



Franklin India Liquid Fund

FILF

(As on Wednesday, January 31, 2024)

Company Name	Company Ratings	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of Assets
LIC Housing Finance Ltd*	CRISIL AAA	10,806.76	5.56
Total Corporate Debt		10,806.76	5.56
National Bank For Agriculture & Rural Development	IND AAA	2,633.87	1.36
Total PSU/PFI Bonds		2,633.87	1.36
Small Industries Development Bank of India*	CARE A1+	17,369.97	8.94
National Bank For Agriculture & Rural Development*	ICRA A1+	14,848.37	7.64
HDFC Bank Ltd*	CARE A1+	12,428.67	6.40
Punjab National Bank*	CARE A1+	9,962.19	5.13
Export-Import Bank Of India*	CRISIL A1+	9,916.18	5.10
Reliance Retail Ventures Ltd*	CARE A1+	9,899.65	5.10
Cholamandalam Investment and Finance Co Ltd*	CRISIL A1+	9,888.92	5.09
Union Bank of India	ICRA A1+	7,435.45	3.83
Aditya Birla Finance Ltd	IND A1+	6,470.65	3.33
Canara Bank	CRISIL A1+	4,966.88	2.56
ICICI Securities Ltd	CRISIL A1+	4,946.14	2.55
Julius Baer Capital (India) Pvt Ltd	ICRA A1+	4,912.29	2.53
Axis Securities Ltd	CRISIL A1+	4,908.43	2.53
Aditya Birla Finance Ltd	ICRA A1+	4,903.74	2.52
Indian Bank	CRISIL A1+	2,483.56	1.28
Union Bank of India	IND A1+	2,483.45	1.28
Axis Securities Ltd	ICRA A1+	2,481.15	1.28
BOB Financial Solutions Ltd	CRISIL A1+	2,480.73	1.28
Total Money Market Instruments		1,32,786.40	68.35
91 DTB (18-APR-2024)*	SOVEREIGN	14,781.09	7.61
182 DTB (07-MAR-2024)*	SOVEREIGN	8,941.61	4.60
91 DTB (22-FEB-2024)	SOVEREIGN	4,980.48	2.56
91 DTB (11-APR-2024)	SOVEREIGN	4,934.28	2.54
91 DTB (25-APR-2024)	SOVEREIGN	4,920.51	2.53
91 DTB (29-FEB-2024)	SOVEREIGN	2,487.06	1.28
182 DTB (08-FEB-2024)	SOVEREIGN	199.74	0.10
Total Gilts		41,244.76	21.23
Total Debt Holdings		1,87,471.78	96.50
Company Name	No. of Shares	Market Value(Rs. in Lakhs)	% of Assets
Alternative Investment Fund Units			
Corporate Debt Market Development Fund Class A2	3,836	388.15	0.20
Total Alternative Investment Fund Units		388.15	0.20
Total Holdings		1,87,859.94	96.70
Call, cash and other current asset		6,419.39	3.30
Total Asset		1,94,279.33	100.00

In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund

* Top 10 Holdings

@ TREPs / Reverse Repo : 3.21%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.09%

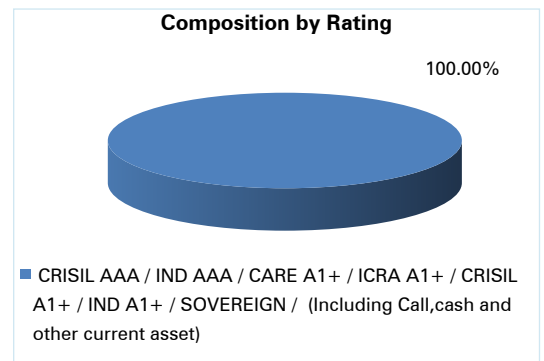
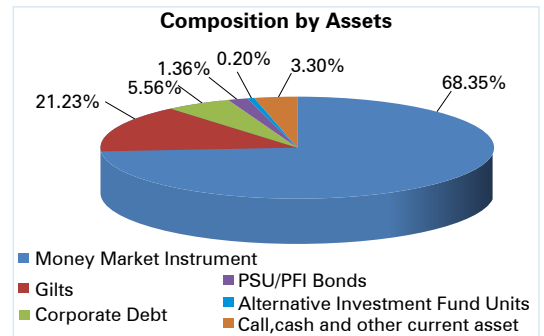


Composition by Assets	
Money Market Instrument	68.35%
Gilts	21.23%
Corporate Debt	5.56%
PSU/PFI Bonds	1.36%
Alternative Investment Fund Units	0.20%
Call,cash and other current asset	3.30%

Composition by Rating	
CRISIL AAA / IND AAA / CARE A1+ / ICRA A1+ / CRISIL A1+ / IND A1+ / SOVEREIGN / (Including Call,cash and other current asset)	100.00%

Fund Details	
Residual maturity / Average Maturity (In years)	0.12
Residual maturity / Average Maturity (In days)	44.43
Annualised Portfolio YTM*	7.44%
Modified Duration (In years)	0.11
Modified Duration (In days)	41.24
Macaulay Duration (In years)	0.12
Macaulay Duration (In days)	44.39
Average AUM for the month (Rs in Lacs)	1,92,078.98

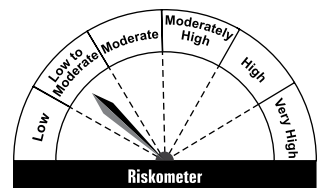
*Yields of all securities are in annualised terms



Product Label

This product is suitable for investors who are seeking*:

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



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

Riskometer is as on December 29, 2023

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

This risk-o-meter is subject to change as per SEBI circular dated October 5, 2020 (Circular No.: SEBI/HO/IMD/DF3/CIR/P/2020/197). The changes will be incorporated latest by 10-02-2024 and will be reflected on the website <https://www.franklintempletonindia.com>

*ICRA has assigned a credit rating of (ICRA)A1+mfs to Franklin India Liquid Fund (FILF). ICRA's mutual fund rating methodology is based on evaluating the inherent credit quality of the funds portfolio. As a measure of the credit quality of a debt fund's assets, ICRA uses the concept of 'credit scores'. These scores are based on ICRA's estimates of credit risk associated with each exposure of the portfolio taking into account its maturity. To quantify the credit risk scores, ICRA uses its database of historical default rates for various rating categories for various maturity buckets. The credit risk Rating incorporate ICRA's assessment of a debt fund's published investment objectives and policies, its management characteristics, and the creditworthiness of its investment portfolio. ICRA reviews relevant fund information on an ongoing basis to support its published rating opinions. If the portfolio credit score meets the benchmark of the assigned rating during the review, the rating is retained. In an event that the benchmark credit score is breached, ICRA gives a month's time to the debt fund manager to bring the portfolio credit score within the benchmark credit score. If the debt fund manager is able to reduce the portfolio credit score within the benchmark credit score, the rating is retained. If the portfolio still continues to breach the benchmark credit score, the rating is revised to reflect the change in credit quality.

Brickwork Ratings has assigned a credit rating of BWR A1+ mfs to Franklin India Liquid Fund. The rating is derived from the quality of the underlying assets by scoring it based on its creditworthiness. The rating is not a reflection of NAV or expected returns of the mutual fund. The credit ratings issued are merely an opinion of the credit rating agency and not an assurance of repayment by the issuer. The rating is not a recommendation for investing in the mutual fund.

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.



Franklin India Overnight Fund

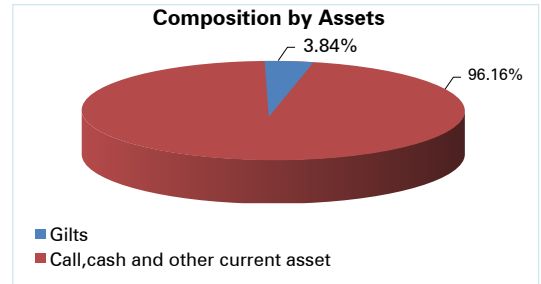
FIONF

(As on Wednesday, January 31, 2024)

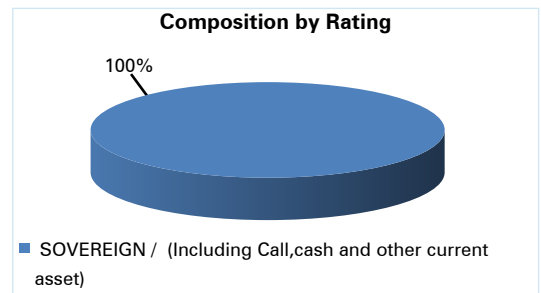
Company Name	Company Ratings	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of Assets
182 DTB (16-FEB-2024)	SOVEREIGN	498.61	1.48
182 DTB (22-FEB-2024)	SOVEREIGN	498.05	1.47
182 DTB (08-FEB-2024)	SOVEREIGN	299.61	0.89
Total Gilts		1,296.26	3.84
Total Debt Holdings		1,296.26	3.84
Total Holdings		1,296.26	3.84
Call,cash and other current asset		32,486.01	96.16
Total Asset		33,782.28	100.00

@ TREPs / Reverse Repo : 96.18%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.02%

Composition by Assets	
Gilts	3.84%
Call,cash and other current asset	96.16%



Composition by Rating	
SOVEREIGN / (Including Call,cash and other current asset)	100.00%



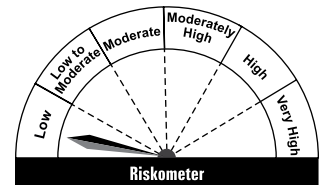
Fund Details	
Residual maturity / Average Maturity (In years)	0.00
Residual maturity / Average Maturity (In days)	0.63
Annualised Portfolio YTM*	6.71%
Modified Duration (In years)	0.00
Modified Duration (In days)	0.59
Macaulay Duration (In years)	0.00
Macaulay Duration (In days)	1.59
Average AUM for the month (Rs in Lacs)	33,646.49

*Yields of all securities are in annualised terms

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term with high level of safety and liquidity
- Investment in debt & money market instruments having maturity of one business day



Investors understand that their principal will be at Low risk

Riskometer is as on December 29, 2023

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



Franklin India Overnight Fund

FIONF

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*ICRA has assigned a credit rating of (ICRA)A1+mfs to Franklin India Overnight Fund (FIONF). The ratings assigned are basis the portfolio of the scheme with the credit score of the portfolio being comfortable at the assigned rating level.

The rating indicates ICRA's opinion on the credit quality of the portfolios held by the funds. The rating does not indicate the asset management company's (AMC) willingness or ability to make timely payments to the fund's investors. The rating should not be construed as an indication of expected returns, prospective performance of the mutual fund scheme, NAV or of volatility in its returns. ICRA's mutual fund rating methodology is based on evaluating the inherent credit quality of the fund's portfolio. As a measure of the credit quality of a debt fund's assets, ICRA uses the concept of 'credit scores'. These scores are based on ICRA's estimates of the credit risk associated with each exposure of the portfolio taking into account its maturity. To quantify the credit risk scores, ICRA uses its database of historical default rates for various rating categories and maturity buckets. The credit risk ratings incorporate ICRA's assessment of a debt fund's published investment objectives and policies, its management characteristics, and the creditworthiness of its investment portfolio. ICRA reviews relevant fund information on an ongoing basis to support its published rating opinions. If the portfolio credit score meets the benchmark of the assigned rating during the review, the rating is retained. If the benchmark credit score is breached, ICRA gives a month's time to the debt fund manager to bring the portfolio credit score within the benchmark credit score. If the debt fund manager is able to reduce the portfolio credit score within the benchmark credit score, the rating is retained. If the portfolio continues to breach the benchmark credit score, the rating is revised to reflect the change in the credit quality.



Franklin India Floating Rate Fund

FIFRF

(As on Wednesday, January 31, 2024)

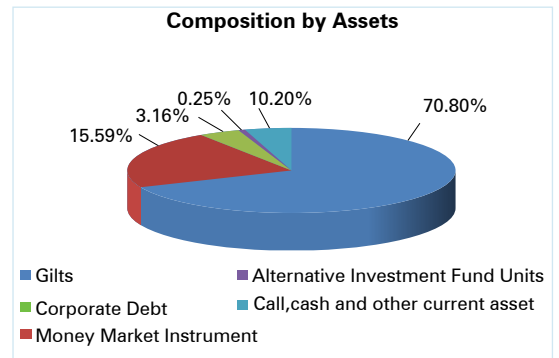
Company Name	Company Ratings	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of Assets
JM Financial Credit Solutions Ltd	ICRA AA	1,011.78	3.16
Total Corporate Debt		1,011.78	3.16
Bajaj Finance Ltd	CRISIL A1+	2,496.45	7.80
Aditya Birla Finance Ltd	IND A1+	2,492.81	7.79
Total Money Market Instruments		4,989.25	15.59
GOI FRB 2033 (22-SEP-2033)	SOVEREIGN	9,888.52	30.90
GOI FRB 2028 (04-OCT-2028)	SOVEREIGN	7,142.05	22.31
GOI FRB 2031 (07-DEC-2031)	SOVEREIGN	3,052.36	9.54
7.18% GOI 2033 (14-AUG-2033)	SOVEREIGN	2,071.35	6.47
GOI FRB 2034 (30-OCT-2034)	SOVEREIGN	506.19	1.58
Total Gilts		22,660.46	70.80
Total Debt Holdings		28,661.49	89.55
Company Name	No. of Shares	Market Value(Rs. in Lakhs)	% of Assets
Alternative Investment Fund Units			
Corporate Debt Market Development Fund Class A2	789	79.89	0.25
Total Alternative Investment Fund Units		79.89	0.25
Total Holdings		28,741.38	89.80
Call,cash and other current asset		3,264.35	10.20
Total Asset		32,005.74	100.00

In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund

* Top 10 Holdings

@ TREPs / Reverse Repo : 10.34%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.14%

Composition by Assets	
Gilts	70.80%
Money Market Instrument	15.59%
Corporate Debt	3.16%
Alternative Investment Fund Units	0.25%
Call,cash and other current asset	10.20%

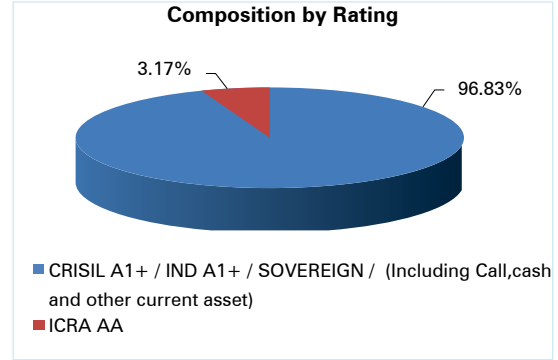




Composition by Rating	
CRISIL A1+ / IND A1+ / SOVEREIGN / (Including Call,cash and other current asset)	96.83%
ICRA AA	3.17%

Fund Details	
Residual maturity / Average Maturity	5.58
Annualised Portfolio YTM*	7.68%***
Modified Duration	0.57
Macaulay Duration	0.59
Average AUM for the month (Rs in Lacs)	32,251.47

*Yields of all securities are in annualised terms



Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- A fund that invests primarily in floating rate and short term fixed rate debt instruments.

Investors understand that their principal will be at Moderate risk
Riskometer is as on December 29, 2023

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

***Yield to maturity (YTM) of the portfolio is calculated by recomputing yield from simple average of valuation prices provided by valuation agencies for G-sec FRB securities which was the practice followed prior to November 17, 2021.

This scheme has exposure to floating rate instruments . The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.

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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.



Franklin India Government Securities Fund

FIGSF

(As on Wednesday, January 31, 2024)

Company Name	Company Ratings	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of Assets
364 DTB (23-JAN-2025)	SOVEREIGN	6,543.66	49.09
7.37% GOI 2028 (23-OCT-2028)	SOVEREIGN	3,100.36	23.26
7.18% GOI 2033 (14-AUG-2033)	SOVEREIGN	1,553.51	11.65
Total Gilts		11,197.54	84.00
Total Debt Holdings		11,197.54	84.00
Total Holdings		11,197.54	84.00
Call,cash and other current asset		2,132.13	16.00
Total Asset		13,329.68	100.00

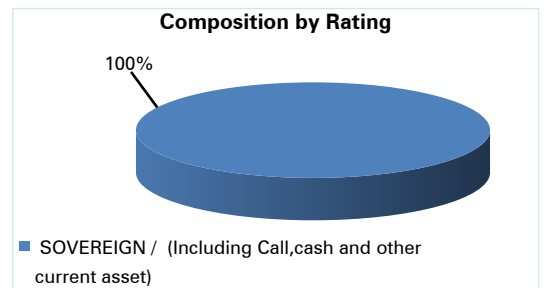
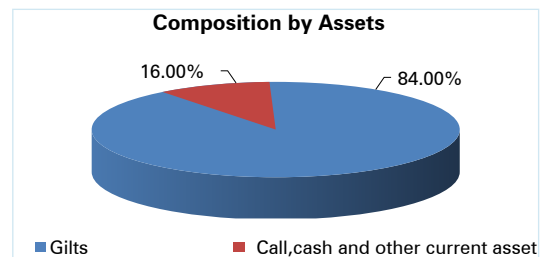
@ TREPs / Reverse Repo : 15.69%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.31%

Composition by Assets	
Gilts	84.00%
Call,cash and other current asset	16.00%

Composition by Rating	
SOVEREIGN / (Including Call,cash and other current asset)	100.00%

Fund Details	
Residual maturity / Average Maturity	2.69
Annualised Portfolio YTM*	7.08%
Modified Duration	2.12
Macaulay Duration	2.21
Average AUM for the month (Rs in Lacs)	13,248.36

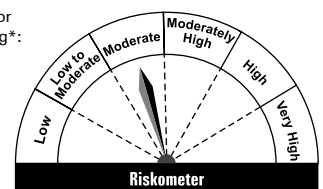
*Yields of all securities are in annualised terms



Product Label

This product is suitable for investors who are seeking*:

- Medium term capital appreciation with current income
- A fund that invests in Indian government securities



Investors understand that their principal will be at Moderate risk

Riskometer is as on December 29, 2023

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Franklin India Corporate Debt Fund

FICDF

(As on Wednesday, January 31, 2024)

Company Name	Company Ratings	Market Value (including accrued interest, if any) (Rs. in Lakhs)	% of Assets
HDFC Bank Ltd*	CRISIL AAA	4,992.47	6.76
Mahindra & Mahindra Financial Services Ltd	IND AAA	2,608.91	3.53
LIC Housing Finance Ltd	CRISIL AAA	2,528.73	3.42
Kotak Mahindra Prime Ltd	CRISIL AAA	2,509.62	3.40
Total Corporate Debt		12,639.72	17.11
Power Finance Corporation Ltd	CRISIL AAA	488.93	0.66
Total Tier II Bonds		488.93	0.66
Export-Import Bank of India*	CRISIL AAA	6,806.16	9.21
REC Ltd*	CRISIL AAA	6,321.04	8.56
Nuclear Power Corporation of India Ltd*	ICRA AAA	5,355.90	7.25
Small Industries Development Bank Of India*	ICRA AAA	5,098.13	6.90
National Housing Bank*	CRISIL AAA	4,969.93	6.73
National Bank For Agriculture & Rural Development*	CRISIL AAA	4,876.37	6.60
Power Grid Corporation of India Ltd*	CRISIL AAA	2,644.58	3.58
Indian Oil Corporation Ltd	CRISIL AAA	2,601.95	3.52
NTPC Ltd	CRISIL AAA	2,454.37	3.32
Hindustan Petroleum Corporation Ltd	CRISIL AAA	2,055.04	2.78
Power Finance Corporation Ltd	CRISIL AAA	1,010.40	1.37
Total PSU/PFI Bonds		44,193.87	59.83
364 DTB (23-JAN-2025)*	SOVEREIGN	6,076.26	8.23
7.18% GOI 2033 (14-AUG-2033)*	SOVEREIGN	4,660.54	6.31
7.37% GOI 2028 (23-OCT-2028)	SOVEREIGN	2,583.64	3.50
Total Gilts		13,320.44	18.03
Total Debt Holdings		70,642.96	95.64
Company Name	No. of Shares	Market Value (Rs. in Lakhs)	% of Assets
Alternative Investment Fund Units			
Corporate Debt Market Development Fund Class A2	1,894	191.68	0.26
Total Alternative Investment Fund Units		191.68	0.26
Total Holdings		70,834.64	95.90
Net receivable (RBNL matured on July 20, 2020) ~~~		534.60	0.72
Call, cash and other current asset		2,495.88	3.38
Total Asset		73,865.12	100.00

In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund

* Top 10 Holdings

@ TREPs / Reverse Repo : 2.92%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.46%

~~~The amount of INR 534.60 lacs represents the fair valuation at which securities were valued. This amount only reflects the realizable value and does not indicate any reduction or write-off of the amount repayable by Reliance Broadcast Network Ltd (RBNL). For more details kindly refer to the [note](#) on our website.



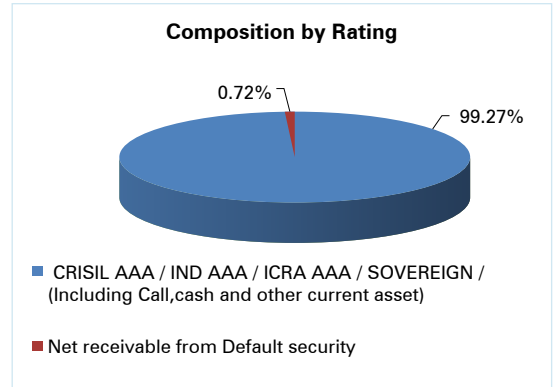
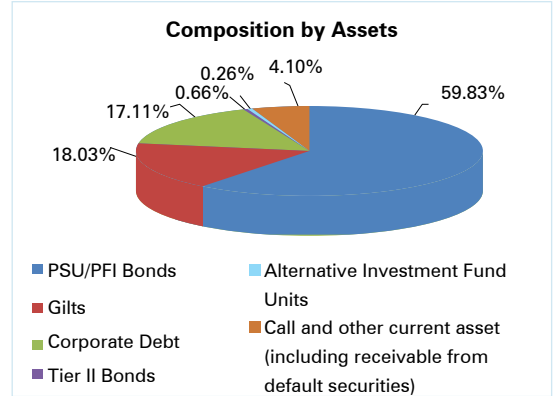


| Composition by Assets                                                       |        |
|-----------------------------------------------------------------------------|--------|
| PSU/PFI Bonds                                                               | 59.83% |
| Gilts                                                                       | 18.03% |
| Corporate Debt                                                              | 17.11% |
| Tier II Bonds                                                               | 0.66%  |
| Alternative Investment Fund Units                                           | 0.26%  |
| Call and other current asset (including receivable from default securities) | 4.10%  |

| Composition by Rating                                                                       |        |
|---------------------------------------------------------------------------------------------|--------|
| CRISIL AAA / IND AAA / ICRA AAA / SOVEREIGN / (Including Call,cash and other current asset) | 99.27% |
| Net receivable from Default security                                                        | 0.72%  |

| Fund Details                             |           |
|------------------------------------------|-----------|
| Residual maturity / Average Maturity     | 1.91      |
| Annualised Portfolio YTM*                | 7.70%     |
| Modified Duration                        | 1.54      |
| Macaulay Duration                        | 1.64      |
| Average AUM for the month ( Rs in Lacs ) | 74,261.15 |

\*Yields of all securities are in annualised terms



**Product Label**

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

- Medium term capital appreciation with current income
- A bond fund-focuses on AA+ and above rated Corporate/PSU Bonds.

**Riskometer**

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

Riskometer is as on December 29, 2023

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## Franklin India Money Market Fund (formerly known as Franklin India Savings Fund)

**FIMMF**

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

(As on Wednesday, January 31, 2024)

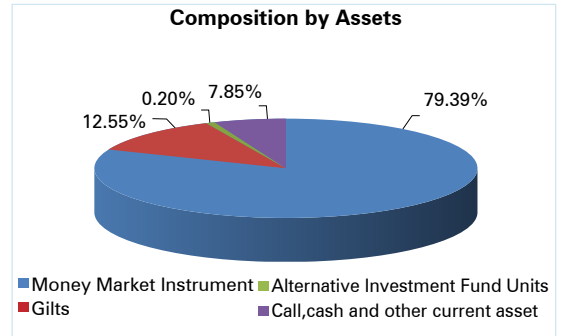
| Company Name                                       | Company Ratings      | Market Value<br>(including accrued interest, if any)<br>(Rs. in Lakhs) | % of<br>Assets     |
|----------------------------------------------------|----------------------|------------------------------------------------------------------------|--------------------|
| National Bank For Agriculture & Rural Development* | IND A1+              | 11,929.12                                                              | 6.97               |
| State Bank Of India*                               | IND A1+              | 9,914.74                                                               | 5.79               |
| Reliance Retail Ventures Ltd*                      | CARE A1+             | 9,899.65                                                               | 5.78               |
| ICICI Bank Ltd*                                    | ICRA A1+             | 9,671.88                                                               | 5.65               |
| Kotak Mahindra Bank Ltd*                           | CRISIL A1+           | 7,466.22                                                               | 4.36               |
| Indian Bank*                                       | CRISIL A1+           | 7,460.60                                                               | 4.36               |
| Union Bank of India*                               | ICRA A1+             | 7,435.45                                                               | 4.34               |
| HDFC Bank Ltd*                                     | CARE A1+             | 7,295.16                                                               | 4.26               |
| Axis Bank Ltd                                      | CRISIL A1+           | 7,137.73                                                               | 4.17               |
| Axis Finance Ltd                                   | IND A1+              | 4,971.96                                                               | 2.90               |
| Mahindra & Mahindra Financial Services Ltd         | CRISIL A1+           | 4,963.46                                                               | 2.90               |
| Toyota Financial Services India Ltd                | ICRA A1+             | 4,962.46                                                               | 2.90               |
| Kotak Mahindra Investments Ltd                     | ICRA A1+             | 4,954.07                                                               | 2.89               |
| ICICI Securities Ltd                               | CRISIL A1+           | 4,950.40                                                               | 2.89               |
| Small Industries Development Bank of India         | CARE A1+             | 4,674.80                                                               | 2.73               |
| LIC Housing Finance Ltd                            | CRISIL A1+           | 4,673.07                                                               | 2.73               |
| Canara Bank                                        | CRISIL A1+           | 4,644.20                                                               | 2.71               |
| ICICI Securities Ltd                               | ICRA A1+             | 4,609.98                                                               | 2.69               |
| Reliance Industries Ltd                            | CARE A1+             | 3,979.11                                                               | 2.32               |
| Kotak Mahindra Prime Ltd                           | CRISIL A1+           | 2,925.46                                                               | 1.71               |
| Union Bank of India                                | IND A1+              | 2,483.45                                                               | 1.45               |
| HDFC Securities Ltd                                | CARE A1+             | 2,482.80                                                               | 1.45               |
| Punjab National Bank                               | CRISIL A1+           | 2,482.49                                                               | 1.45               |
| <b>Total Money Market Instruments</b>              |                      | <b>1,35,968.23</b>                                                     | <b>79.39</b>       |
| 364 DTB (05-DEC-2024)*                             | SOVEREIGN            | 11,789.05                                                              | 6.88               |
| 182 DTB (09-MAY-2024)*                             | SOVEREIGN            | 7,360.88                                                               | 4.30               |
| 364 DTB (16-JAN-2025)                              | SOVEREIGN            | 2,340.01                                                               | 1.37               |
| <b>Total Gilts</b>                                 |                      | <b>21,489.95</b>                                                       | <b>12.55</b>       |
| <b>Total Debt Holdings</b>                         |                      | <b>1,57,458.18</b>                                                     | <b>91.94</b>       |
| <b>Company Name</b>                                | <b>No. of Shares</b> | <b>Market Value(Rs. in Lakhs)</b>                                      | <b>% of Assets</b> |
| <b>Alternative Investment Fund Units</b>           |                      |                                                                        |                    |
| Corporate Debt Market Development Fund Class A2    | 3,468                | 350.94                                                                 | 0.20               |
| <b>Total Alternative Investment Fund Units</b>     |                      | <b>350.94</b>                                                          | <b>0.20</b>        |
| <b>Total Holdings</b>                              |                      | <b>1,57,809.12</b>                                                     | <b>92.15</b>       |
| <b>Call, cash and other current asset</b>          |                      | <b>13,447.95</b>                                                       | <b>7.85</b>        |
| <b>Total Asset</b>                                 |                      | <b>1,71,257.07</b>                                                     | <b>100.00</b>      |

# In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund

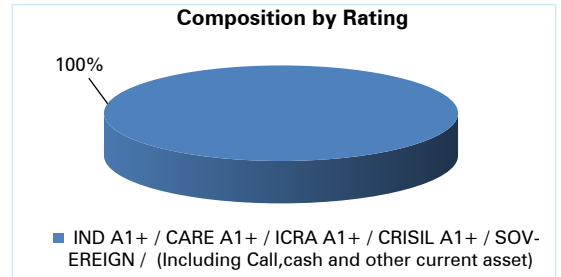
\* Top 10 Holdings

@ TREPs / Reverse Repo : 8.01%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.16%

| Composition by Assets             |        |
|-----------------------------------|--------|
| Money Market Instrument           | 79.39% |
| Gilts                             | 12.55% |
| Alternative Investment Fund Units | 0.20%  |
| Call,cash and other current asset | 7.85%  |



| Composition by Rating                                                                                  |         |
|--------------------------------------------------------------------------------------------------------|---------|
| IND A1+ / CARE A1+ / ICRA A1+ / CRISIL A1+ / SOVEREIGN / (Including Call,cash and other current asset) | 100.00% |

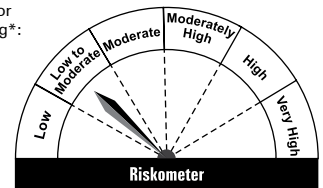


| Fund Details                                    |             |
|-------------------------------------------------|-------------|
| Residual maturity / Average Maturity (In years) | 0.35        |
| Residual maturity / Average Maturity (In days)  | 126.69      |
| Annualised Portfolio YTM*                       | 7.51%       |
| Modified Duration (In years)                    | 0.32        |
| Modified Duration (In days)                     | 117.62      |
| Macaulay Duration (In years)                    | 0.35        |
| Macaulay Duration (In days)                     | 126.77      |
| Average AUM for the month ( Rs in Lacs )        | 1,68,396.86 |

#### 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 December 29, 2023

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

\*Yields of all securities are in annualised terms

This risk-o-meter is subject to change as per SEBI circular dated October 5, 2020 (Circular No.: SEBI/HO/IMD/DF3/CIR/P/2020/197). The changes will be incorporated latest by 10-02-2024 and will be reflected on the website <https://www.franklintempletonindia.com>

"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.



# Franklin India Banking & PSU Debt Fund

FIBPDF

(As on Wednesday, January 31, 2024)

| Company Name                                       | Company Ratings      | Market Value<br>(including accrued interest, if any)<br>(Rs. in Lakhs) | % of<br>Assets     |
|----------------------------------------------------|----------------------|------------------------------------------------------------------------|--------------------|
| Power Finance Corporation Ltd                      | CRISIL AAA           | 1,195.16                                                               | 1.86               |
| <b>Total Tier II Bonds</b>                         |                      | <b>1,195.16</b>                                                        | <b>1.86</b>        |
| REC Ltd*                                           | CRISIL AAA           | 5,568.45                                                               | 8.66               |
| Nuclear Power Corporation of India Ltd*            | ICRA AAA             | 5,355.90                                                               | 8.33               |
| National Bank For Agriculture & Rural Development* | IND AAA              | 5,086.93                                                               | 7.91               |
| Indian Railway Finance Corporation Ltd*            | CRISIL AAA           | 5,062.68                                                               | 7.88               |
| Food Corporation Of India*                         | ICRA AAA(CE)         | 4,825.24                                                               | 7.51               |
| Export-Import Bank Of India*                       | ICRA AAA             | 3,527.19                                                               | 5.49               |
| ONGC Petro Additions Ltd*                          | CRISIL AA            | 3,006.73                                                               | 4.68               |
| NHPC Ltd*                                          | CARE AAA             | 2,647.77                                                               | 4.12               |
| Indian Oil Corporation Ltd                         | CRISIL AAA           | 2,609.03                                                               | 4.06               |
| Small Industries Development Bank Of India         | CARE AAA             | 2,569.26                                                               | 4.00               |
| Hindustan Petroleum Corporation Ltd                | CRISIL AAA           | 2,502.34                                                               | 3.89               |
| Power Finance Corporation Ltd                      | CRISIL AAA           | 1,515.60                                                               | 2.36               |
| Nuclear Power Corporation of India Ltd             | CARE AAA             | 1,040.69                                                               | 1.62               |
| Power Grid Corporation of India Ltd                | CRISIL AAA           | 528.92                                                                 | 0.82               |
| Export-Import Bank of India                        | CRISIL AAA           | 518.17                                                                 | 0.81               |
| NTPC Ltd                                           | CRISIL AAA           | 509.66                                                                 | 0.79               |
| <b>Total PSU/PFI Bonds</b>                         |                      | <b>46,874.55</b>                                                       | <b>72.93</b>       |
| Kotak Mahindra Bank Ltd*                           | CRISIL A1+           | 4,858.69                                                               | 7.56               |
| ICICI Bank Ltd                                     | ICRA A1+             | 2,362.81                                                               | 3.68               |
| <b>Total Money Market Instruments</b>              |                      | <b>7,221.50</b>                                                        | <b>11.24</b>       |
| 7.18% GOI 2033 (14-AUG-2033)*                      | SOVEREIGN            | 5,178.38                                                               | 8.06               |
| GOI STRIP 2024 (16-JUN-2024)                       | SOVEREIGN            | 2,437.89                                                               | 3.79               |
| <b>Total Gilts</b>                                 |                      | <b>7,616.27</b>                                                        | <b>11.85</b>       |
| <b>Total Debt Holdings</b>                         |                      | <b>62,907.47</b>                                                       | <b>97.88</b>       |
| <b>Company Name</b>                                | <b>No. of Shares</b> | <b>Market Value(Rs. in Lakhs)</b>                                      | <b>% of Assets</b> |
| <b>Alternative Investment Fund Units</b>           |                      |                                                                        |                    |
| Corporate Debt Market Development Fund Class A2    | 1,762                | 178.34                                                                 | 0.28               |
| <b>Total Alternative Investment Fund Units</b>     |                      | <b>178.34</b>                                                          | <b>0.28</b>        |
| <b>Total Holdings</b>                              |                      | <b>63,085.81</b>                                                       | <b>98.15</b>       |
| <b>Call, cash and other current asset</b>          |                      | <b>1,186.68</b>                                                        | <b>1.85</b>        |
| <b>Total Asset</b>                                 |                      | <b>64,272.49</b>                                                       | <b>100.00</b>      |

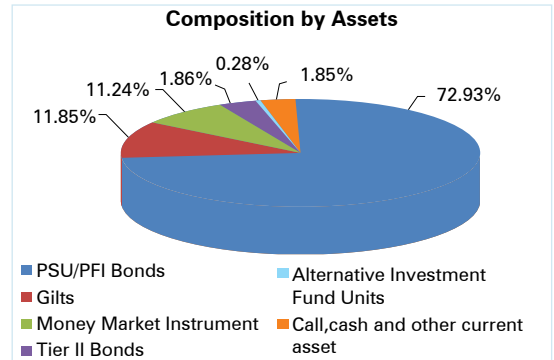
# In accordance with SEBI/HO/IMD/PoD2/P/CIR/2023/129 circular dated July 27, 2023, Investment in Corporate Debt Market Development Fund

\* Top 10 Holdings

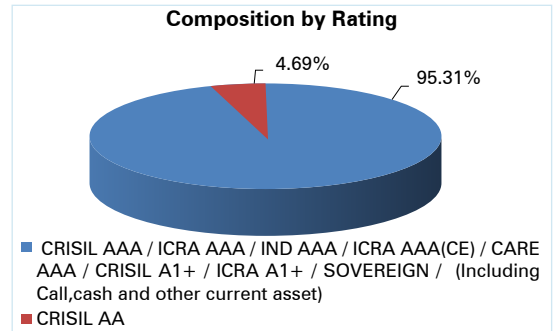
@ TREPs / Reverse Repo : 1.23%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.62%



| Composition by Assets             |        |
|-----------------------------------|--------|
| PSU/PFI Bonds                     | 72.93% |
| Gilts                             | 11.85% |
| Money Market Instrument           | 11.24% |
| Tier II Bonds                     | 1.86%  |
| Alternative Investment Fund Units | 0.28%  |
| Call,cash and other current asset | 1.85%  |



| Composition by Rating                                                                                                                         |        |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------|
| CRISIL AAA / ICRA AAA / IND AAA / ICRA AAA(CE) / CARE AAA / CRISIL A1+ / ICRA A1+ / SOVEREIGN / (Including Call,cash and other current asset) | 95.31% |
| CRISIL AA                                                                                                                                     | 4.69%  |

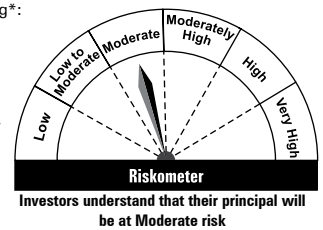


| Fund Details                             |           |
|------------------------------------------|-----------|
| Residual maturity / Average Maturity     | 2.68      |
| Annualised Portfolio YTM*                | 7.68%     |
| Modified Duration                        | 2.11      |
| Macaulay Duration                        | 2.24      |
| Average AUM for the month ( Rs in Lacs ) | 64,295.17 |

**Product Label**

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

- Regular Income for medium term
- An income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal Bonds.



Riskometer is as on December 29, 2023

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

\*Yields of all securities are in annualised terms

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