%  |

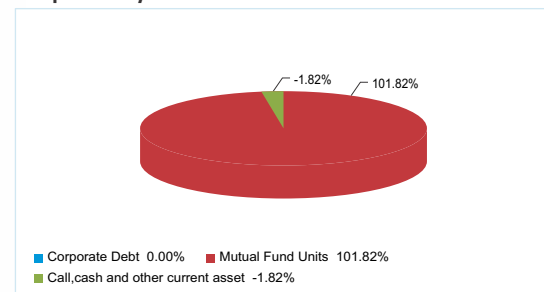
#### Composition by Rating

|                                   |        |
|-----------------------------------|--------|
| CARE B+                           | 92.77% |
| Call,cash and other current asset | 7.23%  |

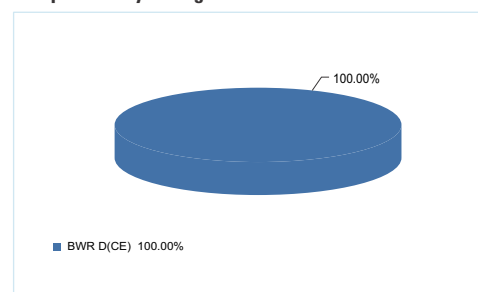
| Company Name                              | No. of Shares | Market Value ₹ Lakhs | % of assets   |
|-------------------------------------------|---------------|----------------------|---------------|
| <b>Mutual Fund Units</b>                  |               |                      |               |
| SBI Overnight Fund - Direct Plan - Growth | 28008         | 972.17               | 101.82        |
| <b>Total Mutual Fund Units</b>            |               | <b>972.17</b>        | <b>101.82</b> |
| <b>Total Holdings</b>                     |               | <b>972.17</b>        | <b>101.82</b> |
| <b>Call,cash and other current asset</b>  |               | <b>(17.36)</b>       | <b>(1.82)</b> |
| <b>Total Asset</b>                        |               | <b>954.80</b>        | <b>100.00</b> |

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](#).

## SCHEME PERFORMANCE - REGULAR PLANS

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

**NAV as at 29-Apr-22 :** (Rs.) 32.4733

**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 (Apr 30, 2021 to Apr 29, 2022)                            | 14.56%           | 4.05%                                     | 3.64%                         |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 9.04%            | 5.12%                                     | 5.23%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 8.67%            | 5.96%                                     | 5.83%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 8.93%            | 7.13%                                     | 6.61%                         |
| Since inception till 29-Apr-2022                                      | 8.54%            | 7.05%                                     | 6.26%                         |
| Current Value of Standard Investment of Rs 10000                      |                  |                                           |                               |
| Last 1 Year                                                           | 11451            | 10404                                     | 10363                         |
| Last 3 Years                                                          | 12963            | 11616                                     | 11653                         |
| Last 5 Years                                                          | 15159            | 13363                                     | 13278                         |
| Last 10 Years                                                         | 23533            | 19920                                     | 18977                         |
| Since inception (18-Dec-2007)                                         | 32473            | 26608                                     | 23924                         |

^ ^ 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, FIOF, 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 (Apr 30, 2021 to Apr 29, 2022)                                                   | 13.91%       | 4.05%                                      | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                                  | 10.50%       | 5.12%                                      | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                                  | 9.54%        | 5.96%                                      | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                                 | 9.37%        | 7.13%                                      | 6.61%                          |
| Since inception till 29-Apr-2022                                                             | 8.84%        | 7.05%                                      | 6.26%                          |

#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 29-Apr-22 :** (Rs.) 34.4329

**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 (Apr 30, 2021 to Apr 29, 2022)                            | 14.56%    | 4.05%                                     | 3.64%                         |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 9.21%     | 5.12%                                     | 5.23%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 8.97%     | 5.96%                                     | 5.83%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 9.39%     | 7.13%                                     | 6.61%                         |
| Since inception till 29-Apr-2022                                      | 8.98%     | 7.05%                                     | 6.26%                         |
| Current Value of Standard Investment of Rs 10000                      |           |                                           |                               |
| Last 1 Year                                                           | 11451     | 10404                                     | 10363                         |
| Last 3 Years                                                          | 13024     | 11616                                     | 11653                         |
| Last 5 Years                                                          | 15371     | 13363                                     | 13278                         |
| Last 10 Years                                                         | 24541     | 19920                                     | 18977                         |
| Since inception (18-Dec-2007)                                         | 34433     | 26608                                     | 23924                         |

#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, FIOF, 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.

^ 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 0.40%. 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 (Apr 30, 2021 to Apr 29, 2022)                                                                | 13.91%    | 4.05%                                      | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                                               | 10.67%    | 5.12%                                      | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                                               | 9.84%     | 5.96%                                      | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                                              | 9.83%     | 7.13%                                      | 6.61%                          |
| Since inception till 29-Apr-2022                                                                          | 9.29%     | 7.05%                                      | 6.26%                          |

#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 29-Apr-22 :** (Rs.) 33.3111

**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 (Apr 30, 2021 to Apr 29, 2022)                            | 14.56%       | 4.05%                                     | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 9.14%        | 5.12%                                     | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 8.81%        | 5.96%                                     | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 9.11%        | 7.13%                                     | 6.61%                          |
| Since inception till 29-Apr-2022                                      | 8.73%        | 7.05%                                     | 6.26%                          |
| Current Value of Standard Investment of Rs 10000                      |              |                                           |                                |
| Last 1 Year                                                           | 11451        | 10404                                     | 10363                          |
| Last 3 Years                                                          | 12999        | 11616                                     | 11653                          |
| Last 5 Years                                                          | 15262        | 13363                                     | 13278                          |
| Last 10 Years                                                         | 23930        | 19920                                     | 18977                          |
| Since inception (18-Dec-2007)                                         | 33311        | 26608                                     | 23924                          |

^ ^ 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, FIOF, 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 (Apr 30, 2021 to Apr 29, 2022)                                                          | 13.91%              | 4.05%                                      | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                                         | 10.60%              | 5.12%                                      | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                                         | 9.69%               | 5.96%                                      | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                                        | 9.55%               | 7.13%                                      | 6.61%                          |
| Since inception till 29-Apr-2022                                                                    | 9.04%               | 7.05%                                      | 6.26%                          |

#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 29-Apr-22 :** (Rs.) 32.1466

**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:Cril 1 Year T-Bill Index |
|-----------------------------------------------------------------------|--------|-----------------------------------|-----------------------------|
| Compounded Annualised Growth Rate Performance                         |        |                                   |                             |
| Last 1 Year (Apr 30, 2021 to Apr 29, 2022)                            | 36.72% | 3.93%                             | 3.64%                       |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 13.87% | 6.21%                             | 5.23%                       |

## SCHEME PERFORMANCE - REGULAR PLANS

|                                                  |        |       |       |
|--------------------------------------------------|--------|-------|-------|
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)      | 11.56% | 6.44% | 5.83% |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)     | 10.66% | 7.74% | 6.61% |
| Since inception till 29-Apr-2022                 | 10.43% | 7.71% | 6.51% |
| Current Value of Standard Investment of Rs 10000 |        |       |       |
| Last 1 Year                                      | 13660  | 10392 | 10363 |
| Last 3 Years                                     | 14765  | 11980 | 11653 |
| Last 5 Years                                     | 17294  | 13664 | 13278 |
| Last 10 Years                                    | 27540  | 21070 | 18977 |
| Since inception (26-Jul-2010)                    | 32147  | 23974 | 21009 |

# 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, FIOF, FISTIP, FILDf, FIUBF, FIDA) & 4 (FICRF, FIOF, 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 (Apr 30, 2021 to Apr 29, 2022)                                     | 35.36% | 3.93%                              | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                    | 15.32% | 6.21%                              | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                    | 12.41% | 6.44%                              | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                   | 11.08% | 7.74%                              | 6.61%                          |
| Since inception till 29-Apr-2022                                               | 10.79% | 7.71%                              | 6.51%                          |

# 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 29-Apr-22 : (Rs.) 14.8228

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 (Apr 30, 2021 to Apr 29, 2022)       | 36.72% | 3.93%                              | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)      | 13.87% | 6.21%                              | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)      | 11.56% | 6.44%                              | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)     | 10.65% | 7.74%                              | 6.61%                          |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)     | 9.68%  | 7.85%                              | 6.24%                          |
| Since inception till 29-Apr-2022                 | 8.76%  | NA                                 | 6.28%                          |
| Current Value of Standard Investment of Rs 10000 |        |                                    |                                |
| Last 1 Year                                      | 13660  | 10392                              | 10363                          |
| Last 3 Years                                     | 14765  | 11980                              | 11653                          |
| Last 5 Years                                     | 17294  | 13664                              | 13278                          |
| Last 10 Years                                    | 27523  | 21070                              | 18977                          |
| Last 15 Years                                    | 40025  | 31081                              | 24812                          |
| Since inception (07-Feb-2000)                    | 64748  | NA                                 | 38718                          |

# 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, FIOF, FISTIP, FILDf, FIUBF, FIDA) & 4 (FICRF, FIOF, 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

^ 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 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 29-Apr-22 : (Rs.) 14.5581

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 (Apr 30, 2021 to Apr 29, 2022)       | 36.72% | 3.93%                              | 3.64%                          |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)      | 13.87% | 6.21%                              | 5.23%                          |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)      | 11.56% | 6.44%                              | 5.83%                          |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)     | 10.65% | 7.74%                              | 6.61%                          |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)     | 9.68%  | 7.85%                              | 6.24%                          |
| Since inception till 29-Apr-2022                 | 8.77%  | NA                                 | 6.28%                          |
| Current Value of Standard Investment of Rs 10000 |        |                                    |                                |
| Last 1 Year                                      | 13660  | 10392                              | 10363                          |
| Last 3 Years                                     | 14765  | 11980                              | 11653                          |
| Last 5 Years                                     | 17294  | 13664                              | 13278                          |
| Last 10 Years                                    | 27523  | 21070                              | 18977                          |
| Last 15 Years                                    | 40025  | 31081                              | 24812                          |
| Since inception (07-Feb-2000)                    | 64872  | NA                                 | 38718                          |

# 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, FIOF, FISTIP, FILDf, FIUBF, FIDA) & 4 (FICRF, FIOF, 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 29-Apr-22 : (Rs.) 4705.1764

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 (Apr 30, 2021 to Apr 29, 2022)                            | 15.78%          | 3.98%                                | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 5.67%           | 7.38%                                | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 6.66%           | 7.14%                                | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 8.12%           | 8.09%                                | 6.71%                         |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)                          | 8.54%           | 7.92%                                | 6.50%                         |
| Since inception till 29-Apr-2022                                      | 7.95%           | NA                                   | 6.41%                         |
| Current Value of Standard Investment of Rs 10000                      |                 |                                      |                               |
| Last 1 Year                                                           | 11573           | 10397                                | 9805                          |
| Last 3 Years                                                          | 11800           | 12381                                | 11792                         |
| Last 5 Years                                                          | 13807           | 14122                                | 12730                         |
| Last 10 Years                                                         | 21829           | 21776                                | 19143                         |
| Last 15 Years                                                         | 34187           | 31390                                | 25736                         |
| Since inception (31-Jan-2002)                                         | 47052           | NA                                   | 35199                         |

The Fund Manager- Santosh Kamath & Kunal Agrawal manages 7 (FICRF, FICDF, FIOF, FISTIP, FILDf, FIUBF, FIDA) & 4 (FICRF, FIOF, 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.

## SCHEME PERFORMANCE - REGULAR PLANS

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 (Apr 30, 2021 to Apr 29, 2022)                                          | 16.13%        | 3.98%                                | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                         | 6.27%         | 7.38%                                | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                         | 7.02%         | 7.14%                                | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                        | 8.30%         | 8.09%                                | 6.71%                         |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)                                        | 8.66%         | 7.92%                                | 6.50%                         |
| Since inception till 29-Apr-2022                                                    | 8.04%         | NA                                   | 6.41%                         |

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 29-Apr-22 : (Rs.) 3891.6058

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 (Apr 30, 2021 to Apr 29, 2022)                            | 15.62%       | 3.98%                                | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 5.73%        | 7.38%                                | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 6.85%        | 7.14%                                | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 8.40%        | 8.09%                                | 6.71%                         |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)                          | 8.78%        | 7.92%                                | 6.50%                         |
| Since inception till 29-Apr-2022                                      | 8.50%        | 7.61%                                | 6.19%                         |
| Current Value of Standard Investment of Rs 10000                      |              |                                      |                               |
| Last 1 Year                                                           | 11558        | 10397                                | 9805                          |
| Last 3 Years                                                          | 11818        | 12381                                | 11792                         |
| Last 5 Years                                                          | 13935        | 14122                                | 12730                         |
| Last 10 Years                                                         | 22415        | 21776                                | 19143                         |
| Last 15 Years                                                         | 35368        | 31390                                | 25736                         |
| Since inception (06-Sep-2005)                                         | 38916        | 33927                                | 27172                         |

# 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 (Apr 30, 2021 to Apr 29, 2022)                                                        | 15.97%               | 3.98%                                | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                                       | 6.33%                | 7.38%                                | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                                       | 7.22%                | 7.14%                                | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                                      | 8.59%                | 8.09%                                | 6.71%                         |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)                                                      | 8.90%                | 7.92%                                | 6.50%                         |
| Since inception till 29-Apr-2022                                                                  | 8.61%                | 7.61%                                | 6.19%                         |

^ 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 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 29-Apr-22 : (Rs.) 23.6986

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 (Apr 30, 2021 to Apr 29, 2022)                            | 11.95% | 6.92%                            | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 6.78%  | 9.17%                            | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 7.10%  | 8.21%                            | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 8.41%  | 8.63%                            | 6.71%                         |
| Since inception till 29-Apr-2022                                      | 8.65%  | 8.64%                            | 6.74%                         |
| Current Value of Standard Investment of Rs 10000                      |        |                                  |                               |
| Last 1 Year                                                           | 11192  | 10690                            | 9805                          |
| Last 3 Years                                                          | 12175  | 13011                            | 11792                         |
| Last 5 Years                                                          | 14098  | 14840                            | 12730                         |
| Last 10 Years                                                         | 22438  | 22883                            | 19143                         |
| Since inception (07-Dec-2011)                                         | 23699  | 23684                            | 19701                         |

# 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 (Apr 30, 2021 to Apr 29, 2022)                                     | 12.47% | 6.92%                            | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                                    | 7.31%  | 9.17%                            | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                                    | 7.42%  | 8.21%                            | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                                   | 8.57%  | 8.63%                            | 6.71%                         |
| Since inception till 29-Apr-2022                                               | 8.80%  | 8.64%                            | 6.74%                         |

# 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 29-Apr-22 : (Rs.) 92.926

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 (Apr 30, 2021 to Apr 29, 2022)                            | 29.27% | 2.62%                               | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                           | 11.71% | 7.87%                               | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                           | 10.22% | 7.07%                               | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                          | 9.80%  | 8.17%                               | 6.71%                         |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)                          | 8.93%  | 7.70%                               | 6.50%                         |
| Since inception till 29-Apr-2022                                      | 9.26%  | NA                                  | NA                            |
| Current Value of Standard Investment of Rs 10000                      |        |                                     |                               |
| Last 1 Year                                                           | 12918  | 10261                               | 9805                          |
| Last 3 Years                                                          | 13941  | 12553                               | 11792                         |
| Last 5 Years                                                          | 16273  | 14074                               | 12730                         |
| Last 10 Years                                                         | 25487  | 21932                               | 19143                         |
| Last 15 Years                                                         | 36085  | 30463                               | 25736                         |
| Since inception (05-Mar-1997)                                         | 92926  | NA                                  | NA                            |

## SCHEME PERFORMANCE - REGULAR PLANS

The Fund Manager- Santosh Kamath, Umesh Sharma & Sachin Padwal - Desai manages 7 (FICRF, FICDF, FIOF, 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 Income Opportunities Fund has paid 100% of its AUM as on December 12, 2021 (except cases requiring remediation or with incomplete documentation). Hence the returns of FIOF has not been included in the Factsheet. Investors may note that in addition to the payments till date, any amount received by the schemes including recoveries/ receipts from securities which are currently valued at zero or have matured but defaulted on their repayment obligation, shall be paid out to investors as and when such amounts are recovered/received.

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](http://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

### 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 (Apr 30, 2021 to Apr 29, 2022)                         | 28.73% | 2.62%                               | -1.95%                        |
| Last 3 Years (Apr 30, 2019 to Apr 29, 2022)                        | 12.61% | 7.87%                               | 5.65%                         |
| Last 5 Years (Apr 28, 2017 to Apr 29, 2022)                        | 10.75% | 7.07%                               | 4.94%                         |
| Last 10 Years (Apr 30, 2012 to Apr 29, 2022)                       | 10.07% | 8.17%                               | 6.71%                         |
| Last 15 Years (Apr 30, 2007 to Apr 29, 2022)                       | 9.10%  | 7.70%                               | 6.50%                         |
| Since inception till 29-Apr-2022                                   | 9.37%  | NA                                  | NA                            |

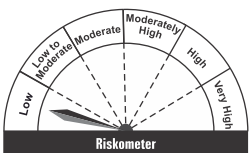
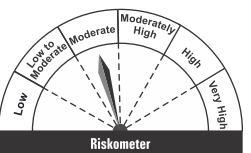
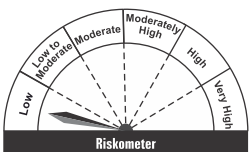
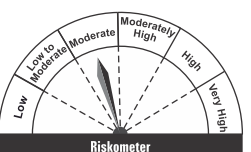
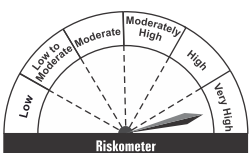
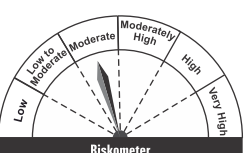
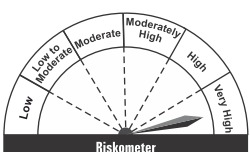
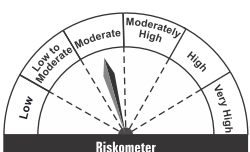
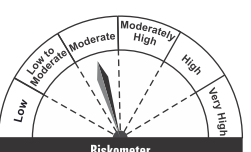
The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme  
Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

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

| Scheme                                                           | NAV as on 30th April, 2022 | Compounded Annualizaed Growth Rate Performance (%) |                                           |              |                                           |              |                                           |                 |                                           | 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 ^ ^ ^  | 171.5769                   | 12.14%                                             | 11,211                                    | 12.40%       | 14,200                                    | 10.15%       | 16,222                                    | 13.53%          | 171,577                                   | 10-Dec-99      |
| CRISIL Hybrid 35+65 - Aggressive Index                           |                            | 13.99%                                             | 11,395                                    | 14.21%       | 14,899                                    | 12.27%       | 17,847                                    | NA              | NA                                        |                |
| Nifty 50 TRI                                                     |                            | 18.29%                                             | 11,824                                    | 14.67%       | 15,079                                    | 14.34%       | 19,556                                    | 13.21%          | 161,201                                   |                |
| Franklin India Pension Plan (FIPEP) - Growth Option ^ ^ ^        | 157.7556                   | 4.91%                                              | 10,490                                    | 7.38%        | 12,383                                    | 6.74%        | 13,862                                    | 11.62%          | 157,756                                   | 31-Mar-97      |
| 40% Nifty 500 + 60%Cril Composite Bond Fund Index                |                            | 9.77%                                              | 10,974                                    | 11.98%       | 14,042                                    | 10.22%       | 16,279                                    | NA              | NA                                        |                |
| Nifty 50 TRI                                                     |                            | 18.29%                                             | 11,824                                    | 14.67%       | 15,079                                    | 14.34%       | 19,556                                    | 13.50%          | 240,232                                   |                |
| Franklin India Debt Hybrid Fund(FIDHF) - Growth Option ^ ^ ^     | 67.7204                    | 4.71%                                              | 10,469                                    | 6.83%        | 12,194                                    | 6.15%        | 13,482                                    | 9.26%           | 67,720                                    | 28-Sep-00      |
| CRISIL Hybrid 85+15 - Conservative Index                         |                            | 5.20%                                              | 10,518                                    | 9.55%        | 13,146                                    | 8.42%        | 14,985                                    | NA              | NA                                        |                |
| CRISIL 10 Year Gilt Index                                        |                            | -1.95%                                             | 9,805                                     | 5.65%        | 11,792                                    | 4.94%        | 12,730                                    | NA              | NA                                        |                |
| Franklin India Liquid Fund (FILF) - Growth Option - Retail ^ ^ ^ | 4899.0834                  | 2.75%                                              | 10,275                                    | 3.68%        | 11,146                                    | 4.80%        | 12,646                                    | 6.84%           | 48,991                                    | 29-Apr-98      |
| CRISIL Liquid Fund BI Index                                      |                            | 3.71%                                              | 10,371                                    | 4.63%        | 11,457                                    | 5.67%        | 13,180                                    | NA              | NA                                        |                |
| CRISIL Liquid Fund AI Index                                      |                            | 3.63%                                              | 10,363                                    | 4.39%        | 11,376                                    | 5.38%        | 13,001                                    | NA              | NA                                        |                |
| CRISIL 1 Year T-Bill Index                                       |                            | 3.65%                                              | 10,365                                    | 5.23%        | 11,654                                    | 5.83%        | 13,279                                    | 6.44%           | 44,756                                    |                |
| Franklin India Equity Savings Fund (FIESF) - Growth              | 12.692                     | 9.51%                                              | 10,948                                    | 7.46%        | 12,410                                    | NA           | NA                                        | 6.70%           | 12,692                                    | 27-Aug-18      |
| Nifty Equity Savings Index TRI                                   |                            | 9.07%                                              | 10,904                                    | 9.42%        | 13,100                                    | NA           | NA                                        | 8.71%           | 13,591                                    |                |
| Nifty 50 TRI                                                     |                            | 18.29%                                             | 11,824                                    | 14.67%       | 15,079                                    | NA           | NA                                        | 12.13%          | 15,231                                    |                |
| Franklin India Floating Rate Fund (FIFRF) - Growth Option ^ ^ ^  | 32.5504                    | 3.37%                                              | 10,336                                    | 5.16%        | 11,628                                    | 5.67%        | 13,182                                    | 5.77%           | 32,550                                    | 23-Apr-01      |
| CRISIL Low Duration Debt Index                                   |                            | 3.83%                                              | 10,382                                    | 4.67%        | 11,468                                    | 5.69%        | 13,193                                    | NA              | NA                                        |                |
| CRISIL 1 Year T-Bill Index                                       |                            | 3.64%                                              | 10,363                                    | 5.23%        | 11,653                                    | 5.83%        | 13,278                                    | 6.11%           | 34,793                                    |                |
| Franklin India Overnight Fund (FIONF) - Regular Growth           | 1111.64                    | 3.22%                                              | 10,322                                    | NA           | NA                                        | NA           | NA                                        | 3.61%           | 11,116                                    | 08-May-19      |
| CRISIL Overnight Fund AI Index                                   |                            | 3.39%                                              | 10,339                                    | NA           | NA                                        | NA           | NA                                        | 3.81%           | 11,180                                    |                |
| CRISIL 1 Year T-Bill Index                                       |                            | 3.65%                                              | 10,365                                    | NA           | NA                                        | NA           | NA                                        | 5.23%           | 11,642                                    |                |

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 : Anand Radhakrishnan (Managing since Sep 06, 2021), Rajasa Kakulavarapu (Managing since Sep 06, 2021) Debt : Sachin Padwal Desai (Managing since Nov 30, 2006), Umesh Sharma (Managing since Jul 05, 2010), FIPEP: Anand Radhakrishnan (Managing Since 06-Sep-21) & Rajasa Kakulavarapu (Managing Since 06-Sep-21); Debt-Sachin Padwal-Desai (Managing Since 30-Nov-06), Umesh Sharma (Managing Since 05-Jul-10), FIFRF : Pallab Roy (Managing since Aug 07, 2006), Umesh Sharma (Managing since Jul 05, 2010), FILF : Pallab Roy (Managing since Jun 25, 2008) & Umesh Sharma (Managing since Oct 25, 2018), FILDF : Santosh Kamath (Managing since Apr 15, 2014), Kunal Agrawal (Managing since Apr 15, 2014), : 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](http://www.franklintempletonindia.com) for details on performance of all schemes (including Direct Plans). 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 April 29, 2022

| Scheme Name                                                                                                                                                                                                                                                                                                                                                        | Scheme Riskometer                                                                                                                                                                   | Primary Benchmark Name                | Primary Benchmark Riskometer                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Franklin India Ultra Short Bond Fund (Number of Segregated Portfolio - 1)</b><br>This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Regular income for short term</li> <li>A fund that invests in short term debt and money market instruments</li> </ul>                                                          |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Low risk</p>        | NIFTY Ultra Short Duration Debt Index |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Moderately High risk</p> |
| <b>Franklin India Low Duration Fund (Number of Segregated Portfolio - 2)</b><br>This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Regular income for short term</li> <li>A fund that focuses on low duration securities.</li> </ul>                                                                                  |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Low risk</p>        | NIFTY Low Duration Debt Index         |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Moderate risk</p>        |
| <b>Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3)</b><br>This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Regular income for medium term</li> <li>A fund that invests in short term corporate bonds including PTCs.</li> </ul>                                                         |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Very High risk</p>  | Crisil Short Term Bond Fund Index     |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Moderate risk</p>        |
| <b>Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3)</b><br>This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Medium to long term capital appreciation with current income</li> <li>A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds).</li> </ul> |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Very High risk</p> | NIFTY Credit Risk Bond Index          |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at High risk</p>           |
| <b>Franklin India Dynamic Accrual Fund (Number of Segregated Portfolios - 3)</b><br>This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Medium term capital appreciation with current income</li> <li>A fund that focuses on fixed income securities with high accrual and potential for capital gains.</li> </ul>     |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Moderate risk</p> | Crisil Composite Bond Fund Index      |  <p><b>Riskometer</b><br/>Investors understand that their principal will be at Moderate risk</p>      |

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

Post the last pay out, Franklin India Income Opportunities Fund (FIIOF) has paid 100% of its AUM as on December 12, 2021 (except cases requiring remediation or with incomplete documentation). Investors may note that in addition to the payments till date, any amount received by the schemes including recoveries/ receipts from securities which are currently valued at zero or have matured but defaulted on their repayment obligation, shall be paid out to investors as and when such amounts are recovered/received. Details of the same will be shared with investors in due course. There is no portfolio left to evaluate riskometer for the fund except the securities which are currently valued at zero or have matured but defaulted on their repayment obligation. On account of this, the riskometer for FIIOF has not been disclosed.

#### 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 (₹)<br>Individual /HUF and Others | Record Date<br>NAV*(₹) |
|---------------------------------------------------------------------------------------|-------------------------------------------------|------------------------|
| <b>Franklin India Dynamic Accrual Fund\$ (No. of Segregated Portfolios - 3)*</b>      |                                                 |                        |
| 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                |
| <b>Franklin India Low Duration Fund (No. of Segregated Portfolios - 2)*</b>           |                                                 |                        |
| (Monthly IDCW) <sup>#</sup>                                                           |                                                 |                        |
| 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) <sup>§</sup>                                                         |                                                 |                        |
| 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                |
| <b>Franklin India Short Term Income Plan (No. of Segregated Portfolios - 3)*</b>      |                                                 |                        |
| (Retail Monthly IDCW) <sup>#</sup>                                                    |                                                 |                        |
| 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) <sup>§</sup>                                                         |                                                 |                        |
| 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              |
| <b>Franklin India Credit Risk Fund\$ (No. of Segregated Portfolios - 3)*</b>          |                                                 |                        |
| 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                |
| <b>Franklin India Income Opportunities Fund\$ (No. of Segregated Portfolios - 2)*</b> |                                                 |                        |
| 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](http://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 |
|---------------------|---------------------|
| <b>FIXED INCOME</b> |                     |
| Santosh Kamath      | 29 Years            |
| Kunal Agrawal       | 16 Years            |
| Sachin Padwal-Desai | 22 Years            |
| Umesh Sharma        | 22 Years            |
| Pallab Roy          | 21 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 consequences 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.



# FRANKLIN TEMPLETON

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**Investors:**

**1800 425 4255, 1800 258 4255**

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**Registered Office: Franklin Templeton Asset Management (India) Pvt Ltd.**

**One International Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone (West), Mumbai 400 013**