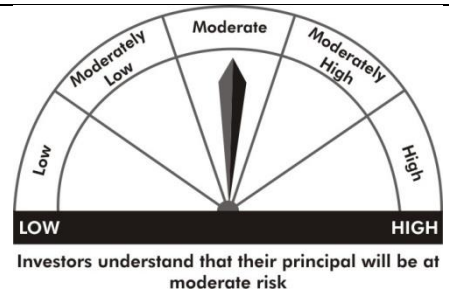


KEY INFORMATION MEMORANDUM

FRANKLIN INDIA LOW DURATION FUND

[Number of Segregated Portfolio-2 viz. Segregated Portfolio 1 (8.25% Vodafone Idea Ltd 10JUL20) and Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03EP2021))]

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

Product Labeling This product is suitable for investors who are seeking*		
Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	Riskometer
Regular income for short term	A fund that focuses on low duration securities	

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

\$ Concept of Macaulay's Duration

The 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. It is computed as follows:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n (PV) (CF_t) \times t}{\text{Market Price of Bond}}$$

(PV)(CF_t) = present value of cash flows of a bond at period t
t = time to each cash flow (in years)
n = number of periods to maturity

Offer for units on an ongoing basis at a Net Asset Value (NAV) based price

The Key Information Memorandum is dated January 29, 2020. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com.** This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The

units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

INVESTMENT OBJECTIVE	The objective of the Scheme is to earn regular income for investors through investment primarily in debt securities											
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:											
	<table border="1"> <thead> <tr> <th data-bbox="492 352 1206 420">Instruments</th> <th data-bbox="1222 352 1352 420">Risk Profile</th> <th data-bbox="1360 352 1490 420">% of Net Assets #</th> </tr> </thead> <tbody> <tr> <td data-bbox="492 420 1206 552">Debt and Money Market instruments including Corporate Debt, PSU Bonds, Gilts, instruments having Structured Obligations/ Credit Enhancements and Securitised Debt*</td> <td data-bbox="1222 420 1352 552">Low to Medium</td> <td data-bbox="1360 420 1490 552">0-100%</td> </tr> <tr> <td data-bbox="492 552 1206 621">Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)</td> <td data-bbox="1222 552 1352 621">Low to Medium</td> <td data-bbox="1360 552 1490 621">0-10%</td> </tr> </tbody> </table>	Instruments	Risk Profile	% of Net Assets #	Debt and Money Market instruments including Corporate Debt, PSU Bonds, Gilts, instruments having Structured Obligations/ Credit Enhancements and Securitised Debt*	Low to Medium	0-100%	Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low to Medium	0-10%		
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Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low to Medium	0-10%										
	*Securitised Debt up to 50%											
	#The Scheme may have exposure in the following:											
	<ol style="list-style-type: none"> 1. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. 3. Repos in corporate debt securities 4. Short Selling 5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. 6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time. 7. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements shall be in line with limits permitted by SEBI from time to time. Currently, limits prescribed as per SEBI Circular dated October 1, 2019 are as follows: <ul style="list-style-type: none"> • Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme: <ol style="list-style-type: none"> a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade.; and b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade. <p>For this purpose, a group means a Group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> • These investment limits mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008. • Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. 											

	<p>AMC may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMC shall initiate necessary steps to ensure protection of the interest of the investors.</p> <ul style="list-style-type: none"> The existing investments by the scheme as on October 1, 2019 in debt instruments that are not in terms of the provisions prescribed herein may be grandfathered till maturity date of such debt instruments. <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.</p> <p>The Scheme will generally invest in instruments such that the Macaulay duration of the portfolio is between 6-12 months.</p> <p>For prudential limits on portfolio concentration, please refer to Scheme Information Document.</p>
<p>INVESTMENT STRATEGY</p>	<p>Strives to earn steady returns in the fixed income market by actively managing the portfolio while maintaining a low duration</p>
<p>RISK PROFILE OF THE SCHEME</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. Credit Risk: This refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). Interest Rate Risk: This risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of debt instruments. Consequently, the NAV of the scheme may be subject to fluctuation. Prices of long term securities generally fluctuate more in response to interest rate changes than do short-term Securities. This may expose the schemes to possible capital erosion. Liquidity Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). Liquidity risk is today characteristic of the Indian fixed income market. Market Risk: This risk arises due to price volatility due to such factors as interest sensitivity, market perception or the credit worthiness of the issuer and general market liquidity, change in interest rate expectations and liquidity flows. Market risk is a risk which is inherent to investments in securities. This may expose the

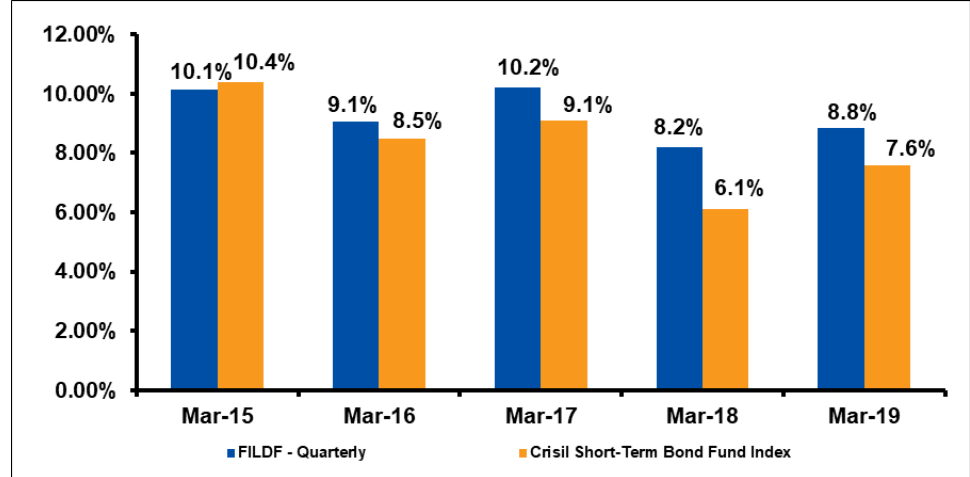
	<p>schemes to possible capital erosion.</p> <ul style="list-style-type: none"> • Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received for the securities in the Scheme is reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. <p>Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.</p> <ul style="list-style-type: none"> • Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. • Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. • Derivatives are high risk, high return instruments as they may be highly leveraged. A small price movement in the underlying security could have a large impact on their value and may also result in a loss. • Risks associated with Imperfect Hedging using Interest Rate Futures includes basis risks, yield curve slope risks, spread risks, liquidity risks, rollover risks and unwinding risks among other risks. • Investments in REITs & InvITs may carry market risks, reinvestment risks, liquidity risks and regulatory risks among other risks. • Risks associated with participation in repo transactions in Corporate Debt Securities involves counter-party risks and collateral risks among other risks. • There is no assurance or guarantee that the objectives of the scheme will be achieved. 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 scheme.
<p>RISK MITIGATION FACTORS</p>	<p>Interest Rate Risks: The Fund seeks to mitigate this risk by keeping the maturity of the scheme in line with the interest rate expectations.</p> <p>Credit Risk or Default Risk: The Fund will endeavour to minimise Credit/Default risk by primarily investing in medium-high investment grade fixed income securities rated by SEBI registered credit rating agencies. Historical default rates for investment grade securities (BBB and above) have been low.</p> <p>Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. The scheme may take positions in interest rate derivatives to hedge market/interest rate risks.</p> <p>Liquidity and Marketability Risk: The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.</p>
<p>PLANS AND OPTIONS</p>	<ul style="list-style-type: none"> • Monthly Dividend Plan (MD) • Quarterly Dividend Plan (QD) • Growth Plan (GP) • Direct - Monthly Dividend Plan • Direct - Quarterly Dividend Plan • Direct - Growth Plan <p>The Dividend Plans further offers Reinvestment and Payout Options.</p> <p>Default Plan - Direct Plan (for investments not routed through a AMFI registered mutual fund distributor)</p> <p>Default Plan/ Option -</p> <ul style="list-style-type: none"> • Growth in case Growth or Dividend is not indicated. • Monthly Dividend Option in case Monthly or Quarterly Dividend Option is not

	<p>indicated</p> <ul style="list-style-type: none"> • Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated. <p>Compulsory reinvestment of Dividend Where the Unitholder has opted for Dividend Payout option and in case the amount of dividend payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the scheme.</p>
<p>APPLICABLE NAV (after the scheme opens for repurchase and sale)</p>	<p>a. Purchases including switch-in For amount less than Rs.2 lacs In respect of valid applications received* up to 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received* after 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. However, in respect of valid applications with outstation cheques/demand drafts not payable at par at the place where the application is received*, closing NAV of the day on which cheque/demand draft is credited to the account of Franklin Templeton Mutual Fund shall be applicable. For amount Rs.2 lacs or more: In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day before the cut-off time (3.00 p.m.) - the closing NAV of the day on which the funds are available for utilisation shall be applicable. In respect of valid applications received* after 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilisation shall be applicable. However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable provided the application is received* prior to availability of the funds. For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cutoff time without availing any credit facility whether intra-day or otherwise, by the respective scheme. Note - The applicability of Net Asset Value (NAV) for on-going subscriptions will be as follows: In case where more than one application is received for purchase/subscription (fresh or additional) into a scheme of the Mutual Fund for an aggregate investment amount equal to or more than Rs.2 lacs on any Business Day across all plans/options of the relevant scheme, then such applications shall be aggregated at the investor level (same holders/joint holders identified by their Permanent Account Numbers (PAN) in the same sequence). Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such applications shall be the closing NAV of the Business Day on which the funds are available for utilisation before the cut off time (currently 3:00p.m.) in case of each application. In case funds are received on separate days and are available for utilisation on different Business Days before the cut off time, the applicable NAV shall be of the closing NAV of</p>

	<p>the Business day(s) on which the cleared funds are available for utilization for the respective application.</p> <p>It is clarified that switches and transactions under SIP, STP, DTP and stock exchange infrastructure will not be considered for aggregation of applications. It is further clarified that in respect of schemes having more than one portfolio, the aggregation of application will be done at portfolio level.</p> <p>b. Redemptions including switch-out:</p> <p>In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received* after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>																																		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<p>Purchase: Rs.25,000 and multiples of Re.1(MD & QD); Rs.10,000 and multiples of Re.1 (GP)</p> <p>Additional Purchase: Rs.5,000 (MD & QD); Rs.1,000 (GP) and multiples of Re.1.</p> <p>Systematic Investment Plan (SIP) – Rs. 500</p> <p>Repurchase: Minimum of Rs.1,000 (All plans)</p>																																		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	<p>The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 10 business days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund.</p>																																		
BENCHMARK INDEX	<p>NIFTY Low Duration Debt Index</p>																																		
DIVIDEND POLICY	<p>Dividends are distributed based on the availability of adequate distributable surplus in the scheme. The Trustee may, at its sole discretion declare dividends in the fund at any time. Although there is every intention to declare dividend in Dividend Plan/Option, there is no assurance or guarantee as to the frequency or quantum of dividends nor that would the dividends be regularly paid.</p>																																		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)		Tenure of managing the scheme (in years) (Upto January 29, 2020)																																
	Santosh Kamath		5.79																																
	Kunal Agrawal		5.79																																
NAME OF THE TRUSTEE COMPANY	<p>Franklin Templeton Trustee Services Pvt. Ltd., a company set up under the Companies Act 1956, and approved by SEBI to act as the Trustee to the schemes of Franklin Templeton Mutual Fund.</p>																																		
PERFORMANCE OF THE SCHEME	<p>FILDF</p> <table border="1"> <thead> <tr> <th>Compounded annualised returns</th> <th>1 Year</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>FILDF - Growth</td> <td>-1.96%</td> <td>4.83%</td> <td>6.76%</td> <td>8.10%</td> </tr> <tr> <td>Nifty Low Duration Debt Index #</td> <td>9.52%</td> <td>7.35%</td> <td>8.07%</td> <td>8.36%</td> </tr> <tr> <td>FILDF - Monthly</td> <td>-1.96%</td> <td>4.83%</td> <td>6.76%</td> <td>7.48%</td> </tr> <tr> <td>FILDF - Quarterly</td> <td>-1.96%</td> <td>4.83%</td> <td>6.76%</td> <td>7.49%</td> </tr> <tr> <td>Nifty Low Duration Debt Index #</td> <td>9.52%</td> <td>7.35%</td> <td>8.07%</td> <td>NA</td> </tr> </tbody> </table> <p>Returns based on NAV as of December 31, 2019. Inception date: Monthly/Quarterly : February 07, 2000. Growth Plan: July 26, 2010. Performance of dividend plan / option would be at the gross rates. Dividends are assumed to be reinvested and Bonus is adjusted. NA – Not Available.</p> <p># Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL Hybrid 85+15 - Conservative Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index.</p> <p>The Scheme returns are inclusive of the impact of segregation of portfolio in the</p>					Compounded annualised returns	1 Year	3 Years	5 Years	Since Inception	FILDF - Growth	-1.96%	4.83%	6.76%	8.10%	Nifty Low Duration Debt Index #	9.52%	7.35%	8.07%	8.36%	FILDF - Monthly	-1.96%	4.83%	6.76%	7.48%	FILDF - Quarterly	-1.96%	4.83%	6.76%	7.49%	Nifty Low Duration Debt Index #	9.52%	7.35%	8.07%	NA
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respective schemes.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

FILDF - Direct

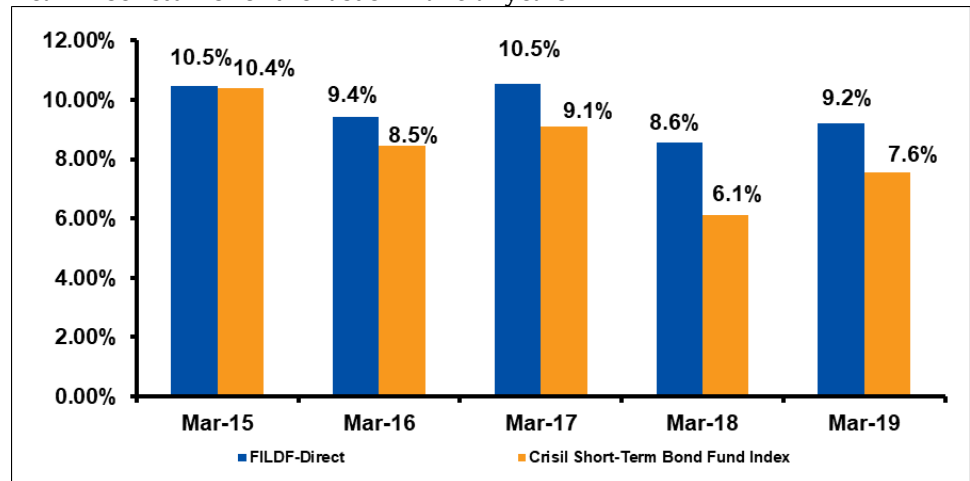
Compounded annualised returns	1 Year	3 Years	5 Years	Since Inception
FILDF - Direct	-1.59%	5.20%	7.13%	8.01%
Nifty Low Duration Debt Index #	9.52%	7.35%	8.07%	8.48%

Returns based on Growth Plan NAV of January 24, 2020. Inception date: January 01, 2013.

Index is adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL Hybrid 85+15 - Conservative Index and for the period November 29, 2010 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index.

The Scheme returns are inclusive of the impact of segregation of portfolio in the respective schemes.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

	<p>Segregated Portfolio 1 (8.25% Vodafone Idea Ltd 10JUL20) and Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02SEP2023 (P/C 03SEP2021)) 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 funds beyond the fair valuation of these securities done on January 16, 2020. Kindly note that this fair valuation only reflects the realizable price of the relevant securities on the date of valuation and does not indicate any reduction or write-off of the amount repayable by Vodafone Idea Limited. There is no assurance or guarantee of principal or returns in any of the mutual fund scheme.</p>																																																						
<p>EXPENSES OF THE SCHEME</p>	<p>i) Load Structure Entry Load: NIL Exit Load: In respect of each purchase of Units - 0.50% if the Units are redeemed/switched-out within 3 months of allotment.</p> <p>ii) Recurring expenses (Actual Expenses for the financial year ending March 2019) 0.78% 0.40% (Direct)</p>																																																						
<p>PORTFOLIO HOLDINGS AS ON JANUARY 24, 2020</p>	<p>Main Portfolio</p> <table border="1" data-bbox="488 688 1528 1066"> <thead> <tr> <th>Top 10 Holding- Issuer Wise*</th> <th>% To NAV</th> </tr> </thead> <tbody> <tr><td>Greenko Clean Energy Projects Pvt Ltd</td><td>7.26</td></tr> <tr><td>JM Financial Asset Reconstruction Co Ltd</td><td>7.23</td></tr> <tr><td>Shriram Transport Finance Co Ltd</td><td>5.98</td></tr> <tr><td>Small Business Fincredit India Pvt Ltd</td><td>5.97</td></tr> <tr><td>Tata Realty & Infrastructure Ltd</td><td>5.79</td></tr> <tr><td>Renew Power Ltd</td><td>5.23</td></tr> <tr><td>Ess Kay Fincorp Ltd</td><td>4.73</td></tr> <tr><td>Tata Projects Ltd</td><td>4.68</td></tr> <tr><td>Uttar Pradesh Power Corporation Ltd</td><td>4.54</td></tr> <tr><td>Renew Solar Power Pvt Ltd</td><td>3.69</td></tr> </tbody> </table> <p>* Excludes Call, Cash and Other Current Assets.</p> <table border="1" data-bbox="488 1136 1528 1514"> <thead> <tr> <th>Sector Allocation - Total Assets</th> <th>% of Assets</th> </tr> </thead> <tbody> <tr><td>Financial Services</td><td>35.36</td></tr> <tr><td>Energy</td><td>32.31</td></tr> <tr><td>Construction</td><td>19.62</td></tr> <tr><td>Services</td><td>4.08</td></tr> <tr><td>Automobile</td><td>1.87</td></tr> <tr><td>Metals</td><td>1.09</td></tr> <tr><td>Pharma</td><td>0.84</td></tr> <tr><td>Cement & Cement Products</td><td>0.78</td></tr> <tr><td>Media & Entertainment</td><td>0.32</td></tr> <tr><td>Call, cash and other current asset</td><td>3.71</td></tr> </tbody> </table> <p>Franklin India Low Duration Fund - Segregated Portfolio 1 (8.25% Vodafone Idea Ltd - 10JUL20)</p> <table border="1" data-bbox="488 1608 1528 1675"> <thead> <tr> <th>Top 10 Holding- Issuer Wise</th> <th>% To NAV</th> </tr> </thead> <tbody> <tr><td>Vodafone Idea Ltd</td><td>100.00</td></tr> </tbody> </table> <table border="1" data-bbox="488 1713 1528 1812"> <thead> <tr> <th>Sector Allocation - Total Assets</th> <th>% of Assets</th> </tr> </thead> <tbody> <tr><td>Telecom</td><td>100.00</td></tr> <tr><td>Call, cash and other current asset</td><td>0.00</td></tr> </tbody> </table> <p>Franklin India Low Duration Fund - Segregated Portfolio 2 (10.90% Vodafone Idea Ltd 02Sep2023 P/C 03Sep2021)</p>	Top 10 Holding- Issuer Wise*	% To NAV	Greenko Clean Energy Projects Pvt Ltd	7.26	JM Financial Asset Reconstruction Co Ltd	7.23	Shriram Transport Finance Co Ltd	5.98	Small Business Fincredit India Pvt Ltd	5.97	Tata Realty & Infrastructure Ltd	5.79	Renew Power Ltd	5.23	Ess Kay Fincorp Ltd	4.73	Tata Projects Ltd	4.68	Uttar Pradesh Power Corporation Ltd	4.54	Renew Solar Power Pvt Ltd	3.69	Sector Allocation - Total Assets	% of Assets	Financial Services	35.36	Energy	32.31	Construction	19.62	Services	4.08	Automobile	1.87	Metals	1.09	Pharma	0.84	Cement & Cement Products	0.78	Media & Entertainment	0.32	Call, cash and other current asset	3.71	Top 10 Holding- Issuer Wise	% To NAV	Vodafone Idea Ltd	100.00	Sector Allocation - Total Assets	% of Assets	Telecom	100.00	Call, cash and other current asset	0.00
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	<table border="1"> <tr> <th>Top 10 Holding- Issuer Wise</th> <th>% To NAV</th> </tr> <tr> <td>Vodafone Idea Ltd</td> <td>100.00</td> </tr> </table>	Top 10 Holding- Issuer Wise	% To NAV	Vodafone Idea Ltd	100.00		
Top 10 Holding- Issuer Wise	% To NAV						
Vodafone Idea Ltd	100.00						
	<table border="1"> <tr> <th>Sector Allocation - Total Assets</th> <th>% of Assets</th> </tr> <tr> <td>Telecom</td> <td>100.00</td> </tr> <tr> <td>Call, cash and other current asset</td> <td>0.00</td> </tr> </table> <p>Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/ circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.</p> <p>Scheme's latest monthly portfolio holding can be viewed on https://www.franklintempletonindia.com/investor/reports under Monthly Portfolio Disclosure.</p>	Sector Allocation - Total Assets	% of Assets	Telecom	100.00	Call, cash and other current asset	0.00
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Telecom	100.00						
Call, cash and other current asset	0.00						
PORTFOLIO TURNOVER RATIO- LAST ONE YEAR ENDED JANUARY 24, 2020	Not Applicable						
TAX TREATMENT FOR THE INVESTORS (Unitholders)	<p>Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation".</p> <p>However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.</p>						
DAILY NET ASSET VALUE (NAV) PUBLICATION	<p>The NAV will be calculated for every Business Day and can also be viewed on www.franklintempletonindia.com and www.amfiindia.com.</p> <p>You can also telephone us at 1-800-425-4255 or 1800 258 4255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.</p>						
FOR INVESTOR GRIEVANCES PLEASE CONTACT	<p>Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096. Tel: 1800 425 4255 or 1800 258 4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. Email: service@franklintempleton.com.</p> <p>Name of Investor Relations Officer: Ms. Rini Krishnan</p> <p>Name and Address of Registrar: Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096.</p>						
UNITHOLDERS' INFORMATION	<p>No Load on Bonus / Dividend Reinvestment: No entry and exit load shall be charged on bonus units or units allotted on reinvestment of dividend.</p> <p>Commission to distributor: The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Credit of exit load to scheme: Effective October 01, 2012, exit load/ CDSC (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods and Service tax. Goods and Service tax on exit load, if any, shall be paid out of the exit load proceeds.</p> <p>Option to receive allotment and hold units in demat form: Investors have an option to receive allotment and hold units of the schemes of Franklin Templeton Mutual Fund in demat form. For this purpose, the investors need to furnish the details of their depository account in the Application Form along with a copy of the Client Master Report / List (CMR/CML) or the Transaction Statement (the page</p>						

reflecting name and holding pattern) for verification of the demat account. The date of demat account statement should be within 90 days of the application. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application Form. In case the Unitholder does not wish to get his/her Units converted / allotted in electronic form or the AMC is not able to credit the Units to the beneficiary account(s) of the investor for any reason whatsoever, the AMC shall issue Account statement(s) specifying the Units allotted to the investor. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in demat form and the allotment will be made only in demat form as default.

In case of SIP, the units will be allotted based on the applicable NAV as per the terms of the Scheme Information Document of the respective scheme and will be credited to the investor's demat account on weekly basis on realisation of funds. For example, for the subscription amount of the relevant SIP instalment credited to the bank account of Franklin Templeton Mutual Fund during a week (Friday to Thursday), the units allotted will be credited to the investor's demat account on following Monday or the subsequent working day if Monday is a holiday/non-working day for the AMC or the depositories. However, this facility is not available for investment under Daily Dividend and Weekly Dividend options of the schemes, Switch Facility, Systematic Transfer Plan (STP) and Dividend Transfer Plan (DTP).

The existing Unitholders can dematerialise the units held in physical form (represented by Account Statement) at any time by making an application to the Depository Participant by filling up the Conversion Request Form (CRF) and surrendering the Account Statement(s).

Transaction Charges:

The AMC/Mutual Fund shall deduct Transaction Charges on purchase/subscription applications received from investors that are routed through a distributor/agent/broker as follows, provided the distributor/agent/broker has opted to receive the transaction charges:

(i) First time investor in mutual funds:

Transaction Charge of Rs. 150/- on purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

(ii) Investors other than first time investor in mutual funds:

Transaction Charge of Rs. 100/- per purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

(iii) In case of investments through Systematic Investment Plan (SIP), the Transaction Charge shall be deducted only if the total commitment through SIP (i.e. amount per SIP instalment x No. of SIP instalments) amounts to Rs.10,000/- and above. The Transaction Charge shall be deducted in 3 or 4 instalments, as may be decided by the AMC from time to time.

(iv) The Transaction Charges shall not be deducted for:

(a) purchase/subscription applications for an amount less than Rs.10,000/-;

(b) transactions other than purchases/subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Dividend Transfer Plan etc.;

(c) direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor/agent/broker; and

(d) transactions routed through stock exchange platform (not applicable for ARN holders who have 'opted-in' for levy of transaction charges in respect of mutual fund transactions of their clients routed through stock exchange platforms).

The statement of account shall disclose the net investment as gross subscription less transaction charges and the units allotted against the net investment. The upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Employee Unique Identification Number (EUIIN):

As per SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012; the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIIN from AMFI. EUIIN needs to be mentioned on the application alongwith the ARN number. This will assist in tackling the problem of mis-selling even if the employee/ relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/ sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

Account Statement: On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their e-mail address and/or mobile number registered with the Mutual Fund/AMC.

A) Consolidated Account Statement

In order to enable a single consolidated view of all the investments of an investor in Mutual Funds and securities held in demat form with the Depositories, Mutual Fund-Registrar & Transfer Agents or Depositories shall generate and dispatch of single Consolidated Account Statement (CAS) to the investors. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive a Consolidated Account Statement as follows:

1. Unitholders who hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout, dividend reinvestment and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

CAS shall be sent every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such Unitholders in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.

2. Unitholders who do not hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout,

dividend reinvestment and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month including transaction charges, if any, paid to the distributor, will be sent for each calendar month within 10th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

The financial transactions processed from the 1st day of the month till 30/31 will be included in CAS, irrespective of trade date of the transaction.

The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance and value of the Units as at the end of the month the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.

B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:

For normal transactions during ongoing sales and repurchase:

- The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment.

For SIP / STP/ Dividend Reinvestment transactions:

- Account Statement for SIP and STP will be despatched once every month along with Dividend reinvestment (daily, weekly, monthly) account statement. All other dividends statements will be dispatched as and when the dividend transaction is processed
- A soft copy of the Account Statement will be emailed to investors with the valid email id provided the investor has opted for e-delivery after the transaction is processed
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.
- In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

Half-yearly Statement:

- The AMC shall provide the Account Statement to the Unitholders who are not having Valid PAN excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been

paid to distributors, during the concerned half-year period. The Account Statement shall reflect the latest closing balance and value of the Units across all schemes in the respective folio, prior to the date of generation of the account statement, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. The unitholder may request for a physical account statement by writing / calling us at any of the ISC.

The Account Statement issued by the AMC is a record of holdings in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement.

Annual Financial Reports

As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without charging any cost. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website and AMFI website and make the physical copies available to the investors at its registered office at all times.

Financial Results and Portfolio Disclosures

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

The Mutual Fund shall disclose portfolio as on the last day of the month / half-year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued there under (AML Laws), Mutual Funds are required to formulate and implement a client identification programme, to collect, verify and maintain the record of identity and address(es) of investors.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

Submission of PAN:

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its letter dated July 24, 2012 has conveyed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN.

Accordingly, where the aggregate of lump sum investment (fresh purchase and additional purchase) and SIPs where the aggregate of instalments in a financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro investment"), it shall be exempt from the requirement of PAN.

However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy. This exemption will be available only to Micro investment made by individuals being Indian citizens (including NRIs, joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

For the purpose of identifying Micro investment, applications shall be aggregated at the investor level (same sole holder/joint holders in the same sequence) and such aggregation shall be done irrespective of the number of folios / accounts under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for transacting with mutual funds. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy. E-PAN issued by CBDT can also be provided by FPI. All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as stated above, failing which the applications are liable to be rejected. It is clarified that all categories of investors seeking exemption from PAN still need to complete the KYC requirements stipulated by the AMC/Trustee from time to time, irrespective the amount of investment.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN

	<p>and KYC requirements as noted above.</p> <p>Non acceptance of Third Party payment</p> <p>The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) In case of investment in the name of a minor, payment by Parents / Grand- Parents / related persons (other than the person registered as Guardian in the minor's Folio) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment); (b) In case of investment in the name of a minor, payment by the person registered as Guardian in the minor's Folio irrespective the amount of investment; (c) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement; (d) Custodian on behalf of an FII or a client. (e) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time; (f) Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission/ incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/ one-time subscription. For this purpose, Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.</p>
<p>Who can Buy</p>	<p>Units of the scheme can be purchased by:</p> <ol style="list-style-type: none"> 1. Adult individuals, either singly or jointly (not exceeding three), resident in India. 2. Parents/Guardian on behalf of minors. 3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India. 4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds. 5. Banks, Financial Institutions and Investment Institutions. 6. Non-Resident Indians (NRIs) and Overseas Citizens of India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada. 7. Foreign Institutional Investors and their sub accounts on full repatriation basis/ Foreign Portfolio Investors (subject to RBI approval) and such other entities as may be permitted under SEBI (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time. 8. Hindu Undivided Family (HUF). 9. Wakf Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds. 10. Sole Proprietorship, Partnership Firms and Limited Liability Partnerships. 11. Army/Air Force/Navy/Para-military funds and other eligible institutions. 12. Scientific and/or industrial research organizations. 13. Other Associations, Institutions, Bodies etc. authorized to invest in the units of

	<p>mutual funds.</p> <p>14. Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>15. The Mutual Fund Schemes/ Alternative Investment Funds can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.</p> <p>Units of the schemes of Franklin Templeton Mutual Fund is an eligible investment for charitable and religious trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961, read with Rule 17C of the Income Tax Rules, 1962.</p> <p>Further, the Government of Maharashtra has authorized and declared Templeton Monthly Income Plan (Now known as Franklin India Low Duration Fund) as 'public security' under the Bombay Public Trusts Act, 1950 in its order dated January 19, 2002</p> <p>Mutual Fund / AMC /Trustee reserves the right to redeem investors' investments in the event of failure on the part of the investor(s) to redeem his/her/their holdings, subsequent to his/her/their becoming (a) United States Persons with the meaning of Regulation (S) under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.</p> <p>In view of the individual nature of implications, the investors are advised to consult their own advisors to ascertain if they are eligible to invest in the scheme as per the laws applicable to them and whether the scheme is suitable for their risk profile.</p>
SCHEME COMPARISON	A fixed income fund that focuses at short-end of the yield curve by primarily investing in corporate bonds and other fixed income instruments.
NO. OF FOLIOS AS ON DECEMBER 31, 2019	67,420
ASSETS UNDER MANAGEMENT (AUM) AS ON DECEMBER 31, 2019	Rs. 4550.84 crore