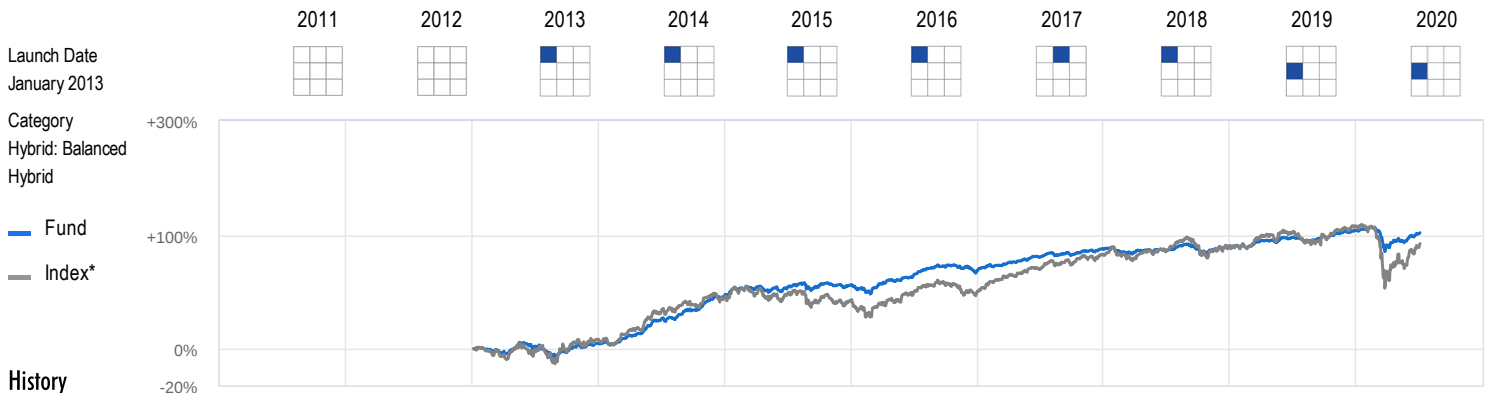


# Franklin India Pension Fund - Direct Plan - Direct

Unrated



## History

Rating	-	-	Unrated	Unrated	Unrated	★★★★	★★★★	Unrated	Unrated	Unrated
Nav(₹)	-	-	71.07	95.16	101.21	110.51	126.24	128.54	140.92	139.1805
Quartile Ranking				1	2	3	4	2	2	
Total Return(%)	-	-	--	33.90	6.36	9.19	14.23	1.81	9.63	-1.23
Index*	-	-	7.58	28.68	-1.29	5.42	25.27	4.96	12.53	-9.65
Rank (Funds/Category)	-	-	-/-	1/8	3/8	6/10	10/10	3/10	4/10	2/10
Net Assets (₹Cr)	-	-	247	318	345	383	432	428	453	407

## Suitability

When you invest for three years or above, you can expect gains that beat the inflation rate and are also higher than fixed income options. But be prepared for ups and downs in your investment value along the way.

Balanced hybrid funds invest roughly half of your money in equity shares and the rest in bonds and commodities. Their returns are lower than pure equity funds which invest all your money in shares, but they also fall less when the stock markets decline. This makes them suitable for conservative equity investors or first-time equity investors who are not used to its sharp ups and downs.

Like all equity-linked investments, you must invest only through the SIP route. Click here to read a primer on SIP investing.

## Taxability of earnings:

**Capital gains:** If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

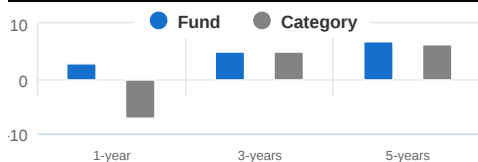
**Dividends:** Dividends paid by the mutual fund scheme are taxed at the rate of 25% (effectively 29.12%, including surcharge and cess). This is known as Dividend Distribution Tax (DDT). Though the investor does not pay this tax directly, it is deducted from the dividend income before passing on to the investor.

## Expense Ratio (%)

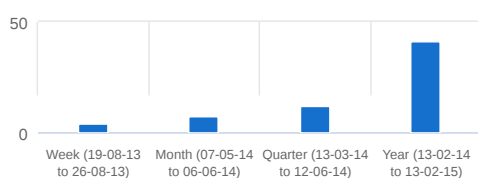


All data as on 03-Jul-2020

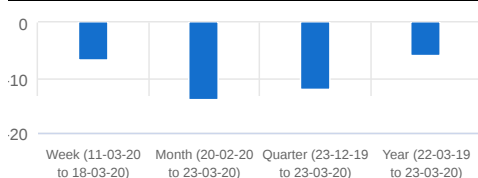
## Trailing Returns (%)



## Best (Period)



## Worst (Period)



## Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	7.37	17.27	12.95
Sharpe Ratio	-0.05	0.04	-0.21

## Investment Information

AMC:	Franklin Templeton Asset Management India Private Ltd
Website:	http://www.franklintempletonindia.com
Registrar:	Franklin Templeton Asset Mana...
Min Inv (₹):	500
Min SIP Inv (₹):	500
Exit Load:	For Redemption or switch out of unit...
Nav	
Growth:	139.1805
Dividend:	17.3983

## Debt Fund Style



## Portfolio Characteristics

Avg maturity	2.62
52 week high	5.46
52 week low	2.38
YTM	5.40
Credit quality	AAA

## Equity Fund Style



## Portfolio Characteristics

Avg Mkt Cap	93,539
PB / PE	1.71/14.99
Large-cap	24.71
Mid-cap	20.77
Small-cap	1.17

## Top Holdings Debt (%)

Company	Assets	Company	Assets
6.45% GOI 2029	3	8.87DFC Bank	3
7.27% GOI 2026	2	6.89harti Airtel	2
9.00% State Bank of India 2021	1	6.21xis Bank	1
Reserve Bank of India 77-D ...	1	5.40fosys	1
Reserve Bank of India 84-D	1	5.39:ICI Bank	1

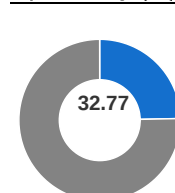
## Top Rating

SOV	33.77
AAA	14.57
AA	13.36
A1+	5.97
Cash Equivalent	5.17

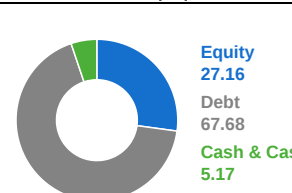
## Top Sector Weights (%)

Financial	9.47
Energy	4.15
Communication	2.79
Automobile	2.45
Technology	1.87

## Top 5 Holdings (%)



## Asset Allocation (%)



\*VR Balanced TRI