

Franklin India Debt Hybrid Fund [^]

(Erstwhile Franklin India Monthly Income Plan)

FIDHF

As on April 30, 2019

TYPE OF SCHEME [^]

An open ended hybrid scheme investing predominantly in debt instruments

SCHEME CATEGORY

Conservative Hybrid Fund

SCHEME CHARACTERISTICS

10-25% Equity, 75-90% Debt

INVESTMENT OBJECTIVE [^]

To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.

DATE OF ALLOTMENT

September 28, 2000

FUND MANAGER(S)

Sachin Padwal-Desai & Umesh Sharma (Debt)
Lakshminanthy Reddy & Krishna Prasad Natarajan (Equity)*
Srikesh Nair (dedicated for foreign securities)

BENCHMARK

CRISIL Hybrid 85 + 15 - Conservative Index[®]
@ CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85 + 15 -
Conservative Index w.e.f. February 01, 2018

NAV AS OF APRIL 30, 2019

Growth Plan	₹ 55.5373
Monthly Plan	₹ 13.2266
Quarterly Plan	₹ 12.7661
Direct - Growth Plan	₹ 58.2021
Direct - Monthly Plan	₹ 14.0187
Direct - Quarterly Plan	₹ 13.5299

FUND SIZE (AUM)

Month End	₹ 333.21 crores
Monthly Average	₹ 335.40 crores

MATURITY & YIELD[®]

AVERAGE MATURITY	4.21 years
PORTFOLIO YIELD	8.96%

MODIFIED DURATION 2.96 years

MACAULAY DURATION 3.19 years

Calculated based on debt holdings in the portfolio

EXPENSE RATIO[®] : 2.29%

EXPENSE RATIO[®] (DIRECT) : 1.63%
The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/

MULTIPLES FOR NEW INVESTORS

Plan A ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/

MULTIPLES FOR EXISTING INVESTORS

Plan A ₹1000/1

LOAD STRUCTURE

Plan A

Entry Load: Nil

Exit Load (for each purchase of Units):

- Upto 10% of the Units may be redeemed / switched-out without any exit load within 1 year from the date of allotment.
- Any redemption in excess of the above limit shall be subject to the following exit load:
- 1% - if redeemed / switched-out on or before 1 year from the date of allotment
- Nil - if redeemed / switched-out after 1 year from the date of allotment

Different plans have a different expense structure

[^] Changes w.e.f. June 04, 2018 in light of SEBI circulars on product categorization and rationalization.

Sales suspended in Plan B - All Options



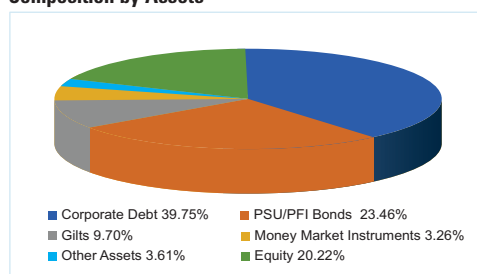
FRANKLIN
TEMPLETON

PORTFOLIO

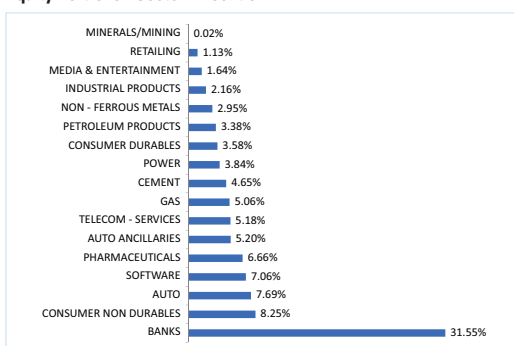
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Auto			
Mahindra & Mahindra Ltd.	47,341	305.49	0.92
TVS Motor Company Ltd.	25,761	126.81	0.38
Tata Motors Ltd.	40,000	85.72	0.26
Auto Ancillaries			
Balkrishna Industries Ltd.	26,000	237.73	0.71
Amara Raja Batteries Ltd.	17,000	112.60	0.34
Banks			
Axis Bank Ltd.	95,488	732.25	2.20
HDFC Bank Ltd.	29,743	689.28	2.07
Kotak Mahindra Bank Ltd.	30,909	428.57	1.29
ICICI Bank Ltd.	30,374	123.77	0.37
State Bank of India	29,755	92.23	0.28
Karur Vysya Bank Ltd.	77,000	59.60	0.18
Cement			
Grasim Industries Ltd.	34,754	313.20	0.94
Consumer Durables			
Voltas Ltd.	40,000	241.08	0.72
Consumer Non Durables			
Kansai Nerolac Paints Ltd.	67,697	298.58	0.90
United Breweries Ltd.	10,000	141.90	0.43
Colgate Palmolive (India) Ltd.	9,526	115.09	0.35
Gas			
Gujarat State Petronet Ltd.	170,586	341.00	1.02
Industrial Products			
Cummins India Ltd.	20,015	145.44	0.44
Media & Entertainment			
Jagran Prakashan Ltd.	97,694	110.69	0.33
Minerals/Mining			
Coal India Ltd.	581	1.46	0.00
Non - Ferrous Metals			
Hindalco Industries Ltd.	96,457	198.75	0.60
Petroleum Products			
Bharat Petroleum Corporation Ltd.	60,000	227.91	0.68
Pharmaceuticals			
Dr. Reddy's Laboratories Ltd.	10,300	302.18	0.91
Cadila Healthcare Ltd.	45,000	146.45	0.44
Power			
Power Grid Corporation of India Ltd.	138,926	258.96	0.78
Retailing			
Aditya Birla Fashion and Retail Ltd.	35,367	76.30	0.23
Software			
Infosys Ltd.	63,338	475.89	1.43
Telecom - Services			
Bharti Airtel Ltd.	100,000	320.30	0.96

Reverse Repo : 1.42%, Others (Cash/ Subscription/ Redemption/ Payable on purchase/ Receivable on sale/ Other Payable/ Other Receivable) : 2.19%

Composition by Assets



Equity Portfolio : Sector Allocation



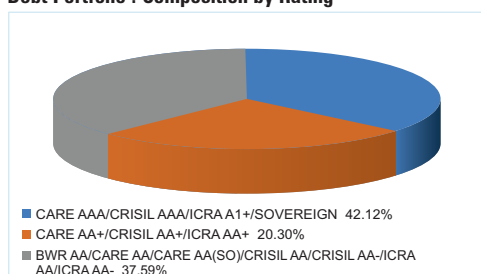
Company Name	No. of shares	Market Value ₹ Lakhs	% of assets
Bharti Airtel Ltd- Rights #	28,358	28.44	0.09
Total Equity Holding		6737.67	20.22

Company Name	Rating	Market Value ₹ Lakhs	% of assets
State Bank Of India*	CRISIL AA+	1987.83	5.97
Edelweiss Commodities Services Ltd*	CRISIL AA	1977.88	5.94
Tata Power Company Ltd*	ICRA AA-	1603.84	4.81
JM Financial Products Ltd*	CRISIL AA	1494.04	4.48
LIC Housing Finance Ltd*	CRISIL AAA	1002.26	3.01
Tata Steel Ltd	BWR AA	1001.17	3.00
Coastal Gujarat Power Ltd	CARE AA(SO)	994.66	2.99
Andhra Bank	CRISIL AA-	991.40	2.98
Hindalco Industries Ltd	CARE AA+	714.13	2.14
Yes Bank Ltd	CARE AA	499.85	1.50
Vedanta Ltd	CRISIL AA	489.97	1.47
JM Financial Products Ltd	ICRA AA	486.82	1.46
Total Corporate Debt		13243.84	39.75
Power Finance Corporation Ltd*	CRISIL AAA	2520.87	7.57
Export Import Bank Of India*	ICRA AA+	2449.34	7.35
REC Ltd*	CARE AAA	2002.56	6.01
Indian Railway Finance Corporation Ltd	CRISIL AAA	844.15	2.53
Total PSU/PFI Bonds		7816.91	23.46
7.26% GOI 2029*	SOVEREIGN	2473.31	7.42
8.32% Karnataka SDL (13Mar2029)	SOVEREIGN	758.68	2.28
Total Gilts		3231.99	9.70
Larsen And Toubro Ltd*	ICRA A1+	1087.66	3.26
Total Money Market Instruments		1087.66	3.26
Call, Cash & Other Current Assets		1203.14	3.61
Net Assets		33321.22	100.00

Awaiting Listing

* Top 10 holdings

Debt Portfolio : Composition by Rating



Product Label [^]

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that invests predominantly in debt instruments with marginal equity exposure.

Investors understand that their principal will be at Moderately High risk

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