

## Maturity profile of schemes (cash flow projections) basis Portfolio holdings as on July 15, 2021

- The below table summarises the amounts receivable on maturity dates or if put option is available then the immediately forthcoming put option date
- The percentages have been computed considering the total market value of holdings and cash and cash equivalents<sup>\$\$</sup> as on July 15, 2021 plus the cash distributed<sup>##</sup>, as the base
- Part payment amounts receivable on pre-agreed dates as per terms of issuance are reflected in the respective buckets per receipt dates
- For perpetual bonds, the immediately forthcoming call date is considered as the maturity date, if the call has been exercised, else maturity date is considered at 100 years from the deemed date of allotment.
- For Securities which are fair valued by the AMC, the fair valuation as on July 15, 2021 is considered. Note that, at maturity, the issuer is obligated to pay the face value and accrued coupons/ other accruals, if any as per the terms of the issuance
- The data excludes any recovery from segregated portfolios. Receipt of interest and principal repayments from segregated portfolios will accordingly increase payout to investors of the segregated portfolio
- On sale of securities in the secondary market, sale value may differ from the market value as on July 15, 2021.
- For securities with interest rate reset at periodic intervals which have a floor and cap rate as per the terms of the issuance, maturity date has been considered for the cash flow projections.
- Securities sold in the secondary market prior to the maturity will accelerate the receipt thereby facilitating payout to investors before scheduled maturity
- Prepayments or accelerated payments made by the issuer will prepone the receipt thereby facilitating payout to investors before scheduled maturity
- The schemes are 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.

### Scheme Codes and Scheme Names

FIUBF	Franklin India Ultra Short Bond Fund (No. of Segregated Portfolios – 1) - (under winding up)
FILDF	Franklin India Low Duration Fund (No. of Segregated Portfolios – 2)- (under winding up)
FISTIP	Franklin India Short Term Income Plan (No. of Segregated Portfolios – 3)- (under winding up)
FIIOF	Franklin India Income Opportunities Fund (No. of Segregated Portfolios - 2) - (under winding up)
FICRF	Franklin India Credit Risk Fund (No. of Segregated Portfolios – 3) - (under winding up)
FIDA	Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios – 3) - (under winding up)

### Maturity profile considering put and call option & put option dates - Cumulative - from July 16, 2021

Period	Upto	FIUBF <sup>^^</sup>	FILDF <sup>^^</sup>	FISTIP <sup>^^</sup>	FIIOF <sup>^^</sup>	FICRF <sup>^^</sup>	FIDA <sup>^^</sup>	Total
Cash distributed (as a % to gross value as below)		89%	89%	65%	59%	75%	72%	
Cash and cash equivalents <sup>\$\$</sup>	as on July 15, 2021	0%	0%	1%	1%	0%	0%	
<b>Total</b>		<b>89%</b>	<b>89%</b>	<b>67%</b>	<b>59%</b>	<b>75%</b>	<b>72%</b>	
July 16, 2021 to April 30, 2022	April 30, 2022	96%	91%	77%	66%	81%	80%	
July 16, 2021 to April 30, 2023	April 30, 2023	96%	97%	84%	74%	84%	87%	
July 16, 2021 to April 30, 2024	April 30, 2024	100%**	100%**	88%	74%	86%	89%	
July 16, 2021 to April 30, 2025	April 30, 2025	-	-	93%	78%	90%	92%	
Beyond April 30, 2025		-	-	100%	100%	100%	100%	
<b>AUM as July 15, 2021 (INR crores)</b>		<b>1,199</b>	<b>296</b>	<b>2,021</b>	<b>780</b>	<b>955</b>	<b>739</b>	<b>5,990</b>
Total cash distributed		9,175	2,334	3,739	1,081	2,844	1,907	21,080
<b>Gross value (INR crores)<sup>##</sup> (AUM as on July 15, 2021 plus Cash distributed )</b>		<b>10,374</b>	<b>2,630</b>	<b>5,760</b>	<b>1,861</b>	<b>3,799</b>	<b>2,647</b>	<b>27,070</b>

<sup>^ ^</sup> Cumulative percentage in each bucket includes Cash and Cash equivalents as on July 15, 2021 and Cash distributed.

<sup>\$\$</sup> Cash and cash equivalents denote cash balance and investment in SBI Overnight Fund which is available for distribution to unit holders.

<sup>\*\*</sup> less than 100%

<sup>##</sup> Gross value is computed as the AUM as on July 15, 2021 plus Cash distributed. This gross value is used as base to calculate the percentages in the above table to enable the investors understand these percentages on the AUM base prior to distribution.

## Summary of Cash inflows

From July 1, 2021 to July 15, 2021	FIUBF	FILDF	FISTIP	FIIOF	FICRF	FIDA	Total
Total cash inflows (INR crores)	197	5	695	75	327	228	<b>1,528</b>
As a percentage of AUM as on July 15, 2021	16%	2%	34%	10%	34%	31%	

From April 24, 2020 to July 15, 2021	FIUBF	FILDF	FISTIP	FIIOF	FICRF	FIDA	Total
Total cash inflows (INR crores)	10,078	2,668	5,729	1,779	3,640	2,058	<b>25,952</b>
Borrowings repaid	(802)	(310)	(1,832)	(650)	(757)	(124)	<b>(4,476)</b>
Total cash distributed	(9,175)	(2,334)	(3,739)	(1,081)	(2,844)	(1,907)	<b>(21,080)</b>
Cash available for distribution (INR crores) as on July 15, 2021	0 <sup>++</sup>	0 <sup>++</sup>	71	17	1	0 <sup>++</sup>	<b>89</b>

+ + less than INR 0.50 crore

Cash inflows represent inflows from maturities, part payments, pre-payments, sale and coupons which have been utilised for payment of borrowings/ interest/ expenses and provisions, if any. The balance cash, if any, is invested in SBI Overnight Fund.

From April 24, 2020 to July 15, 2021, the six schemes under winding up have received INR 25,952 crores from maturities, pre-payments, sale and coupons. Cash of INR 17,778 crores had been distributed in 4 tranches to the unitholders (except cases requiring remediation or with incomplete documentation) in all six schemes. Further, cash of INR 3,303 crores has been distributed in all the six schemes to the unit holders in the week of July 12, 2021 (except cases requiring remediation or incomplete documentation) as fifth tranche. Total distribution post the fifth tranche shall be INR 21,080 crores.

## Summary of Disbursements

(INR crores)

Tranche		FIUBF	FILDF	FISTIP	FIIOF	FICRF	FIDA	Total
Tranche 1	based on NAV as on February 12, 2021	5,075	1,625	469	-	926	1,025	<b>9,122</b>
Tranche 2	based on NAV as on April 9, 2021	1,489	141	710	121	320	181	<b>2,962</b>
Tranche 3	based on NAV as on April 30, 2021	772	290	391	337	500	200	<b>2,489</b>
Tranche 4	based on NAV as on June 4, 2021	928	106	1,135	273	555	209	<b>3,205</b>
Tranche 5	based on NAV as on July 9, 2021	912	172	1,034	350	543	293	<b>3,303</b>
<b>Total</b>		<b>9,175</b>	<b>2,334</b>	<b>3,739</b>	<b>1,081</b>	<b>2,844</b>	<b>1,907</b>	<b>21,080</b>

There are no outstanding borrowings in any of the schemes w.e.f. March 30, 2021.

Each scheme will return monies to investor after paying all the obligations/ liabilities towards borrowings/ expenses/ provisions, if any.

## Note

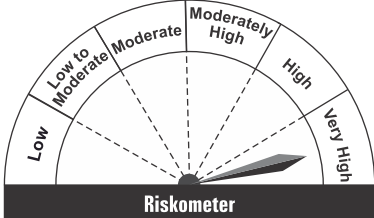
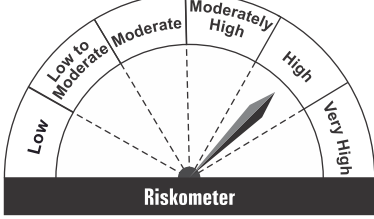
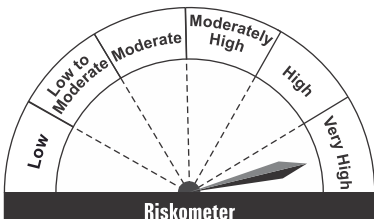
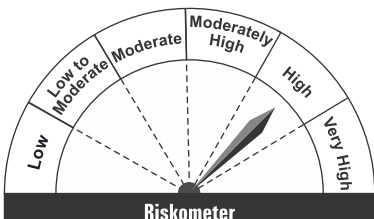
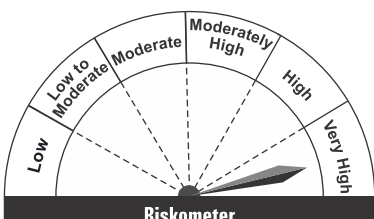
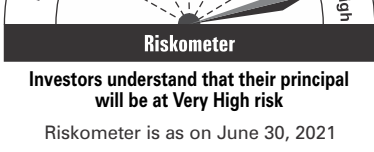
The Yield to Maturity as on July 15, 2021 is summarised in the below table. This yield is subject to change on account of sale, maturities, pre-payments and coupon rate changes.

FIUBF	FILDF	FISTIP	FIIOF	FICRF	FIDA
13.85%	10.34%	11.03%	9.41%	10.03%	10.53%

These are projection of cashflows based on current portfolio holdings. Any sale of securities, payments of coupons, prepayment will have a positive impact whereas any credit issue, default or delay in payment will negatively impact the projections

The information contained in this communication is not a complete representation of every material fact and is for informational purposes only. Statements/opinions/recommendations in this communication which contain words or phrases such as "will", "expect", "could", "believe" and similar expressions or variations of such expressions are "forward – looking statements". While it will be the endeavour of the Trustees to achieve the best possible outcome for the investors. Actual results may differ materially from those suggested by the forward-looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risk, general economic and political conditions in India and other countries globally, which have an impact on the service and / or investments. There may have been changes in matters which affect the security subsequent to the date of this communication

## Product Labels:

Fund Name	This product is suitable for investors who are seeking*:	
<b>Franklin India Ultra Short Bond Fund (Number of Segregated Portfolios - 1) FIUBF</b>	<ul style="list-style-type: none"> <li>Regular income for short term</li> <li>A fund that invests in short term debt and money market instruments</li> </ul>	 <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at <b>Very High risk</b></p> <p>Riskometer is as on June 30, 2021</p>
<b>Franklin India Low Duration Fund (Number of Segregated Portfolios - 2) FILDF</b>	<ul style="list-style-type: none"> <li>Regular income for short term</li> <li>A fund that focuses on low duration securities.</li> </ul>	 <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at <b>High risk</b></p> <p>Riskometer is as on June 30, 2021</p>
<b>Franklin India Short Term Income Plan (Number of Segregated Portfolios - 3) FISTIP</b>	<ul style="list-style-type: none"> <li>Regular income for medium term</li> <li>A fund that invests in short term corporate bonds including PTCs.</li> </ul>	 <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at <b>Very High risk</b></p> <p>Riskometer is as on June 30, 2021</p>
<b>Franklin India Income Opportunities Fund (Number of Segregated Portfolios - 2) FIIOF</b>	<ul style="list-style-type: none"> <li>Medium term capital appreciation with current income</li> <li>A fund that focuses on high accrual securities</li> </ul>	 <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at <b>High risk</b></p> <p>Riskometer is as on June 30, 2021</p>
<b>Franklin India Credit Risk Fund (Number of Segregated Portfolios - 3) FICRF</b>	<ul style="list-style-type: none"> <li>Medium to long term capital appreciation with current income</li> <li>A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds).</li> </ul>	 <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at <b>Very High risk</b></p> <p>Riskometer is as on June 30, 2021</p>
<b>Franklin India Dynamic Accrual Fund (Number of Segregated Portfolios - 3) FIDA</b>	<ul style="list-style-type: none"> <li>Medium term capital appreciation with current income</li> <li>A fund that focuses on fixed income securities with high accrual and potential for capital gains.</li> </ul>	 <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at <b>Very High risk</b></p> <p>Riskometer is as on June 30, 2021</p>

\*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.