



**FRANKLIN
TEMPLETON**

Franklin Templeton Mutual Fund

One International Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg,
Elphinstone Road (West), Mumbai 400013

Addendum to the Scheme Information Document of Franklin India Overnight Fund

Introduction of new Plans:

In pursuance of Para A titled “**Treatment of unclaimed redemption and IDCW amounts**” of SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 and SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/608 dated July 30, 2021, following plans shall be introduced under Franklin India Overnight Fund (FIONF), an open ended debt scheme investing in overnight securities of Franklin Templeton Mutual Fund to deploy the unclaimed redemption and IDCW amounts:

Plan Name
Franklin India Overnight Fund - Unclaimed Redemption Plan
Franklin India Overnight Fund - Unclaimed IDCW Plan
Franklin India Overnight Fund - Unclaimed Redemption Investor Education Plan
Franklin India Overnight Fund - Unclaimed IDCW Investor Education Plan

Only investment of unclaimed redemption and IDCW amounts shall be permitted in the respective plans. Allotment of units in these plans shall be made in the investor's existing folio in which redemption/ IDCW amount remains unclaimed.

Investor initiated redemption/ switch-out transactions shall only be processed and purchase/any other inflow transactions will not be processed in these plans.

NAV and Expense Ratio:

Face Value of these plans shall be Rs. 10 per unit. These plans shall also have a separate NAV. Total Expense Ratio of these Plans shall not exceed 50 bps.

Asset Allocation:

The investment under these plans shall have the same portfolio as that of FIONF, and hence the same investment objectives and investment pattern shall apply.

Exit Load:

For investments under these plans, no Exit load shall be charged.

Minimum subscription/redemption:

The requirement for minimum investment/redemption amounts for investments shall not be applicable under these plans.

Issue price:

The unclaimed redemption and IDCW amount shall be invested in Unclaimed Redemption Plan – Growth option and Unclaimed IDCW Plan – Growth option respectively at Face Value of Rs. 10 per unit on January 6, 2022. Thereafter, these plans will have a separate NAV and the Units under the respective plans will be allotted at NAV based prices, based on the date and time of processing the investment and applicable provisions on availability of funds for utilisation.

Miscellaneous:

Switch-out transaction from these plans shall be allowed to any permissible schemes of Franklin Templeton Mutual Fund.

Redemption/ Switch-out transaction will get processed and paid to the unitholders for unclaimed amount along with the appreciated value i.e., Units will be redeemed at the NAV of the day on which units are requested to be redeemed/ switched-out by the unitholder, subject to availability of necessary information to process the application with the AMC. The AMC reserves the right to seek additional clarification/ information before processing the redemption/ switch-out and accordingly the NAV of the day on which the AMC receives necessary information shall apply.

Unit balance in Unclaimed Redemption Plan/ Unclaimed IDCW Plan at the end of three years from the date of investment shall be auto-switched to Unclaimed Redemption Investor Education Plan/ Unclaimed IDCW Investor Education Plan respectively.

Appreciation received in the Unclaimed Redemption Investor Education Plan/ Unclaimed IDCW Investor Education Plan will be transferred to investor education pool account.

Investors may note that applications/requests that are incomplete or inaccurate or ambiguous or conditional are termed as 'Not in Good Order' (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com, as amended from time to time. All applications are accepted "Subject to Verification". Applications/ Requests can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office. Further, any requests for redemption or switch must be unconditional. The Mutual Fund/Trustee/AMC shall not be bound to take cognizance of any conditions placed on the transaction request and may at its sole discretion, reject such transaction request, or process the same as if the condition were not mentioned.

The introduction of these plans under FIONF has been approved by the Boards of the AMC and the Trustee Company.

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 issued for FIONF, read with the addenda.

Please note that investor name and address in whose folios there are unclaimed amounts is available on our website - www.franklintempletonindia.com and AMFI website - www.amfiindia.com subject to necessary validations. The process of claiming unclaimed amount is also available on these websites.

Addendum to the Statement of Additional Information of Franklin Templeton Mutual Fund

Effective January 6, 2022; the paragraph on 'Unclaimed Redemption / IDCW Amount', stands substituted with the following paragraph:

The unclaimed redemption and IDCW amount may be deployed by the mutual fund in call money market, money market instruments or separate plan of Liquid scheme /Overnight scheme/ Money Market Mutual Fund scheme floated specifically for deployment of the unclaimed amounts only. SEBI vide circular dated July 30, 2021 has prescribed that schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme/ Money Market Mutual Fund schemes which are placed in **A-1 cell** (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix

as per SEBI Circular No. SEBI/HO/IMD/IMD-II/ DOF3/P/CIR/2021/573 dated June 07, 2021.

Since FIONF has been classified under A1 cell, with effect from December 1, 2021, all unclaimed amounts would be deployed in FIONF.

The investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC would make a continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fees charged by the AMC for managing unclaimed amounts will not exceed 50 basis points. The Fund/AMC shall not be liable to pay any interest or compensation on unclaimed amount.

These addenda are dated January 5, 2022.

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

Sd/-
Sanjay Sapre
President

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