REACH FOR BETTER™

Factsheet for the 6 schemes under winding up
As on June 30, 2021

FRANKLIN TEMPLETON

Understanding The Factsheet

Fund Manager

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

Application Amount for Fresh Subscription/Minimum Investment

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

Minimum Additional Amount

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

SIP

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

NAV

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

Benchmark

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

Entry Load

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

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

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

Exit Load

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

Yield to Maturity/ Portfolio Yield

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

Modified Duration

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

Macaulay Duration

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

Standard Deviation

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

Sharpe Ratio

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

Beta

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

AUM

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

Holdings

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

Nature of Scheme

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

Rating Profile

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

Contents

Updates on the six yield-oriented Fixed Income Schemes

Key highlights

- The schemes have disbursed INR 17,778 crores as of June 30, 2021. A further INR 3,303 crores was disbursed on July 15, 2021, which brings the total disbursal to INR 21,080 crores.
- The total amount disbursed equals 84% of the AUM as on April 23, 2020, and ranges from 62% to 99% across the six schemes.
- The table below indicates the total disbursement till July 15, 2021

Scheme	Distribution up to July 8, 2021 (A)	Distribution based on NAV as on July 9, 2021 (B) *	Total Distribution as on July 15, 2021 (A) + (B)	Total Distribution as a % of AUM as on April 23, 2020
Franklin India Ultra Short Bond Fund	8,263.89	911.50	9,175.39	95%
Franklin India Low Duration Fund	2,162.11	171.50	2,333.61	99%
Franklin India Short Term Income Plan	2,704.49	1,034.25	3,738.74	67%
Franklin India Income Opportunities Fund	731.50	349.75	1,081.25	62%
Franklin India Credit Risk Fund	2,300.65	543.25	2,843.90	83%
Franklin India Dynamic Accrual Fund	1,614.95	292.50	1,907.45	76%
Total	**17,777.59**	**3,302.75**	**21,080.34**	**84%**

* Amount distributed in the week of July 12, 2021 based on NAV as on July 9, 2021

Distribution summary for the six schemes under winding up – as of July 9, 2021 (INR Cr.)

Distribution based on NAV as on February 12, 2021	9,121.59
Distribution based on NAV as on April 9, 2021	2,962.00
Distribution based on NAV as on April 30, 2021	2,488.75
Distribution based on NAV as on June 4, 2021	3,205.25
Total Distribution up to July 8, 2021 (A)	**17,777.59**
Distribution based on NAV as on July 9, 2021 (B)	**3302.75**
Total Cash Distributed (C) = (A) + (B)	**21,080.34**

Franklin Templeton Mutual Fund Asset under Management in Other Schemes

Franklin Templeton continues to manage over INR 60,000 crore of AUM (average AUM as of June 2021) in our other schemes for over 2 million investors. We continue to manage these schemes in line with their investment objectives with an endeavour to deliver meaningful investment outcomes for our investors.

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

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

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

FIUBF

As on June 30, 2021

MAIN PORTFOLIO

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

SCHEME CATEGORY
Ultra Short Duration Fund

SCHEME CHARACTERISTICS
Macaulay Duration within 3-6 months

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

DATE OF ALLOTMENT
December 18,2007

FUND MANAGER(S)
Pallab Roy & Santosh Kamath

BENCHMARK
NIFTY Ultra Short Duration Debt Index

NAV AS OF JUNE 30, 2021

FIUBF - Retail Plan	
Growth Option	₹ 28.6413
Weekly IDCW Option	₹ 10.8875
Daily IDCW Option	₹ 10.7982
FIUBF - Institutional Plan	
Growth Option	₹ 29.3802
Daily IDCW Option	₹ 10.7602
FIUBF Super Insitutional Plan	
Growth Option	₹ 30.3696
Weekly IDCW Option	₹ 10.8829
Daily IDCW Option	₹ 10.8548
FIUBF - Super Insitutional Plan (Direct)	
Growth Option	₹ 30.5581
Weekly Option	₹ 10.8860
Daily IDCW Option	₹ 10.8459

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	0.55 years
PORTFOLIO YIELD	9.47%
MODIFIED DURATION	0.49 years
MACAULAY DURATION	0.49 years

EXPENSE RATIO#: EXPENSE RATIO# (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

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MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Clix Capital Services Pvt Ltd*	CARE A+	CLIX	60447.47	28.73
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	35858.00	17.04
PNB Housing Finance Ltd*	CARE AA	Punjab National Bank	19100.00	9.08
Clix Finance India Pvt Ltd*	CARE A+	CLIX	10014.88	4.76
JM Financial Credit Solutions Ltd*	ICRA AA	JM Financial	915.58	0.44
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	629.82	0.30
Tata Motors Ltd*	CARE AA-	Tata	343.54	0.16
Sikka Ports & Terminals Ltd	CRISIL AAA	Reliance	221.96	0.11
Total Corporate Debt			**127531.24**	**60.61**
Hinduja Leyland Finance Ltd*	ICRA AA-	Hinduja	2807.11	1.33
Total Tier II Bonds			**2807.11**	**1.33**
Uttar Pradesh Power Corporation Ltd*	CRISIL A+(CE)	UP Power Corporation	7708.22	3.66
Total PSU/PFI Bonds			**7708.22**	**3.66**
Total Debt Holdings			**138046.58**	**65.60**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth*	2,120,378	71632.98	34.04
Total Mutual Fund Units		**71632.98**	**34.04**

Total Holdings	**209,679.56**	**99.65**
Call,cash and other current asset	**743.61**	**0.35**
Total Asset	**210,423.16**	**100.00**

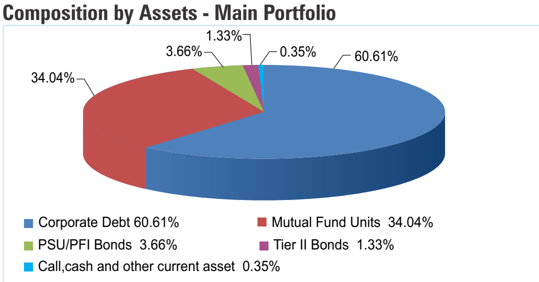
* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 0.35%

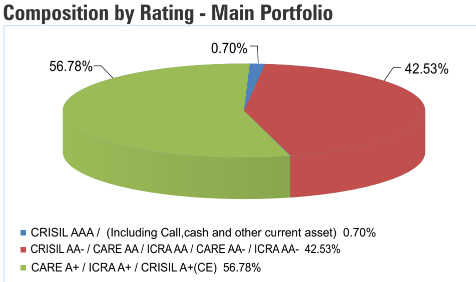
Note : Pursuant to downgrade of securities issued by Vodafone Idea Ltd to below investment grade on 24 Jan, 2020 by Crisil, the AMC has created the segregated portfolio in the scheme

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

Composition by Assets - Main Portfolio



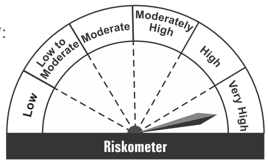
Composition by Rating - Main Portfolio



Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- A fund that invests in short term debt and money market instruments



Investors understand that their principal will be at Very High risk

Riskometer is As on June 30, 2021

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

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 June 30, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Low Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 6-12 months

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

NIFTY Low Duration Debt Index

NAV AS OF JUNE 30, 2021

Monthly IDCW Plan	₹ 10.9649
Quarterly IDCW Plan	₹ 10.7690
Growth Plan	₹ 23.7797
Direct - Monthly IDCW Plan	₹ 11.3504
Direct - Quarterly IDCW Plan	₹ 11.1539
Direct - Growth Plan	₹ 24.4229

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	0.88 years
PORTFOLIO YIELD	8.21%
MODIFIED DURATION	0.61 years
MACAULAY DURATION	0.65 years

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

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

Different plans have a different expense structure

LOAD STRUCTURE

Entry Load Not Applicable
Exit Load Not Applicable

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Not Applicable

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
JM Financial Asset Reconstruction Co Ltd	ICRA AA-	JM Financial	13009.26	27.60
Clix Capital Services Pvt Ltd	CARE A+	CLIX	6184.43	13.12
Edelweiss Rural & Corporate Services Ltd	ICRA A+	Edelweiss Capital	1799.48	3.82
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(CE)	Renew	1511.47	3.21
Narmada Wind Energy Pvt Ltd	CARE A+(CE)	Renew	1376.12	2.92
JM Financial Credit Solutions Ltd	ICRA AA	JM Financial	79.62	0.17
Total Corporate Debt			**23960.37**	**50.83**
Hinduja Leyland Finance Ltd	ICRA AA-	Hinduja	2506.35	5.32
Total Tier II Bonds			**2506.35**	**5.32**
Uttar Pradesh Power Corporation Ltd	CRISIL A+(CE)	UP Power Corporation	3395.67	7.20
Total PSU/PFI Bonds			**3395.67**	**7.20**
Total Debt Holdings			**29862.39**	**63.35**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth	493,474	16671.11	35.37
Total Mutual Fund Units		**16671.11**	**35.37**

Total Holdings	**46,533.50**	**98.71**
Call,cash and other current asset	**605.93**	**1.29**
Total Asset	**47,139.43**	**100.00**

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 1.29%

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

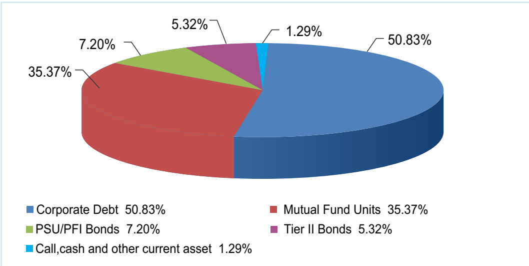
Maturity proceeds from Reliance Big Private Ltd (ISIN: INE333T07048) & Reliance Infrastructure Consulting & Engineers Private Ltd (ISIN: INE428K07011) were due on January 14, 2021 and January 15, 2021 respectively. However, the issuers were unable to meet their payment obligations. The securities of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

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

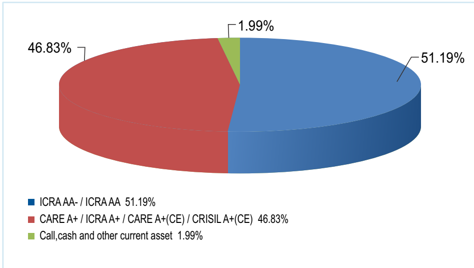
Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Vodafone Idea Ltd	CARE B+	A V Birla	0.00	100.00
Total Corporate Debt			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**
Total Holdings			**0.00**	**100.00**
Call,cash and other current asset			**0.00**	**0.00**
Total Asset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

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

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio

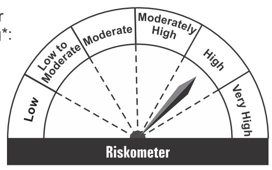


All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and the associated volatility in prices which could impact NAV of the scheme. Credit rating issued by SEBI registered entities is an opinion of the rating agency and should not be considered as an assurance of repayment by issuer. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- A fund that focuses on low duration securities.



Investors understand that their principal will be at High risk

Riskometer is As on June 30, 2021

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

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 June 30, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Short Duration Fund

SCHEME CHARACTERISTICS

Macaulay Duration within 1-3 years

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

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

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

Crisil Short Term Bond Fund Index

NAV AS OF JUNE 30, 2021

FISTIP - Retail Plan	
Growth Plan	₹ 4110.7529
Weekly IDCW Plan	₹ 1038.9694
Monthly IDCW Plan	₹ 1147.0736
Quarterly IDCW Plan	₹ 1193.3110
FISTIP - Institutional Plan	
Growth Option	₹ 3404.1706
FISTIP - Retail Plan (Direct)	
Growth Plan	₹ 4376.5356
Weekly IDCW Plan	₹ 1050.2445
Monthly IDCW Plan	₹ 1241.1140
Quarterly IDCW Plan	₹ 1292.8955

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	2.52 years
PORTFOLIO YIELD	10.33%
MODIFIED DURATION	1.42 years
MACAULAY DURATION	1.47 years

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

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

Different plans have a different expense structure

MINIMUM INVESTMENT/MULTIPLES FOR NEW INVESTORS

Not Applicable

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

LOAD STRUCTURE

Entry Load Not Applicable

Exit Load Not Applicable

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

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

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	36894.80	11.63
Renew Power Pvt Ltd*	CARE A+	Renew	25592.17	8.06
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	19844.70	6.25
Narmada Wind Energy Pvt Ltd*	CARE A+(CE)	Renew	14903.41	4.70
Renew Wind Energy (Rajasthan One) Pvt Ltd*	CARE A+(CE)	Renew	10748.26	3.39
Vistaar Financial Services Pvt Ltd*	ICRA A-	Vistaar	6791.55	2.14
Hinduja Leyland Finance Ltd	CARE AA-	Hinduja	5636.55	1.78
Molagavalli Renewable Pvt Ltd	CARE A+(CE)	Renew	3417.50	1.08
PNB Housing Finance Ltd	CARE AA	Punjab National Bank	2500.00	0.79
JM Financial Asset Reconstruction Co Ltd	ICRA AA-	JM Financial	1997.52	0.63
Clix Capital Services Pvt Ltd	CARE A+	CLIX	1001.12	0.32
Tata Sons Pvt Ltd	CRISIL AAA	Tata	130.86	0.04
Reliance Industries Ltd	CRISIL AAA	RELIANCE	120.10	0.04
Rivaaz Trade Ventures Pvt Ltd @@@	BWR D(CE)	Future	0.00	0.00
Future Ideas Co Ltd @@@	BWR D(CE)	Future	0.00	0.00
Nufuture Digital (India) Ltd @@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**129578.55**	**40.83**
Shriram Transport Finance Co Ltd*	CRISIL AA+	Shriram Transport	69281.96	21.83
DCB Bank Ltd (Basel III)	ICRA A+	DCB	1416.56	0.45
Hinduja Leyland Finance Ltd	ICRA AA-	Hinduja	501.27	0.16
Total Tier II Bonds			**71199.80**	**22.43**
Punjab & Sind Bank (Basel III)	CARE A	Punjab & Sindh Bank	984.98	0.31
Total Perpetual Bonds/AT1 Bonds			**984.98**	**0.31**
Andhra Pradesh Capital Region Development Authority*	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	50833.75	16.02
Uttar Pradesh Power Corporation Ltd*	CRISIL A+(CE)	UP Power Corporation	20896.97	6.58
National Bank For Agriculture & Rural Development	CRISIL AAA	NABARD	120.28	0.04
Total PSU/PFI Bonds			**71851.00**	**22.64**
Total Debt Holdings			**273614.33**	**86.21**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth*	1,214,394	41026.01	12.93
Total Mutual Fund Units		**41026.01**	**12.93**

Total Holdings	**314,640.34**	**99.14**
Net receivable (RBNL matured on July 20, 2020) +++	**1,250.96**	**0.39**
Call,cash and other current asset	**1,481.35**	**0.47**
Total Asset	**317,372.65**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 0.47%

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

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

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

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

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

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

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

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

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

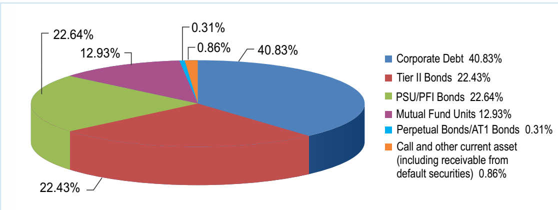
Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

Note :

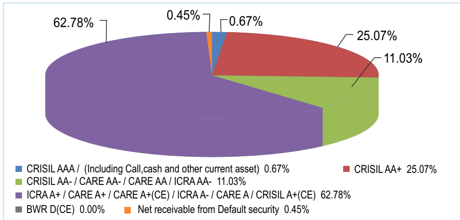
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.
2. Pursuant to downgrade of securities issued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

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

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

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

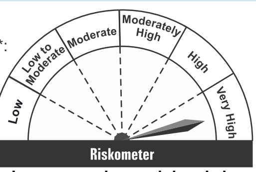
All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and the associated volatility in prices which could impact NAV of the scheme. Credit rating issued by SEBI registered entities is an opinion of the rating agency and should not be considered as an assurance of repayment by issuer. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.

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

Product Label

This product is suitable for investors who are seeking*:

- Regular income for medium term
- A fund that invests in short term corporate bonds including PTCs.



Investors understand that their principal will be at Very High risk

Riskometer is As on June 30, 2021

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

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 June 30, 2021

MAIN PORTFOLIO

TYPE OF SCHEME

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

SCHEME CATEGORY

Credit Risk Fund

SCHEME CHARACTERISTICS

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

INVESTMENT OBJECTIVE

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

DATE OF ALLOTMENT

December 07, 2011

FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

BENCHMARK

NIFTY Credit Risk Bond Index

NAV AS OF JUNE 30, 2021

Growth Plan	₹ 21.2196
IDCW Plan	₹ 11.3791
Direct - Growth Plan	₹ 22.6033
Direct - IDCW Plan	₹ 12.3874

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	2.61 years
PORTFOLIO YIELD	9.27%
MODIFIED DURATION	1.89 years
MACAULAY DURATION	1.95 years

EXPENSE RATIO# : 0.04%

EXPENSE RATIO#(DIRECT) : 0.04%

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

Different plans have a different expense structure

LOAD STRUCTURE

ENTRY LOAD Not Applicable

EXIT LOAD Not Applicable

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

Not Applicable

MINIMUM INVESTMENT FOR SIP

Not Applicable

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Not Applicable

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA

EXPENSE RATIO (DIRECT) : NA

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA

EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Hinduja Leyland Finance Ltd*	CARE AA-	Hinduja	16222.88	10.66
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	8370.60	5.50
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	5403.26	3.55
Molagavalli Renewable Pvt Ltd*	CARE A+(CE)	Renew	5148.45	3.38
Renew Power Pvt Ltd*	CARE A+	Renew	1999.39	1.31
Narmada Wind Energy Pvt Ltd	CARE A+(CE)	Renew	1135.96	0.75
L&T Finance Ltd	CARE AAA	L&T	745.71	0.49
Nufuture Digital (India) Ltd @@@	BWR D(CE)	Future	0.00	0.00
Rivaaz Trade Ventures Pvt Ltd @@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**39026.25**	**25.65**
Shriram Transport Finance Co Ltd*	CRISIL AA+	Shriram Transport	37894.61	24.90
Hinduja Leyland Finance Ltd*	ICRA AA-	Hinduja	2706.86	1.78
Piramal Capital & Housing Finance Ltd	CARE AA	Ajay Piramal	850.00	0.56
DCB Bank Ltd (Basel III)	CRISIL AA-	DCB	398.82	0.26
Total Tier II Bonds			**41850.30**	**27.50**

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Andhra Pradesh Capital Region Development Authority*	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	31191.27	20.50
Uttar Pradesh Power Corporation Ltd*	CRISIL A+(CE)	UP Power Corporation	16145.97	10.61
Total PSU/PFI Bonds			**47337.25**	**31.11**
Total Debt Holdings			**128213.79**	**84.26**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth*	641,855	21683.87	14.25
Total Mutual Fund Units		**21683.87**	**14.25**

Total Holdings	**149,897.66**	**98.51**
Call,cash and other current asset	**2,265.38**	**1.49**
Total Asset	**152,163.04**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 1.49%

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

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

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

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

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

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

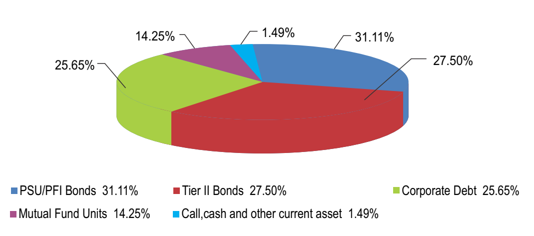
Franklin India Credit Risk Fund - Segregated Portfolio 3 (9.50% Yes Bank Ltd CO 23 Dec 2021)

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

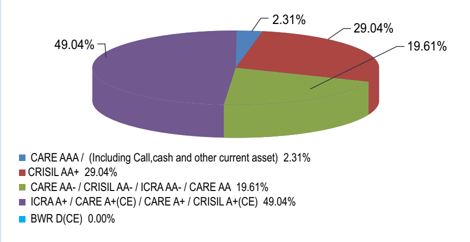
Note :

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

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



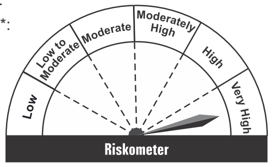
All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and the associated volatility in prices which could impact NAV of the scheme. Credit rating issued by SEBI registered entities is an opinion of the rating agency and should not be considered as an assurance of repayment by issuer. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.

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

Product Label

This product is suitable for investors who are seeking*:

- Medium to long term capital appreciation with current income
- A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds).



Investors understand that their principal will be at Very High risk

Riskometer is As on June 30, 2021

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

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 June 30, 2021

MAIN PORTFOLIO

TYPE OF SCHEME
An open ended dynamic debt scheme investing across duration

SCHEME CATEGORY
Dynamic Bond

SCHEME CHARACTERISTICS
Investment across Duration buckets

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

DATE OF ALLOTMENT
March 5, 1997

FUND MANAGER(S)
Santosh Kamath, Umesh Sharma & Sachin Padwal - Desai

BENCHMARK
Crisil Composite Bond Fund Index

NAV AS OF JUNE 30, 2021

Growth Plan	₹ 72.6555
IDCW Plan	₹ 12.0091
Direct - Growth Plan	₹ 77.6670
Direct - IDCW Plan	₹ 13.0905

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	2.11 years
PORTFOLIO YIELD	10.20%
MODIFIED DURATION	1.51 years
MACAULAY DURATION	1.55 years

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

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

Different plans have a different expense structure

LOAD STRUCTURE
ENTRY LOAD Not Applicable
EXIT LOAD Not Applicable

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS
Not Applicable

MINIMUM INVESTMENT FOR SIP
Not Applicable

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS
Not Applicable

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	9824.11	9.36
Hinduja Leyland Finance Ltd*	CARE AA-	Hinduja	6470.53	6.16
Edelweiss Rural & Corporate Services Ltd*	ICRA A+	Edelweiss Capital	6300.65	6.00
Renew Power Pvt Ltd*	CARE A+	Renew	3998.78	3.81
Molagavalli Renewable Pvt Ltd*	CARE A+(CE)	Renew	3905.72	3.72
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(CE)	Renew	3778.69	3.60
Narmada Wind Energy Pvt Ltd	CARE A+(CE)	Renew	436.91	0.42
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			**34715.38**	**33.07**
Shriram Transport Finance Co Ltd*	CRISIL AA+	Shriram Transport	26506.91	25.25
Piramal Capital & Housing Finance Ltd*	CARE AA	Ajay Piramal	9520.00	9.07
Total Tier II Bonds			**36026.91**	**34.32**
Uttar Pradesh Power Corporation Ltd*	CRISIL A+(CE)	UP Power Corporation	18289.35	17.42
Andhra Pradesh Capital Region Development Authority*	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	8280.26	7.89
Total PSU/PFI Bonds			**26569.61**	**25.31**
Total Debt Holdings			**97311.91**	**92.70**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth*	191295	6462.55	6.16
Total Mutual Fund Units		**6462.55**	**6.16**

Total Holdings	**103,774.46**	**98.86**
Call,cash and other current asset	**1,196.46**	**1.14**
Total Asset	**104,970.92**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 1.14%

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

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

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

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

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

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

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

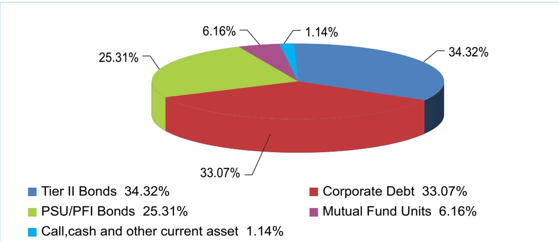
Company Name	Company Rating	Group	Market Value ₹ Lakhs	% of assets
Yes Bank Ltd (Basel III)	CARE Withdrawn / ICRA D (hyb)	Yes Bank	0.00	100.00
Total Perpetual Bonds/AT1 Bonds			**0.00**	**100.00**
Total Debt Holdings			**0.00**	**100.00**

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

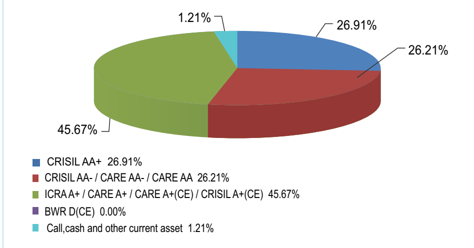
Note :
1. Pursuant to downgrade of securities issued by Yes Bank Ltd to below investment grade on March 6, 2020 by ICRA, the AMC has created the segregated portfolio in the scheme. For purpose of disclosure, this change has been incorporated in the scheme name.
2. Pursuant to downgrade of securities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

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

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



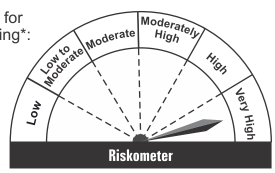
All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and the associated volatility in prices which could impact NAV of the scheme. Credit rating issued by SEBI registered entities is an opinion of the rating agency and should not be considered as an assurance of repayment by issuer. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.

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

Product Label

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that focuses on fixed income securities with high accrual and potential for capital gains.



Investors understand that their principal will be at Very High risk

Riskometer is As on June 30, 2021

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

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 June 30, 2021

MAIN PORTFOLIO

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

SCHEME CATEGORY
Medium Duration Fund

SCHEME CHARACTERISTICS
Macaulay Duration within 3-4 years

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

DATE OF ALLOTMENT
December 11, 2009

FUND MANAGER(S)
Santosh Kamath & Kunal Agrawal

BENCHMARK
NIFTY Medium Duration Debt Index

NAV AS OF JUNE 30, 2021

Growth Plan	₹ 23.8468
IDCW Plan	₹ 11.0554
Direct - Growth Plan	₹ 25.4174
Direct - IDCW Plan	₹ 11.9366

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	1.48 years
PORTFOLIO YIELD	7.91%
MODIFIED DURATION	1.13 years
MACAULAY DURATION	1.19 years

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

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

Different plans have a different expense structure

LOAD STRUCTURE
ENTRY LOAD Not Applicable
EXIT LOAD Not Applicable

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS
Not Applicable

MINIMUM INVESTMENT FOR SIP
Not Applicable

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS
Not Applicable

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

NAV Per Unit

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

FUND SIZE (AUM)

Month End	₹ 0.00 crores
Monthly Average	₹ 0.00 crores

EXPENSE RATIO : NA
EXPENSE RATIO (DIRECT) : NA

No purchase \ redemption permitted in segregated portfolios

FRANKLIN TEMPLETON

MAIN PORTFOLIO

Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Hinduja Leyland Finance Ltd*	CARE AA-	Hinduja	8960.49	7.96
Edelweiss Rural & Corporate Services Ltd*	CRISIL AA-	Edelweiss Capital	7662.81	6.80
Renew Wind Energy (Rajasthan One) Pvt Ltd*	CARE A+(CE)	Renew	6465.75	5.74
Narmada Wind Energy Pvt Ltd*	CARE A+(CE)	Renew	2184.55	1.94
Molagavalli Renewable Pvt Ltd	CARE A+(CE)	Renew	976.43	0.87
Renew Power Pvt Ltd	CARE A+	Renew	499.85	0.44
Rivaaz Trade Ventures Pvt Ltd @@@	BWR D(CE)	Future	0.00	0.00
Nufuture Digital (India) Ltd @@@	BWR D(CE)	Future	0.00	0.00
Future Ideas Co Ltd @@@	BWR D(CE)	Future	0.00	0.00
Total Corporate Debt			**26749.87**	**23.75**
Piramal Capital & Housing Finance Ltd*	CARE AA	Ajay Piramal	26870.00	23.86
DCB Bank Ltd (Basel III)*	CRISIL AA-	DCB	12064.41	10.71
Shriram Transport Finance Co Ltd*	CRISIL AA+	Shriram Transport	5948.04	5.28
Total Tier II Bonds			**44882.45**	**39.85**
Uttar Pradesh Power Corporation Ltd*	CRISIL A+(CE)	UP Power Corporation	8431.67	7.49
Andhra Pradesh Capital Region Development Authority*	CRISIL A+(CE)	Andhra Pradesh Capital Region Development Authority	1533.29	1.36
Total PSU/PFI Bonds			**9964.96**	**8.85**
Total Debt Holdings			**81597.29**	**72.46**

Company Name	No.of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
SBI Overnight Fund - Direct Plan - Growth*	830,705	28063.83	24.92
Total Mutual Fund Units		**28063.83**	**24.92**

Total Holdings	**109,661.12**	**97.38**
Call,cash and other current asset	**2,953.65**	**2.62**
Total Asset	**112,614.77**	**100.00**

* Top 10 holdings

@ Reverse Repo : 0.00%, Others (Cash/ Receivables on sale/ Other Receivable / Other Payable) : 2.62%

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

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

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

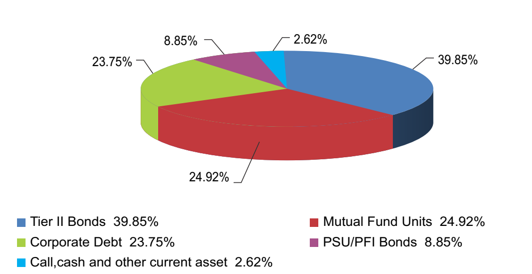
Franklin India Income Opportunities Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 P/C 03SEP2021)

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

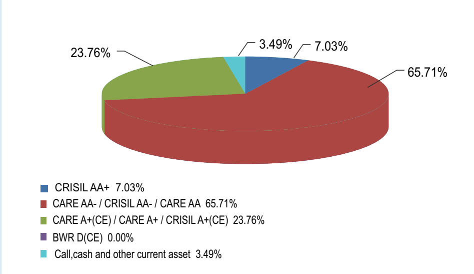
Total Holdings	**0.00**	**100.00**
Call,cash and other current asset	**0.00**	**0.00**
Total Asset	**0.00**	**100.00**

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

Composition by Assets - Main Portfolio



Composition by Rating - Main Portfolio



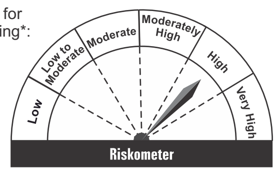
All investments in debt funds are subject to various types of risks including credit risk, interest rate risk, liquidity risk etc. Some fixed income schemes may have a higher concentration to securities rated below AA and therefore may be exposed to relatively higher risk of downgrade or default and the associated volatility in prices which could impact NAV of the scheme. Credit rating issued by SEBI registered entities is an opinion of the rating agency and should not be considered as an assurance of repayment by issuer. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.

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

Product Label

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that focuses on high accrual securities



Investors understand that their principal will be at High risk

Riskometer is As on June 30, 2021

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

Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1)* (FIUBF) - Growth Option - Retail
NAV as at 30-Jun-21 : (Rs.) 28.6413
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 (Jun 30, 2020 to Jun 30, 2021)	8.15%	4.05%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	7.15%	6.09%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	7.47%	6.42%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.40%	7.52%	6.95%
Since inception till 30-Jun-2021	8.08%	7.23%	6.41%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10815	10405	10358
Last 3 Years	12305	11944	12047
Last 5 Years	14342	13654	13576
Last 10 Years	22415	20654	19584
Since inception (18-Dec-2007)	28641	25733	23200

^ ^ The plan is suspended for further subscription.

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

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

Impact of Segregation

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

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

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

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

Performance of main portfolio with flows from segregated portfolio	FIUBF-Retail	B: Nifty Ultra Short Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	12.73%	4.05%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	8.77%	6.09%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	8.45%	6.42%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.89%	7.52%	6.95%
Since inception till 30-Jun-2021	8.44%	7.23%	6.41%

#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 30-Jun-21 : (Rs.) 30.3696
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 (Jun 30, 2020 to Jun 30, 2021)	8.26%	4.05%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	7.44%	6.09%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	7.87%	6.42%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.89%	7.52%	6.95%
Since inception till 30-Jun-2021	8.55%	7.23%	6.41%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10826	10405	10358
Last 3 Years	12408	11944	12047
Last 5 Years	14610	13654	13576
Last 10 Years	23451	20654	19584
Since inception (18-Dec-2007)	30370	25733	23200

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

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

Impact of Segregation

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

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

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

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

Performance of main portfolio with flows from segregated portfolio	FIUBF-SIP	B: Nifty Ultra Short Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	12.84%	4.05%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	9.07%	6.09%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	8.85%	6.42%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	9.38%	7.52%	6.95%
Since inception till 30-Jun-2021	8.91%	7.23%	6.41%

#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 30-Jun-21 : (Rs.) 29.3802
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 (Jun 30, 2020 to Jun 30, 2021)	8.22%	4.05%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	7.30%	6.09%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	7.65%	6.42%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.60%	7.52%	6.95%
Since inception till 30-Jun-2021	8.28%	7.23%	6.41%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10822	10405	10358
Last 3 Years	12360	11944	12047
Last 5 Years	14463	13654	13576
Last 10 Years	22831	20654	19584
Since inception (18-Dec-2007)	29380	25733	23200

^ ^ The Plan is suspended for further subscription.

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

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

Impact of Segregation

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

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

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

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

Performance of main portfolio with flows from segregated portfolio	FIUBF-Institutional	B: Nifty Ultra Short Duration Debt Index #	AB: CRISIL 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	12.79%	4.05%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	8.93%	6.09%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	8.63%	6.42%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	9.09%	7.52%	6.95%
Since inception till 30-Jun-2021	8.65%	7.23%	6.41%

#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 30-Jun-21 : (Rs.) 23.7797
Inception date : Jul 26, 2010
Fund Manager(s):
Santosh Kamath (Managing since Apr 15, 2014)
Kunal Agrawal (Managing since Apr 15, 2014)

Performance of Main Portfolio without flows from Segregated portfolio	Growth	B: Nifty Low Duration Debt Index#	AB:Crisil 1 Year T-Bill Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	13.23%	4.63%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.46%	7.53%	6.39%

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

Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.73%	7.22%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.23%	8.14%	6.95%
Since inception till 30-Jun-2021	8.24%	8.00%	6.72%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11323	10463	10358
Last 3 Years	11731	12438	12047
Last 5 Years	13850	14170	13576
Last 10 Years	22060	21886	19584
Since inception (26-Jul-2010)	23780	23208	20373

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

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

Impact of Segregation

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

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

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

* 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 (Jun 30, 2020 to Jun 30, 2021)	18.27%	4.63%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	7.13%	7.53%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	7.74%	7.22%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.74%	8.14%	6.95%
Since inception till 30-Jun-2021	8.71%	8.00%	6.72%

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 30-Jun-21 : (Rs.) 10.9649

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 (Jun 30, 2020 to Jun 30, 2021)	13.23%	4.63%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.46%	7.53%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.73%	7.22%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.22%	8.14%	6.95%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	7.78%	8.13%	6.30%
Since inception till 30-Jun-2021	7.59%	NA	6.37%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11323	10463	10358
Last 3 Years	11731	12438	12047
Last 5 Years	13850	14170	13576
Last 10 Years	22046	21886	19584
Last 15 Years	30792	32332	25033
Since inception (07-Feb-2000)	47896	NA	37545

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

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

Impact of Segregation

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

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

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

* 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 30-Jun-21 : (Rs.) 10.769

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 (Jun 30, 2020 to Jun 30, 2021)	13.23%	4.63%	3.58%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.46%	7.53%	6.39%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.73%	7.22%	6.30%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.22%	8.14%	6.95%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	7.78%	8.13%	6.30%
Since inception till 30-Jun-2021	7.60%	NA	6.37%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11323	10463	10358
Last 3 Years	11731	12438	12047
Last 5 Years	13850	14170	13576
Last 10 Years	22046	21886	19584
Last 15 Years	30794	32332	25033
Since inception (07-Feb-2000)	47987	NA	37545

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

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

Impact of Segregation

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

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

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

* 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 30-Jun-21 : (Rs.) 4110.7529

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 (Jun 30, 2020 to Jun 30, 2021)	9.59%	5.67%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	3.55%	8.71%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	5.60%	7.92%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	7.45%	8.49%	7.40%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	7.95%	8.01%	7.14%
Since inception till 30-Jun-2021	7.55%	NA	6.85%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10959	10567	10408
Last 3 Years	11106	12852	13174
Last 5 Years	13134	14642	14192
Last 10 Years	20532	22614	20437
Last 15 Years	31540	31809	28149
Since inception (31-Jan-2002)	41108	NA	36215

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

Impact of Segregation

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

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

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

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

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 (Jun 30, 2020 to Jun 30, 2021)	11.05%	5.67%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	4.03%	8.71%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	5.89%	7.92%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	7.60%	8.49%	7.40%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	8.05%	8.01%	7.14%
Since inception till 30-Jun-2021	7.63%	NA	6.85%

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 ëubscriptions/ 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 30-Jun-21 : (Rs.) 3404.1706
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 (Jun 30, 2020 to Jun 30, 2021)	9.54%	5.67%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	3.76%	8.71%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	5.89%	7.92%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	7.77%	8.49%	7.40%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	8.21%	8.01%	7.14%
Since inception till 30-Jun-2021	8.05%	7.80%	6.71%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10954	10567	10408
Last 3 Years	11172	12852	13174
Last 5 Years	13315	14642	14192
Last 10 Years	21145	22614	20437
Last 15 Years	32699	31809	28149
Since inception (06-Sep-2005)	34042	32835	27957

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%.

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 (Jun 30, 2020 to Jun 30, 2021)	11.00%	5.67%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	4.24%	8.71%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.18%	7.92%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	7.92%	8.49%	7.40%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	8.31%	8.01%	7.14%
Since inception till 30-Jun-2021	8.14%	7.80%	6.71%

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 30-Jun-21 : (Rs.) 21.2196
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 (Jun 30, 2020 to Jun 30, 2021)	14.06%	9.67%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.25%	9.82%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.51%	8.58%	7.25%
Since inception till 30-Jun-2021	8.18%	8.84%	7.66%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	11406	10967	10408
Last 3 Years	11661	13251	13174
Last 5 Years	13712	15096	14192
Since inception (07-Dec-2011)	21220	22490	20270

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%.

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 (Jun 30, 2020 to Jun 30, 2021)	15.18%	9.67%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.60%	9.82%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.73%	8.58%	7.25%
Since inception till 30-Jun-2021	8.29%	8.84%	7.66%

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 30-Jun-21 : (Rs.) 72.6555
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 (Jun 30, 2020 to Jun 30, 2021)	9.76%	4.90%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.57%	9.82%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.78%	8.39%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	7.85%	8.71%	7.40%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	7.42%	7.79%	7.14%
Since inception till 30-Jun-2021	8.49%	NA	NA
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10976	10490	10408
Last 3 Years	11768	13251	13174
Last 5 Years	13885	14963	14192
Last 10 Years	21299	23059	20437
Last 15 Years	29265	30844	28149
Since inception (05-Mar-1997)	72656	NA	NA

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

SCHEME PERFORMANCE - REGULAR PLANS

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

Impact of Segregation

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

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

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

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

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

Fall in NAV due to segregation of Yes Bank Ltd. (market value and accrued interest) – i.e. the segregated security % to

the Net Assets of the scheme on Mar 5: -0.91%

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

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

Performance of main portfolio with flows from segregated portfolio	FIDA	B: Crisil Composite Bond Fund Index	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	12.64%	4.90%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	6.55%	9.82%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	7.38%	8.39%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.15%	8.71%	7.40%
Last 15 Years (Jun 30, 2006 to Jun 30, 2021)	7.62%	7.79%	7.14%
Since inception till 30-Jun-2021	8.61%	NA	NA

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

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

NAV as at 30-Jun-21 : (Rs.) 23.8468
Inception date : Dec 11, 2009
Fund Manager(s):
Santosh Kamath (Managing since Apr 15, 2014) & Kunal Agrawal (Managing since Oct 25, 2018)

Performance of Main Portfolio without flows from Segregated portfolio	FIIOF	B: NIFTY Medium Duration Debt Index#	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	9.50%	6.52%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	4.59%	9.43%	9.61%
Last 5 Years (Jun 30, 2016 to Jun 30, 2021)	6.24%	8.35%	7.25%
Last 10 Years (Jun 30, 2011 to Jun 30, 2021)	7.81%	8.71%	7.40%
Since inception till 30-Jun-2021	7.81%	8.26%	6.72%
Current Value of Standard Investment of Rs 10000			
Last 1 Year	10950	10652	10408
Last 3 Years	11444	13109	13174
Last 5 Years	13536	14934	14192
Last 10 Years	21218	23066	20437
Since inception (11-Dec-2009)	23847	25039	21207

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

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

Impact of Segregation

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

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

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

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

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

Performance of main portfolio with flows from segregated portfolio	FIIOF	B: NIFTY Medium Duration Debt Index#	AB: CRISIL 10 Year Gilt Index
Compounded Annualised Growth Rate Performance			
Last 1 Year (Jun 30, 2020 to Jun 30, 2021)	11.68%	6.52%	4.08%
Last 3 Years (Jun 29, 2018 to Jun 30, 2021)	5.32%	9.43%	9.61%
Last 5 Years (Jun 30, 2016 ío Jun 30, 2021)	S.69%	8.35%	7.25%
Lasí 10 Years (Jun 30, 2011 to Jun 30, 2021)	8.03%	8.71%	7.40%
Since inception till 30-Jun-2021	8.00%	8.26%	6.72%

The Index is adjusted for the pÉriod December 11, 2009 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index.
The performance shown above is only for reference purpose. The same has been calculated by including recovery under segregated portfolio in the performance of main portfolio. Investors may note that the above performance in any manner does not assure any further recovery of segregated portfolio under the scheme
Fresh subscriptions/ redemptions not permitted under the above scheme's with effect from April 24, 2020 on account of winding up

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

NA : Not Available

TRI : Total Return Index.

Different plans have a different expense structure

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

Scheme	NAV as on 30th June, 2021	Compounded Annualizaed Growth Rate Perfomance (%)								Inception Date
		Last 1 Year		Last 3 Years		Last 5 Years		Since Inception		
		Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	Returns	Current Value of Investment of Rs. 10,000	
Franklin India Equity Hybrid Fund (FIEHF) - Growth Option ^ ^ ^	**165.3384**	**49.67%**	**14,967**	**13.00%**	**14,439**	**11.45%**	**17,202**	**13.89%**	**165,338**	**10-Dec-99**
CRISIL Hybrid 35+65 - Aggressive Index		37.86%	13,786	14.26%	14,927	13.62%	18,940	NA	NA	
Nifty 50 TRI		54.58%	15,458	15.00%	15,220	15.08%	20,191	13.27%	147,109	
Franklin India Pension Plan (FIPEP) - Growth Option ^ ^ ^	**154.5089**	**17.92%**	**11,792**	**8.68%**	**12,843**	**7.97%**	**14,674**	**11.94%**	**154,509**	**31-Mar-97**
40% Nifty 500+60%Crisil Composite Bond Fund Index		24.96%	12,496	12.63%	14,297	11.70%	17,391	NA	NA	
Nifty 50 TRI		54.58%	15,458	15.00%	15,220	15.08%	20,191	13.57%	219,231	
Franklin India Fixed Maturity Plan (FIFMP) - Series 5 - Plan A - Growth Option	**12.7565**	**5.88%**	**10,588**	**NA**	**NA**	**NA**	**NA**	**9.55%**	**12,757**	**30-Oct-18**
Crisil Composite Bond Fund Index		4.90%	10,490	NA	NA	NA	NA	10.24%	12,972	
CRISIL 10 Year Gilt Index		4.08%	10,408	NA	NA	NA	NA	9.64%	12,782	
Franklin India Fixed Maturity Plan (FIFMP) - Series 4 - Plan D - Growth Option	**11.9432**	**5.57%**	**10,557**	**NA**	**NA**	**NA**	**NA**	**6.54%**	**11,943**	**11-Sep-18**
Crisil Composite Bond Fund Index		4.90%	10,490	NA	NA	NA	NA	10.44%	13,208	
CRISIL 10 Year Gilt Index		4.08%	10,408	NA	NA	NA	NA	10.45%	13,211	
Franklin India Floating Rate Fund (FIFRF) - Growth Option ^ ^ ^	**31.6745**	**4.53%**	**10,453**	**6.15%**	**11,965**	**6.11%**	**13,453**	**5.87%**	**31,675**	**23-Apr-01**
Crisil Liquid Fund Index		3.71%	10,371	5.70%	11,813	6.19%	13,505	NA	NA	
CRISIL 1 Year T-Bill Index		3.58%	10,358	6.39%	12,047	6.30%	13,576	6.21%	33,740	
Franklin India Overnight Fund (FIONF) - Regular Growth ^ ^ ^	**1082.5425**	**2.99%**	**10,299**	**NA**	**NA**	**NA**	**NA**	**3.76%**	**10,825**	**08-May-19**
CRISIL Overnight Index		3.18%	10,318	NA	NA	NA	NA	3.97%	10,872	
CRISIL 1 Year T-Bill Index		3.58%	10,358	NA	NA	NA	NA	5.80%	11,288	
Franklin India Corporate Debt Fund (FICDF) - Growth ^ ^ ^	**78.0438**	**6.32%**	**10,632**	**8.28%**	**12,699**	**8.22%**	**14,844**	**8.92%**	**78,044**	**23-Jun-97**
NIFTY Corporate Bond Index		7.23%	10,723	9.30%	13,064	8.13%	14,782	NA	NA	
CRISIL 10 Year Gilt Index		4.08%	10,408	9.61%	13,174	7.25%	14,192	NA	NA	
Franklin India Savings Fund (FISF) - Growth Option ^ ^ ^	**39.2737**	**3.83%**	**10,383**	**6.74%**	**12,164**	**6.96%**	**14,005**	**7.31%**	**39,274**	**11-Feb-02**
Nifty Money Market Index		3.75%	10,375	5.86%	11,868	6.29%	13,568	NA	NA	
CRISIL 1 Year T-Bill Index		3.58%	10,358	6.39%	12,047	6.30%	13,576	6.02%	31,098	

Past performance may or may not be sustained in future. Fund Managers: FICDF : Santosh Kamath (Managing since Apr 15, 2014), Umesh Sharma (Managing since Oct 25, 2018) & Sachin Padwal-Desai (Managing since Oct 25, 2018), FIONF: Pallab Roy (Managing since May 08, 2019) & Umesh Sharma (Managing since May 08, 2019), FIEHF: Equity : Lakshmikanth Reddy (Managing since May 02, 2016), Krishna Prasad Natarajan (Managing since Jan 01, 2019) Debt : Sachin Padwal Desai (Managing since Nov 30, 2006), Umesh Sharma (Managing since Jul 05, 2010), & Mayank Bukrediwala (Managing since Aug 24, 2020), FIPEP: Equity-Lakshmikanth Reddy (Managing Since 02-May-16) & Krishna Prasad Natarajan (Managing Since 01-Jan-19); Debt-Sachin Padwal-Desai (Managing Since 30-Nov-06), Umesh Sharma (Managing Since 05-Jul-10), FIFMP-Series 5 (Plan A) : Sachin Padwal-Desai & Umesh Sharma (Managing since inception), FISF : Pallab Roy (Managing since Jun 25, 2008) & Umesh Sharma (Managing since Oct 25, 2018), FIFRF : Pallab Roy (Managing since Aug 07, 2006), Umesh Sharma (Managing since Jul 05, 2010) & Mayank Bukrediwala (Managing since Aug 24, 2020), FIFMP-Series 4 (Plan D) Sachin Padwal-Desai (Managing since Sep 11, 2018) & Umesh Sharma (Managing since Sep 11, 2018), : B: Benchmark. AB: Additional Benchmark. N.A.: Not Applicable. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. The top three and bottom three funds managed by the fund manager(s) have been derived on the basis of the since inception returns. Different plans have a different expense structure. The performance details provided herein are of Regular Plan. Load is not taken into consideration. On account of difference in the type/category, asset allocation or investment strategy, inception dates, performances of these funds are not strictly comparable. Please refer to www.franklintempletonindia.com for details on performance of all schemes (including Direct Plans). ^ ^ ^ As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. TRI - Total Return Index.

IDCW ^ HISTORY

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

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

Fund Managers Industry Experience

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

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

FRANKLIN TEMPLETON

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Distributors: 1800 425 9100, 1800 258 9100	9 a.m. to 6 p.m. (Weekdays) and 9 a.m. to 2 p.m. (Saturdays)	

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