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# Franklin India Medium to Long Duration Fund

Scheme Category: Medium to Long Duration Fund



Please note that this document does not constitute an offer to sell or a solicitation of an offer to buy the units of the fund described herein. This is meant for discussion purposes only and not for further circulation. The fund details above are being furnished to you on a confidential basis. The fund may / may not be launched in its current form and the fund details above are subject to change at the time of actual launch of the scheme.

# Scheme Basics



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## Fund Description

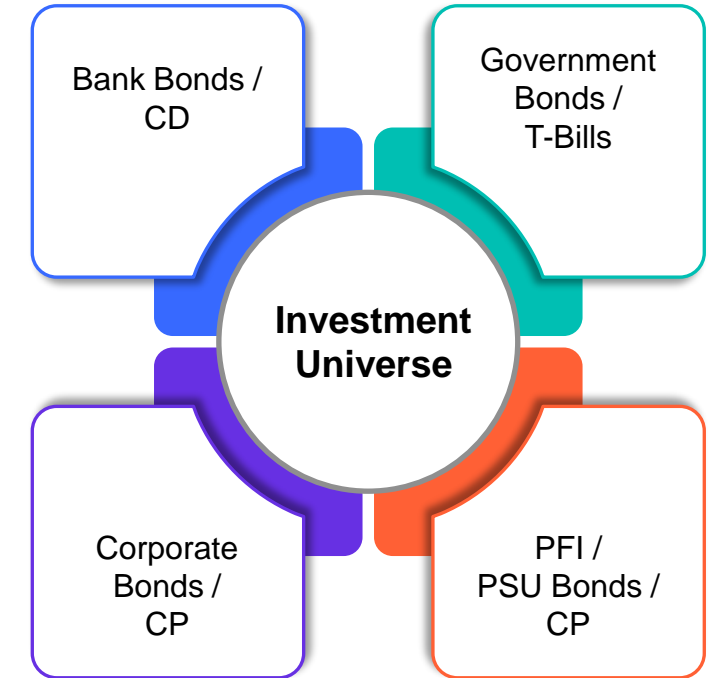
An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. A fund with relatively high interest rate risk and moderate credit risk.

## Asset Composition

The fund shall invest across debt instruments like government bonds, corporate bonds and money market instruments.

## Indicative Investment Horizon

3 Years and above



**Note:** CP - Commercial Paper | CD - Certificate of Deposit, | PFI - Public Financial Institution | PSU - Public Sector Undertaking

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# Scheme Characteristics



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**01** | Macaulay duration of the portfolio between 4 to 7 years

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**02** | Conservative Credit Management\*

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**03** | Diversified Mix of Sovereign & High Quality Corporate Bonds

**04** | Suitable for investors with moderate interest rate risk appetite

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**05** | Aiming for income accrual & potential capital gains

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**06** | Focussed on Portfolio Liquidity

\*The portfolio manager aims to run a comparatively better credit quality portfolio. The information herein alone is not sufficient and should not be used for the development or implementation of an investment strategy and shall not constitute as an investment advice. Readers shall be fully responsible for any decision taken based on this document. The instruments and securities may or may not be part of our portfolio or schemes at the time of investing. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

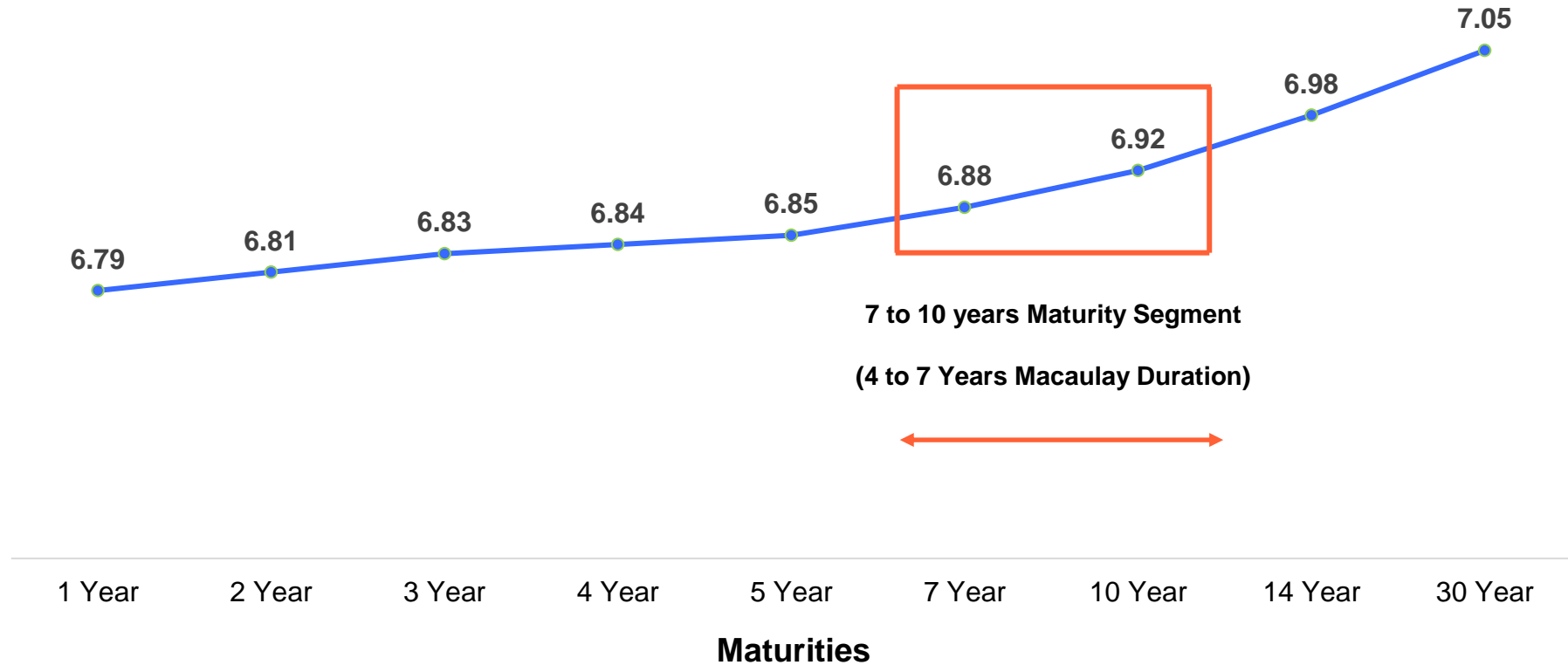
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# Yield Curve - Current Levels



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Government Security Yields %



Source: Bloomberg, CRISIL  
As on July 31, 2024

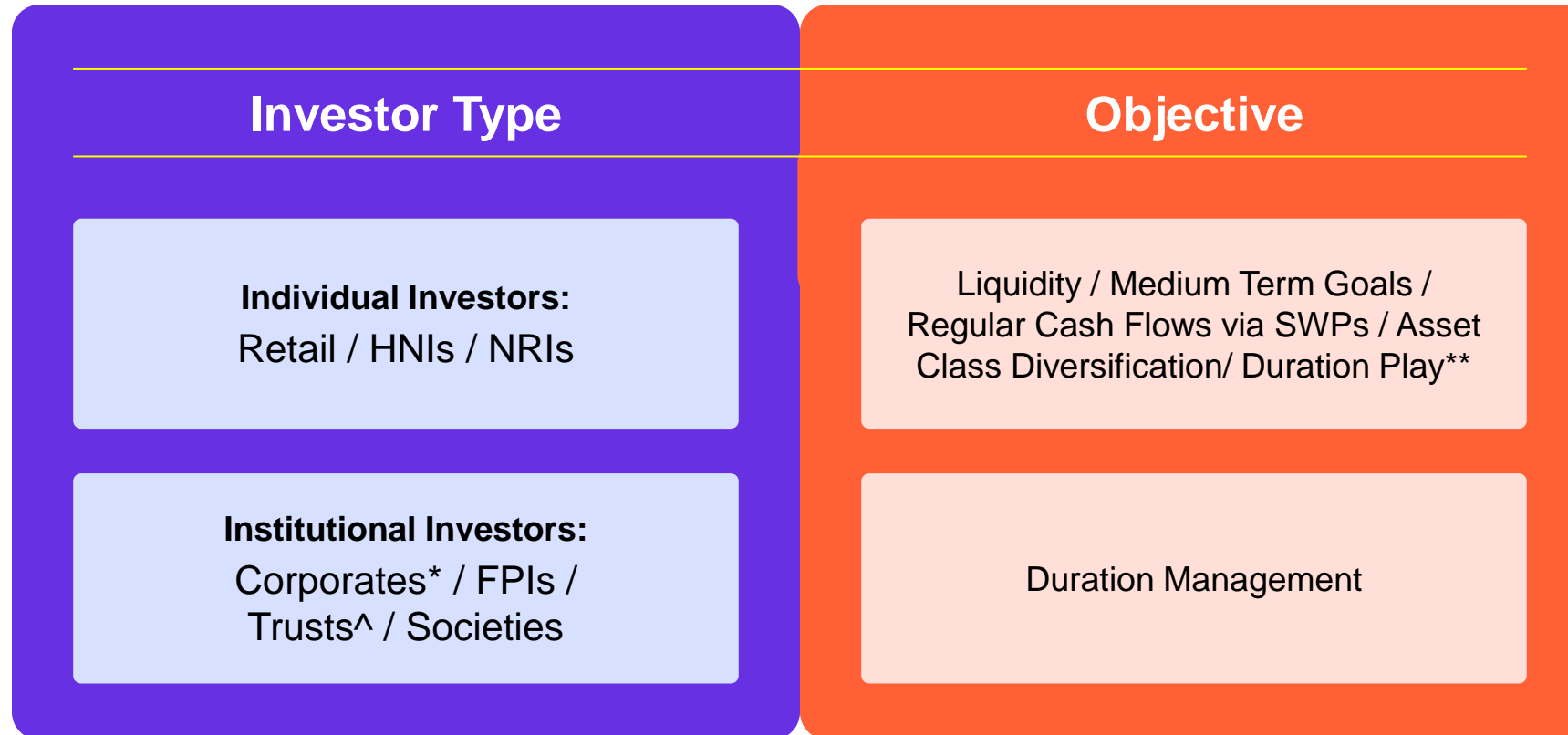
**Disclaimer:** The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

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# Who Should Invest and Why?



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\* Banks, Insurance Companies, Financial Institutions, Multinational Corporations, Large, Mid and Small Corporates including Small and Medium Enterprises

^ Provident Funds, Charitable Trusts, etc.

\*\* Duration play refers to a scenario where investors seek to benefit from decline in interest rates by investing in funds with exposure to longer maturity debt securities as they have the potential for relatively higher capital gains when interest rates decline.

**HNIs** - High Net Worth Individuals | **NRIs** - Non Resident Indians | **SWP** - Systematic Withdrawal Plan | **FPIs** – Foreign Portfolio Investors

# Fund Information



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<b>Fund Description</b>	Medium to Long Duration Fund
<b>NFO Date</b>	September 3, 2024 to September 17, 2024
<b>Managed by</b>	Chandni Gupta and Anuj Tagra
<b>Minimum Amount</b>	Fresh Purchase - Rs.5,000/-. Additional Purchase - Rs.1,000/-. Redemption: Rs.1,000/-. The amount for subscription and redemption in excess of the minimum amount specified above is any amount in multiple of Rs. 1/-. SIP: Rs 500/-
<b>Benchmark</b>	CRISIL Medium to Long Duration Debt A-III Index
<b>Exit Load</b>	Nil

# Fund Managers



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**Chandni Gupta**

Vice President & Portfolio  
Manager

**Industry experience: 18 years**  
**Franklin Templeton: Since 2024**

Chandni Gupta holds a Bachelor's degree in Engineering and is a CFA charter holder from the CFA institute USA.



**Anuj Tagra**

Vice President & Portfolio  
Manager

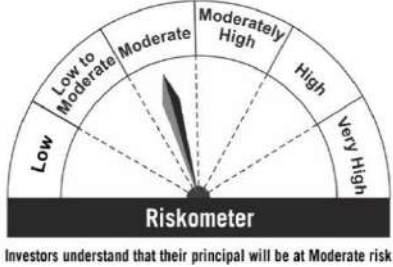
**Industry experience: 17 years**  
**Franklin Templeton: Since 2024**

Anuj Tagra holds a Bachelor's degree in business administration - Finance and Masters in Business Administration.

# Product Labels



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Fund Name	This product is suitable for investors who are seeking* (level of risk) *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	
	Fund	
Franklin India Medium to Long Duration Fund Benchmark: CRISIL Medium to Long Duration Debt A-III Index	<ul style="list-style-type: none"> <li>Income generation/ capital appreciation over the medium to long term</li> <li>Investment predominantly in debt and money market instruments with portfolio Macaulay duration between 4 and 7 years</li> </ul>	

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

**Type of Scheme:** An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. A fund with relatively high interest rate risk and moderate credit risk.





# Potential Risk Class

Franklin India Medium to Long Duration Fund



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<b>Max. Interest Rate Risk</b> 	<b>Max. Credit Risk</b> 			
	<b>POTENTIAL RISK CLASS</b>	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
	<b>Relatively Low (Class I)</b>			
	<b>Moderate (Class II)</b>			
	<b>Relatively High (Class III)</b>		<b>B-III</b>	

**Description of Potential Risk: Relatively High interest rate risk and Moderate credit risk**

Potential Risk Matrix contains Maximum Interest rate risk (calculated using Macaulay Duration of the scheme) and Maximum Credit Risk (calculated using the Credit Risk Value).

# Risk Factors



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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.

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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

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YEARS IN INDIA  
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*Thank You!*