

# Franklin India Short Term Income Plan

# FISTIP

As on July 31, 2019

## PORTFOLIO

### TYPE OF SCHEME ^

An open ended short term debt scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 1 year to 3 years

### SCHEME CATEGORY

Short Duration Fund

### SCHEME CHARACTERISTICS

Macaulay Duration within 1-3 years

### INVESTMENT OBJECTIVE

The objective of the Scheme is to provide investors stable returns by investing in fixed income securities.

### DATE OF ALLOTMENT

FISTIP- Retail Plan January 31, 2002  
FISTIP-Institutional Plan September 6, 2005

### FUND MANAGER(S)

Santosh Kamath & Kunal Agrawal

### BENCHMARK

Crisil Short Term Bond Fund Index

### NAV AS OF JULY 31, 2019

### FISTIP - Retail Plan

Growth Plan ₹ 4054.0231  
Weekly Plan ₹ 1071.3636  
Monthly Plan ₹ 1201.9548  
Quarterly Plan ₹ 1250.7081

### FISTIP - Retail Plan (Direct)

Growth Plan ₹ 4266.4943  
Weekly Plan ₹ 1073.7459  
Monthly Plan ₹ 1280.2317  
Quarterly Plan ₹ 1333.8392

### FUND SIZE (AUM)

Month End ₹ 13274.38 crores  
Monthly Average ₹ 13268.15 crores

### MATURITY & YIELD

AVERAGE MATURITY 2.94 years  
PORTFOLIO YIELD 11.48%  
MODIFIED DURATION 2.16 years  
MACAULAY DURATION 2.28 years

EXPENSE RATIO\* (Retail) : 1.48%  
EXPENSE RATIO\* (Institutional)\* : 1.18%  
EXPENSE RATIO\* (Retail Direct) : 0.68%

# 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: ₹500/1

### MINIMUM INVESTMENT FOR SIP

₹ 500/1

### ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Retail: ₹5000/1

### LOAD STRUCTURE

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:

• 0.50% - 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 Retail Plan - Bonus Option & Institutional Plan

\$For more details, please refer 'Understanding the Factsheet' section (Page 2)

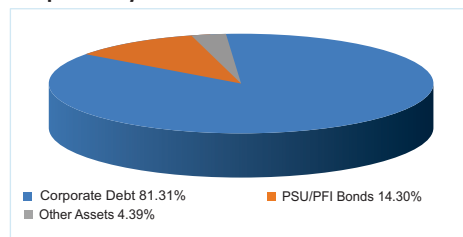


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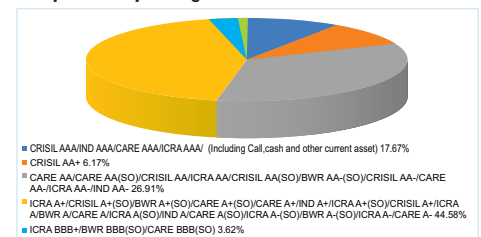
Company Name	Rating	Market Value ₹ Lakhs	% of assets
Shriram Transport Finance Company Ltd*	CRISIL AA+	79322.41	5.98
Pipeline Infrastructure Pvt Ltd*	CRISIL AAA	75855.14	5.71
Adani Rail Infra Pvt Ltd*	BWR AA-(SO)	53186.02	4.01
Piramal Enterprises Ltd*	ICRA AA	51963.24	3.91
Vodafone Idea Ltd*	CARE A+	51175.65	3.86
Edelweiss Rural & Corporate Services Ltd*	ICRA AA-	49720.82	3.75
Renew Power Ltd*	CARE A+	43702.81	3.29
Rivaaz Trade Ventures Pvt Ltd	BWR AA-(SO)	39160.06	2.95
Piramal Capital & Housing Finance Ltd	CARE AA	36476.91	2.75
Rishanth Wholesale Trading Pvt Ltd	IND A	35265.48	2.66
Dolvi Minerals & Metals Pvt Ltd	BWR A-(SO)	32522.14	2.45
Yes Bank Ltd	CARE A-	32029.53	2.41
S. D. Corporation Pvt Ltd	CARE AA(SO)	31085.70	2.34
Aptus Value Housing Finance India Ltd	ICRA A	30915.37	2.33
Edelweiss Rural & Corporate Services Ltd	CRISIL AA	30886.32	2.33
Five Star Business Finance Ltd	ICRA A	25535.51	1.92
Andhra Bank	CRISIL AA-	24529.77	1.85
Jindal Power Ltd	ICRA BBB+	23387.47	1.76
Diligent Media Corporation Ltd	ICRA A-(SO)	22014.63	1.66
Sterlite Power Grid Ventures Ltd	IND A+	20990.21	1.58
Essel Infraprojects Ltd	BWR BBB(SO)	20021.99	1.51
Vastu Housing Finance Corporation Ltd	BWR A	18081.98	1.36
Narmada Wind Energy Pvt Ltd	CARE A+(SO)	16556.12	1.25
Coastal Gujarat Power Ltd	CARE AA(SO)	16079.28	1.21
Star Health And Allied Insurance Company Ltd	IND A	14203.38	1.07
Vivriti Capital Pvt Ltd	ICRA A-	13725.93	1.03
India Grid Trust	CRISIL AAA	13022.63	0.98
Renew Wind Energy (Rajasthan One) Pvt Ltd	CARE A+(SO)	11638.85	0.88
Hero Solar Energy Pvt Ltd	ICRA A+	10689.22	0.81
Ess Kay Fincorp Ltd	BWR A	9891.78	0.75
Nufuture Digital (India) Ltd	BWR A+(SO)	9652.19	0.73
Reliance Infrastructure Consulting & Engineers Pvt Ltd	BWR D	9365.00	0.71
Hinduja Leyland Finance Ltd	CARE AA-	8763.96	0.66
Vodafone Idea Ltd	CRISIL A+	8239.52	0.62
Aadarshini Real Estate Developers Pvt Ltd.	ICRA A+	7490.76	0.56
OPJ Trading Pvt Ltd	BWR A-(SO)	6949.59	0.52
Vistaar Financial Services Pvt Ltd	ICRA A-	6648.91	0.50
Future Ideas Company Ltd	BWR A+(SO)	5980.10	0.45
Pune Solapur Expressways Pvt. Ltd	ICRA A(SO)	5618.90	0.42
Xander Finance Pvt Ltd	ICRA A+	4946.23	0.37
Ma Multi-Trade Pvt Ltd	BWR A+(SO)	4906.04	0.37
Reliance Broadcast Network Ltd	CARE BBB(SO)	4682.15	0.35
Reliance Big Pvt Ltd	BWR D	4540.00	0.34
Vedanta Ltd	CRISIL AA	4489.16	0.34
Sadbhav Infrastructure Project Ltd	CARE A(SO)	4456.71	0.34

@ Reverse Repo : 2.42%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 1.97%

### Composition by Assets



### Composition by Rating



### Product Label

This product is suitable for investors who are seeking\*:

Investors understand that their principal will be at Moderate risk

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