



FRANKLIN
TEMPLETON

FOR THOSE WHO VALUE TIME

FRANKLIN INDIA SAVINGS FUND[^]

(Erstwhile Franklin India Savings Plus Fund)

Over 16,000 unique investors* in this fund.

*AS ON JUNE 30, 2020

AS ON AUGUST 31, 2020

TOP 10 HOLDINGS

Company Name	% of Assets
Kotak Mahindra Prime Ltd	9.48
L&T Infrastructure Finance Co Ltd	9.39
Export-Import Bank Of India	7.61
Fullerton India Credit Co Ltd	7.55
Bank of Baroda	7.53
Reliance Jio Infocomm Ltd	7.52
Power Finance Corporation Ltd	5.53
National Bank For Agriculture & Rural Development	4.48
Housing Development Finance Corporation Ltd	3.77
Bajaj Housing Finance Ltd	3.76

All portfolio holdings are subject to change. The information stated above does not constitute an investment advice or recommendation to subscribe or transact in these securities.

WHY SHOULD YOU INVEST IN THIS FUND?[^]

- The fund seeks to manage interest rate risk by keeping maturity at the shorter end
- The fund aims to invest in Money Market instruments.

WHAT IS THE "IDEAL INVESTMENT HORIZON" WHILE INVESTING IN THIS FUND?[^]

The recommended investment horizon is **1 month and above**

WHAT ARE THE "TAX BENEFITS" OF INVESTING IN THIS FUND?^{**}

- Long term capital gains (LTCG) tax @20% (plus surcharge, if applicable and cess) with indexation if units held for more than 36 months.
- Short term capital gains (STCG) tax at the income tax slab rate if units are held for less than 36 months.
- Dividends shall be taxable in the hands of investors and the mutual fund will deduct TDS @ 7.5%[^] for resident investors and @20% (plus applicable surcharge and cess) for non-resident investors before payouts/re-investment. However, investors can claim tax-credit of TDS deducted at the time of filing their annual return.
- In case of an investor being NRI, LTCG tax are chargeable @ 10% (plus surcharge, if applicable and cess) without indexation relating to units redeemed from unlisted schemes.

[^] In accordance with the Central Board of Direct Taxes press release dated May 13, 2020, the mutual fund shall deduct TDS at the rate of 7.50% for resident investor w.e.f. May 14, 2020 till March 31, 2021 (earlier 10% from April 1, 2020 to May 13, 2020).

WHY TRUST FRANKLIN TEMPLETON?

- Premier global investment management organization with over 70 years of global investment experience
- Extensive experience in both equity and debt across market cycles
- Managing over 36 funds - 29 of them have a performance track record of over 10 years
- Focus on local needs backed by global expertise

ALTERNATIVE TO:[^]



Short Term Savings Instruments

SUITABLE FOR:



Regular Income



Parking of Short Term Funds

FUND DETAILS

SCHEME CATEGORY

Money Market Fund

SCHEME CHARACTERISTICS

Money Market Instruments with Maturity upto 1 year

DATE OF ALLOTMENT

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

FUND SIZE (AUM)

Month End ₹1308.26 crores
 Monthly Average ₹1357.99 crores

MATURITY & YIELD

Average Maturity 0.42 years
 Portfolio Yield 3.69%
 Modified Duration 0.41 years
 Macaulay Duration 0.42 years

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

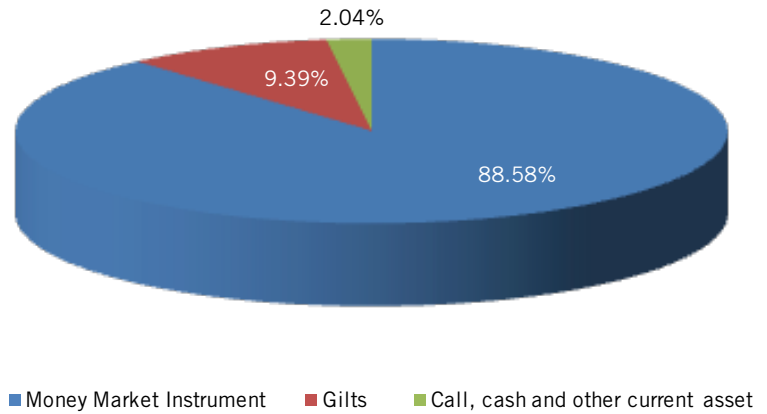
Entry Load: Nil
 Exit Load: (for each purchase of Units)
 Nil

Different plans have a different expense structure

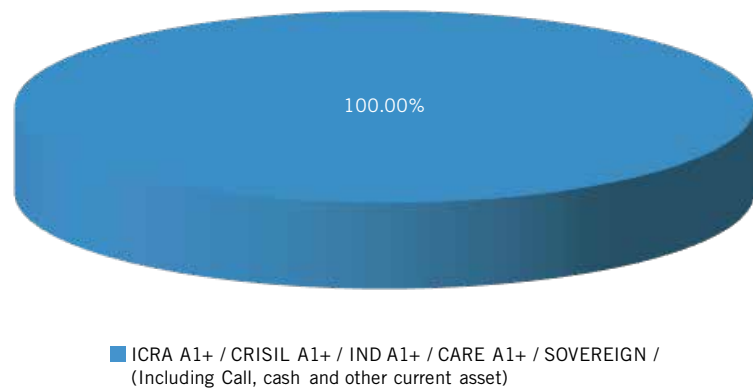
Sales suspended in Institutional Plan & Super Institutional Plan

For more information, please contact your distributor:

COMPOSITION BY ASSETS



COMPOSITION BY RATING

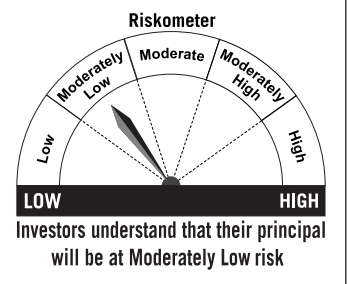


PRODUCT LABEL[^]

This fund is suitable for investors who are seeking*:

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

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



** The information given here is neither a complete disclosure of every material fact of Income-tax Act 1961 nor does it constitute tax or legal advice. 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.

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.

^Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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Registered Office: Franklin Templeton Asset Management (India) Pvt Ltd.

Indiabulls Finance Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone (West), Mumbai 400 013



service@franklintempleton.com



www.franklintempletonindia.com



Investors:

1800 425 4255, 1800 258 4255

8 a.m. to 9 p.m.
(except Sundays)

Distributors:

1800 425 9100, 1800 258 9100

9 a.m. to 6 p.m.
(Weekdays)
and 9 a.m. to 2 p.m.
(Saturdays)