



Franklin Templeton Mutual Fund

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**Addendum to the Scheme Information Document and Key Information Memorandum of
the schemes of Franklin Templeton Mutual Fund**

Introduction of Daily and Weekly frequency under Systematic Investment Plan ("SIP") Facility:

Unitholders / Investors are requested to take note that Daily and Weekly frequency of investment is being introduced under Systematic Investment Plan ("SIP") Facility with effect from August 30, 2023.

The revised Terms and Conditions of the SIP facility are as follows:

SYSTEMATIC INVESTMENT PLAN (SIP)

Mutual Fund Investors can benefit by investing specified rupee amounts periodically for a continuous period. This concept is called Rupee Cost Averaging. This savings program allows investors to save a fixed amount of rupees every month by purchasing additional units of the Fund. Therefore, the average unit cost will always be less than the average sale price per unit irrespective of the market being rising, falling or fluctuating.

By investing a fixed amount of Rupees at regular intervals, investors can take advantage of the benefits of Rupee Cost Averaging, at the same time, saving a fixed amount each month.

The unitholder may avail Systematic Investment Plan (SIP) by completing the application form and submitting the same at any of the ISC / Collection Centres. Unitholders may change the amount and / or tenure (but not below the specified minimum) by giving written notice to the AMC/Registrar. An SIP may be terminated on appropriate written notice by the unitholder of the fund, and it may terminate automatically if transmission is initiated for that folio (notification of death) or incapacity of the unit holder.

The Investment Manager may change rules relating to the facility from time to time.

Highlights

- The provision for minimum application amount shall not be applicable to SIP investments, which have different minimum installment amount.
- **Frequency:** Currently, Franklin Templeton Mutual Fund offers four frequencies of SIP viz. Daily, Weekly, Monthly and Quarterly. Daily frequency is not available for Franklin India Taxshield (FIT) and Franklin India Pension Plan (FIPEP).
- The minimum amount and minimum number of installments for SIP are as under:

SIP Frequency	Minimum Amount (Rs.)*	Minimum number of installments
Daily (Not available for FIT & FIPEP)	100	If Rs. 100 – 499: 20 installments If Rs. 500 – 999: 12 installments If Rs. 1000 and above: 6 installments
Weekly, Monthly & Quarterly	500	If Rs. 500 – 999: 12 installments If Rs. 1000 and above: 6 installments

* and in multiples of Re.1/- thereafter except for Franklin India Taxshield which requires investments in multiples of Rs. 500/-.

There is no maximum duration for SIP enrolment.

- In case of applications for registration of Systematic Investment Plan (SIP), the mode of payment of SIP instalments should be Direct Debit or NACH or any other mode of payment accepted by the AMC from time to time. Post dated cheques will not be accepted.
- Daily SIPs shall be processed on all Business Days. In case of weekly frequency, investor can select any Business Day between Monday to Friday. In case of Monthly and Quarterly, all the SIP instalments (except the first one) must be uniformly dated for the month / quarter. In case the SIP Debit date is not indicated, 10th shall be treated as the Default date. In case of weekly frequency, default day is Wednesday.
- Load: For all SIP purchase transactions during ongoing sale, the entry and exit load as applicable for normal purchases shall be applicable [Normal purchases are purchases at the minimum subscription amount specified for each respective scheme, other than purchases through SIP, STP(in), TIDCW(in) or Exchange/Switch(in)].
- In case the specified date or default date/day of SIP instalment falls on a Non-Business day for the scheme or on a day which is not available in a particular month, the SIP will be processed as follows:
 - For Weekly, Monthly and Quarterly SIP frequencies: Immediately next Business day for that scheme.
 - For Daily SIP frequency: The respective SIP instalment will be skipped.
- Transactions Charges shall be deducted from SIP installments, if applicable..
- Time taken for Registration of SIP:
 - For investors having an existing active payment mandate, first installment for daily/weekly frequency can commence atleast after 7 days for online registration and atleast after 15 days for offline registration post receipt of the application.
 - For all SIP frequencies with new payment mandate, offline SIP registration can commence atleast after 30 days and online SIP registration can commence immediately post receipt of the application.
- If during the currency of a Daily & Weekly SIP frequency, the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options. For Monthly and Quarterly frequency, Freedom SIP features are being provided.
- Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 15 days prior to the due date of the next installment. On receipt of such request, the SIP facility will be terminated.
- The SIP registration will be discontinued in cases where six (6) consecutive installments are not honored.

- The AMC / Trustee reserves the right to discontinue the SIP in case of rejection of Direct Debit/NACH by the bank for any reason, and debit the return / rejection charges to the investors' account.
- The AMC / Trustee shall not be responsible for any delay/non-processing of Direct Debit/NACH transaction where it is attributable to any incorrect/incomplete information provided by the investor.
- The AMC / Trustee shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Direct Debit/NACH facility and takes full responsibility for the same.
- Investor will not hold AMC / Trustee and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.
- The AMC / Trustee reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis.

Investors may note that facilities under Freedom SIP would not be available for Daily and weekly SIP frequency.

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

All other terms and conditions of the Scheme Information Document and Key Information Memorandum issued from time to time, will remain unchanged.

This addendum forms an integral part of the Scheme Information Document and Key Information Memorandum issued from time to time.

This addendum is dated August 29, 2023.

For Franklin Templeton Asset Management (India) Pvt. Ltd.

(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Authorized Signatory

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