

Franklin India Savings Fund

This is a Simple and Performing scheme which is eligible for distribution by new cadre of distributors.

FISF

As on February 26, 2021

TYPE OF SCHEME

An open ended debt scheme investing in money market instruments

SCHEME CATEGORY

Money Market Fund

SCHEME CHARACTERISTICS

Money Market Instruments with Maturity upto 1 year

INVESTMENT OBJECTIVE

To provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market instruments.

DATE OF ALLOTMENT (MAIN PORTFOLIO)

Retail Option Feb 11, 2002
Institutional Option Sep 6, 2005
Sup. Institutional Option May 9, 2007

FUND MANAGER(S)

Pallab Roy & Umesh Sharma

BENCHMARK

NIFTY Money Market Index

NAV AS OF FEBRUARY 26, 2021

Plan	NAV
Retail Plan	
Growth Plan	₹ 38.7831
Quarterly Dividend	₹ 10.6563
Monthly Dividend	₹ 10.1202
Daily Dividend	₹ 10.1099
Retail Plan (Direct)	
Growth Plan	₹ 39.7942
Quarterly Dividend	₹ 11.0493
Monthly Dividend	₹ 10.4638
Daily Dividend	₹ 10.1198

FUND SIZE (AUM)

Month End	₹ 1151.60 crores
Monthly Average	₹ 1146.13 crores

MATURITY & YIELD

AVERAGE MATURITY	0.24 years
PORTFOLIO YIELD	3.43%
MODIFIED DURATION	0.23 years
MACAULAY DURATION	0.24 years

EXPENSE RATIO[#] : 0.28% (Retail)

EXPENSE RATIO[#] (Direct) : 0.13% (Retail)

All investors have redeemed from the Institutional Plan in FISF effective June 19, 2020 and this Plan has been closed for subscription / redemption

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

Retail Plan: ₹10,000/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

Retail Plan: ₹1000/1

LOAD STRUCTURE

Entry Load Nil
Exit Load (for each purchase of Units) Nil

Different plans have a different expense structure

PORTFOLIO

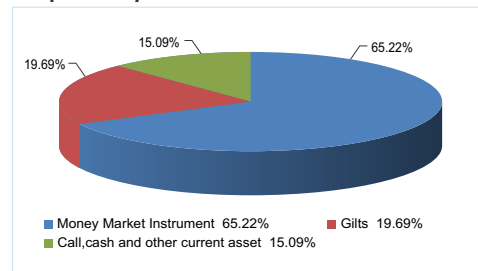
Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
Axis Bank Ltd*	CRISIL A1 +	Axis Bank	5001.95	4.34
Reliance Industries Ltd*	CARE A1 +	Reliance	4997.43	4.34
Bank of Baroda*	CRISIL A1 +	Bank Of Baroda	4995.79	4.34
Reliance Industries Ltd*	CRISIL A1 +	Reliance	4993.11	4.34
Bajaj Finance Ltd*	CRISIL A1 +	Sanjiv Bajaj	4992.73	4.34
Kotak Mahindra Investments Ltd*	CRISIL A1 +	Kotak Mahindra	4988.69	4.33
Chennai Petroleum Corporation Ltd*	CRISIL A1 +	Indian Oil Corporation	4986.38	4.33
Kotak Mahindra Prime Ltd	ICRA A1 +	Kotak Mahindra	4985.14	4.33
Reliance Retail Ventures Ltd	CRISIL A1 +	Reliance	4965.32	4.31
LIC Housing Finance Ltd	CRISIL A1 +	LIC	4924.09	4.28
ICICI Securities Ltd	CRISIL A1 +	ICICI	4905.21	4.26
Kotak Mahindra Bank Ltd	CRISIL A1 +	Kotak Mahindra	4806.41	4.17
Bajaj Housing Finance Ltd	IND A1 +	Sanjiv Bajaj	4786.16	4.16
Housing Development Finance Corporation Ltd	CRISIL A1 +	HDFC	2497.52	2.17
Power Finance Corporation Ltd	CARE A1 +	PFC	2460.65	2.14

@ Reverse Repo : 15.11%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable/ Other Payable) : -0.02%

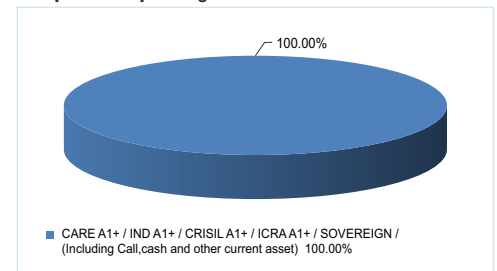
Company Name	Company Ratings	Group	Market Value ₹ Lakhs	% of assets
National Bank For Agriculture & Rural Development	CRISIL A1 +	NABARD	2425.17	2.11
National Bank For Agriculture & Rural Development	IND A1 +	NABARD	2398.89	2.08
Aditya Birla Finance Ltd	ICRA A1 +	A V Birla	993.96	0.86
Total Money Market Instruments			75104.56	65.22
182 DTB (04-Mar-2021)*	SOVEREIGN	GOI	9996.17	8.68
364 DTB (25-Mar-2021)*	SOVEREIGN	GOI	5188.73	4.51
364 DTB (11-Mar-2021)*	SOVEREIGN	GOI	4995.16	4.34
182 DTB (18-Mar-2021)	SOVEREIGN	GOI	2495.91	2.17
Total Gilts			22675.96	19.69
Total Debt Holdings			97780.52	84.91
Total Holdings			97,780.52	84.91
Call, cash and other current asset			17,379.06	15.09
Total Asset			115,159.58	100.00

* Top 10 holdings

Composition by Assets



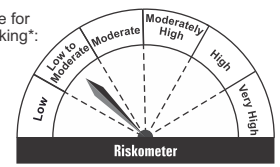
Composition by Rating



Product Label

This product is suitable for investors who are seeking*:

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



Investors understand that their principal will be at Low to Moderate risk

Riskometer is as on February 28, 2021

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

"India Ratings and Research (Ind-Ra) has assigned a credit rating of "IND A1+mfs" to "Franklin India Savings Plus Fund". Ind-Ra's National Scale Money Market Fund Rating primarily focuses on the investment objective of preservation of capital. India Ratings reviews, among other factors, applicable fund regulation, track record of the fund industry, industry standards and practices. An India Ratings MMF rating is primarily based on an analysis of the fund's investment policy. India Ratings expects MMFs to be diversified and to adhere to conservative guidelines limiting credit, market and liquidity risks. India Ratings typically requests monthly portfolio holdings and relevant performance statistics to actively monitor national scale MMF Ratings. Ratings do not guarantee the return profile or risk attached to the investments made. Ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. India Ratings is not your advisor, nor is India Ratings providing to you or any other party any financial advice, or any legal, auditing, accounting, appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advice or services.

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.

