



FRANKLIN TEMPLETON
INVESTMENTS

Franklin Templeton Mutual Fund

Indiabulls Finance Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg,
Elphinstone (West), Mumbai 400013

Notice-cum-Addendum to the Scheme Information Document of Franklin India Cash Management Account

This addendum to the Scheme Information Document of Franklin India Cash Management Account (FICMA) shall come into effect from November 30, 2015.

I. Introduction of Systematic Transfer Plan (STP) facility

STP facility is being introduced under FICMA. FICMA will act as a Source scheme under the said facility, whereby the investor may establish a Systematic Transfer Plan (STP) and choose to transfer on a periodic basis from FICMA to another eligible Franklin Templeton Mutual Fund scheme. The transfer will be effected by way of redemption of units (with appropriate exit load, if any) and a reinvestment of the redemption proceeds in another scheme(s).

The investor may avail STP by completing the application form and submitting the same at any of the Investor Service Centre (ISC) / Collection Centres. Investor may change the amount and / or tenure (but not below the specified minimum) by giving written notice to the AMC / Registrar. The STP may be terminated on appropriate written notice by the investor, and it may terminate automatically if all the units are liquidated or withdrawn from the account, or upon the Fund's receipt of notification of death or incapacity of the investor.

Highlights of STP facility:

This facility is available to the investors of all open-end schemes of Franklin Templeton Mutual Fund, subject to the terms mentioned herein below. An investor can select this facility whereby the investor choose to transfer on a periodic basis a pre-determined amount from any Franklin Templeton open-end scheme (Source Scheme) into any other Franklin Templeton open-end scheme (Destination Scheme) selected by the investor.

- 1) In order to start the STP facility, the minimum account balance requirement in the Source Scheme is as follows:

Frequency	Fixed Amount Option (Rs.)	Capital Appreciation Option (Rs.)*
Daily	15,000/-	Not available
Weekly	12,000/-	5,00,000/-
Monthly	12,000/-	1,00,000/-
Quarterly	12,000/-	1,00,000/-

* except in Institutional Plan and Super Institutional Plan of Franklin India Treasury Management Account (FITMA) and Franklin India Ultra Short Bond Fund (FIUBF), where the same should be Rs.1 crore.

- 2) However, the following schemes/plans/options are not available as Source Scheme:
- Franklin India Pension Plan (FIPEP)
 - Franklin India Taxshield (FIT)
 - Franklin India Government Securities Fund (FIGSF) - PF Plan
- 3) The following schemes/plans/options are not available as Destination Scheme:
- FICMA
 - FITMA
 - FIUBF - Super Institutional Plan
 - FIT (under Capital Appreciation Option)
- 4) Options: There are two options available, Fixed Amount Option and Capital Appreciation Option.
- 5) The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes.
- 6) Frequency: The frequency can be Daily, Weekly, Monthly or Quarterly. The Daily frequency of transfer will be available only under Fixed Amount Option.
- 7) Transfer of Funds:

Transfer of Funds	Fixed Amount Option	Capital Appreciation Option
Daily STP	A fixed amount can be transferred to the specified Destination Scheme.	Not Applicable
Weekly STP	A fixed amount can be transferred on the 7 th , 14 th , 21 st and 28 th day of every month to the specified Destination Scheme	The capital appreciation as on the immediately preceding business day for the Source Scheme can be transferred to the specified Destination Scheme, on the 7 th , 14 th , 21 st and 28 th day of every month.
Monthly STP/ Quarterly STP	A fixed amount can be transferred on a pre-specified date (to be chosen by the investor) of every month/every quarter to the specified Destination Scheme	The capital appreciation as on the last business day of every month/quarter can be transferred to the specified Destination Scheme

- 8) In case the specified date is a non-business day for either the Source Scheme or the Destination Scheme, the STP will be processed on the following business day for both the schemes. The STP will be applicable subject to the terms of the destination scheme.
- 9) Minimum Amount and Term:
- (a) Under the Fixed amount option

Transfer Frequency	Destination Scheme	
	FOF schemes	Other schemes
Daily STP	Rs.1,000 per day for 30 days. Currently, the Daily STP will be accepted/ registered for a maximum duration of 3 years.	Rs.500 per day for 30 days. Currently, the Daily STP will be accepted/ registered for a maximum duration of 3 years.
Weekly STP	Rs.1,000 per week for 6 months	Rs.500 per week for 6 months

Monthly STP	Rs.4,000 per month for 6 months or Rs.2,000 per month for 12 months	Rs.1,000 per month for 6 months or Rs.500 per month for 12 months
Quarterly STP	Rs.4,000 per quarter for 6 quarters or Rs.2,000 per quarter for 12 quarters	Rs.1,000 per quarter for 6 quarters or Rs.500 per quarter for 12 quarters

(b) Under Capital Appreciation Option, the minimum terms shall be 6 months.

- 10) Where any of the following schemes is the Destination Scheme of STP, the amount of each STP instalment under Fixed Amount Option should be less than Rs.1 crore: Franklin India Dynamic Accrual Fund, Franklin India Income Opportunities Fund, Franklin India Corporate Bond Opportunities Fund, Franklin India Income Builder Account, Franklin India Government Securities Fund, Franklin India Short Term Income Plan, Franklin India Savings Plus Fund, Franklin India Low Duration Fund, Franklin India Monthly Income Plan, Franklin India Ultra Short Bond Fund, Franklin India Pension Plan and Franklin India Banking & PSU Debt Fund.
- 11) Load: For all STP transactions, the load as applicable in the relevant schemes for normal purchase/ redemption shall be applicable.
- 12) At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/ termination of an existing STP.
- 13) If during the currency of a STP, the Unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing STP and re-registration of a new STP and all the terms and conditions of the STP such as minimum term/amount etc. shall apply in both plans/options.
- 14) If in case of a monthly/quarterly STP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the "Specified Date" for the STP transaction, then the STP shall be processed on the day, which is the last business day in that month for both the schemes.
- 15) Where the Start Date of the STP is not mentioned, then for an STP under Monthly/Quarterly option, the Start Date shall be deemed as follows:

If STP is submitted	Then Start Date shall be deemed to be
On or before 8 th day of the month	15 th day of that month
After 8 th day but on or before 23 rd day of the month	last business day of that month for both the schemes
After 23 rd day of the month	15 th day of the next month

In case of Daily STP, the same shall be deemed to be the 8th day from the date of submission of the request at any of Franklin Templeton ISC / Collection Centres.

- 16) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked or in respect of which the status of realisation of cheque is not available to the AMC.
- 17) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the account on the date of transfer, failing which the transfer will not be effected. The AMC reserves the right to discontinue the STP in case the transfer is not effected due to insufficient balance in the investor's account.
- 18) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a STP shall be the load prevailing on the date of registration.

The Fund may close an investor's account if the balance falls below the minimum prescribed balance and the investor fails to invest sufficient funds to bring the value of the account to the prescribed minimum (based on applicable NAV) after a written intimation in this regard is sent to the Unitholder.

II. Official Points of Acceptance of Transactions

Franklin Templeton Mutual Fund (FTMF) hereby declares all its branch offices [Investor Service Centres (ISC)], the designated branch offices of Karvy Computershare Private Limited and Computer Age Management Services Private Limited (CAMS) (termed as Collection Centres), the MF Utilities India Private Limited (MFUI) website www.mfuonline.com, authorised MFUI Points of Service updated on www.mfuindia.com and FTMF's website (www.franklintempletonindia.com) as the Official Points of Acceptance of Transactions ("OPAT") for FICMA. Additionally, the Secured internet site hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility (in accordance with the terms and conditions, as may be prescribed from time to time). The "cut off time" mentioned in the Scheme Information Document shall be reckoned at these official points. All transaction applications must be demonstrably received by the Mutual Fund at these OPAT.

For a complete list of OPAT, investors may refer to FTMF's website and Statement of Additional Information, read with the addenda issued from time to time.

III. Modification of definition of Business Day

The definition of Business Day is hereby suitably modified to include that Saturday will be considered as a non-business day for FICMA.

All the other terms and conditions of the Scheme Information Document, read with the addenda issued from time to time, will remain unchanged.

This addendum forms an integral part of the Scheme Information Document of the Scheme, read with the addenda.

This addendum is dated November 25, 2015.

For **Franklin Templeton Asset Management (India) Pvt. Ltd.**
(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-
Harshendu Bindal
President

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