



Franklin Templeton Mutual Fund

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Elphinstone (West), Mumbai 400013

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

Introduction of new facilities

Notice is hereby given that Perpetual tenure option is being introduced under Systematic Transfer Plan. Further, following additional facilities viz. “Flex Systematic Transfer Plan” and “Value Systematic Transfer Plan” are being offered under the schemes of Franklin Templeton Mutual Fund with effect from October 10, 2022.

➤ **Introduction of Perpetual tenure option under Systematic Transfer Plan**

Investors looking for Systematic Transfer Plan (STP) with long gestation period can select the “Till Further Instructions” option in weekly, monthly and quarterly frequencies whereby, the STP will continue for as long as the investor maintains sufficient balance in the Source Scheme or the investor provides further instructions on cancellation of the STP mandate. In case the investor doesn’t specify the end date for a STP or doesn’t select the “Till Further Instructions” option, then the default STP period will be capped at 5 years.

➤ **Introduction of Flex Systematic Transfer Plan and Value Systematic Transfer Plan**

Salient features of Flex Systematic Transfer Plan and Value Systematic Transfer Plan are as follows:

1. Flex Systematic Transfer Plan

Under this facility unit holder(s) holding units in non-demat form can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of Franklin Templeton Mutual Fund [referred to as Source Scheme(s)] to the Growth option of designated open-ended Scheme(s) of Franklin Templeton Mutual Fund [referred to as Target Scheme(s)].

Salient features of the facility:

- a. Flex STP is available at, Weekly, Monthly and Quarterly Intervals.

Particulars	Frequency
Weekly option	Any day* (Monday to Friday)
Monthly & Quarterly option	Any date*

*In case the date chosen for STP falls on a non-business day or on a day which is not available in a particular month, the STP will be processed on the immediate next business day.

- b. At the time of registration, the minimum amount under this facility is as follows:

Frequency	Minimum Amount of Transfer (Rs.)
Weekly, Monthly & Quarterly	1,000/- and in multiples of Re.1

The following schemes/plans/options are not available as Source and Target schemes:

- Franklin India Pension Plan
 - Franklin India Taxshield
- c. Under Flex STP, the amount sought to be transferred shall be calculated as follows: Fixed Amount to be transferred per Instalment or the amount as determined by the following formula [(fixed amount to be transferred per instalment X number of instalments including the current instalment) - market value of the investments through Flex STP in the Target Scheme on the date of transfer] whichever is higher.
- d. There should be a minimum of 6 instalments for enrolment under Weekly and Monthly Flex STP and 4 instalments for Quarterly Flex STP. The minimum balance in unit holder's account or minimum amount of application at the time of enrolment for Flex STP should be Rs. 12,000/-.
- e. In case the amount (as calculated basis above) to be transferred is not available in the Source Scheme in the unit holder's account, the residual amount will be transferred to the Target Scheme and Flex STP will be closed.
- f. Flex STP with Weekly, Monthly and Quarterly Frequency shall commence if the application is submitted at least 7 business days prior to the applicable date.
- g. The first Flex STP instalment will be processed basis the fixed instalment amount specified by the unit holder at the time of enrolment. Flex STP shall be applicable from second instalment onwards.
- h. The total Flex STP amount invested in the Target Scheme shall not exceed the total enrolment amount i.e. amount per instalment X number of instalments.
- i. The amount transferred under the Flex STP from the Source Scheme to the Target Scheme shall be effected by redeeming units of Source Scheme at Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Target Scheme at Applicable NAV in respect of each Flex STP investment. Exit Load, if any, prevailing on the date of enrolment shall be levied in the Target Scheme. The redemption / switch-out of units allotted in the Target Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption / switch-out of any units allotted under Flex STP, the balance instalments under Flex STP will be processed for the fixed instalment amount specified by the unitholder at the time of enrolment.
- j. If the Flex STP Date and/or Frequency has not been indicated or multiple frequencies are selected, Monthly frequency shall be treated as Default frequency and last business day of the month shall be treated as Default Date.
- k. In case of lesser-than-required balance in the Source scheme, the available balance will be transferred to Target scheme under Flex STP and subsequently the Flex STP will cease to be active. In case of nil balance in the Source Scheme, Flex STP for that particular due date will not be processed. Flex STP will cease to be active upon unsuccessful transaction or if all units are pledged or upon receipt of intimation of death of Unit holder.
- l. In case no end date is mentioned in the form at the time of registration of Flex STP, the default time period taken will be 5 years.

- m. In order to discontinue the facility, a written request must be submitted at least 7 business days prior to the next applicable transfer date for Weekly/Monthly/Quarterly frequency.
- n. The provision of "Minimum Redemption Amount" specified in the SID(s) of the respective designated Source Schemes and "Minimum Application Amount" applicable to the Scheme as specified in this document will not be applicable for Flex STP.
- o. Unit holders may opt for either Value STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Value STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

The AMC / Trustee reserves the right to change / modify load structure and other terms and conditions under Flex STP or withdraw the facility prospectively at a future date.

2. Value Systematic Transfer Plan

Under this facility unit holder(s) holding units in non-demat form can opt to transfer an amount at regular intervals from designated open-ended Scheme(s) of Franklin Templeton Mutual Fund ("Source Scheme") to the Growth Option of designated open-ended Scheme(s) of Franklin Templeton Mutual Fund ("Target Scheme") including a feature of Reverse Transfer from Target Scheme into the Source Scheme, in order to achieve the Target Market Value on each transfer date in the Target Scheme.

Salient features of this facility are as follows:

a. Scheme details:

Source Schemes	Target Scheme
Franklin India Overnight Fund	Franklin India Bluechip Fund
Franklin India Liquid Fund	Franklin India Flexi Cap Fund
Franklin India Savings Fund	Franklin India Equity Advantage Fund
Franklin India Floating Rate Fund	Franklin India Focused Equity Fund
Franklin India Corporate Debt Fund	Templeton India Value Fund
Franklin India Banking and PSU Debt Fund	Templeton India Equity Income Fund
Franklin India Government Securities Fund	Franklin India Prima Fund
Franklin India Debt Hybrid Fund	Franklin India Smaller Companies Fund
Franklin India Equity Hybrid Fund	Franklin Build India Fund
Franklin India Equity Savings Fund	Franklin India Opportunities Fund
Franklin India Balanced Advantage Fund	Franklin India Technology Fund
Franklin India Dynamic Asset Allocation Fund of Funds	Franklin Asian Equity Fund
Franklin India Multi-Asset Solutions Fund of Funds	Franklin India Feeder - Franklin U.S. Opportunities Fund
	Franklin India Feeder - Templeton European Opportunities Fund
	Franklin India Index Fund - NSE Nifty 50 Index Plan

- b. Value STP offers transfer facility at weekly, monthly and quarterly intervals.
- c. The minimum amount per Value STP instalment shall be as follows:

Frequency	Minimum Amount of Transfer (Rs.)	Minimum instalments

Weekly	Rs. 500 and in multiples of Re 1 thereafter	12 instalments where instalment amount is less than Rs. 1,000/- and a minimum of 6 instalments where instalment amount is equal to or greater than Rs. 1,000/-
Monthly	Rs. 1000 and in multiples of Re 1 thereafter	6 instalments of Minimum Rs.1000
Quarterly*	Rs. 3000 and in multiples of Re 1 thereafter	2 instalments of Minimum Rs.3000

*Beginning of quarter could be any month.

- d. There is no maximum duration for Value STP enrolment provided the end date is mentioned in the form. In case no end date is mentioned, the default time period taken will be 5 years.
- e. The minimum unit holder's account balance or a minimum amount of application at the time of Value STP enrolment in the Source Scheme should be Rs. 12,000.
- f. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Source Scheme(s) (Target Scheme(s) in case of Reverse Transfer) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Target Scheme(s) (Source Scheme(s) in case of Reverse Transfer) will not be applicable for Value STP.
- g. The objective of Value STP is to achieve the Total Target Market Value in the Target Scheme by transferring an amount from the Source Scheme at regular intervals in such a way so as to increase the Target Market Value of units in the Target Scheme systematically by a fixed amount (i.e. the first instalment amount specified by the Unitholder) on the date of each transfer till the tenure of the Value STP. The amount to be transferred under Value STP from Source Scheme to Target Scheme shall be calculated as follows:
 - The first Value STP instalment will be processed for the first instalment amount specified by the Unitholder at the time of enrolment.
 - From the second Value STP instalment onwards, the transfer amount may be higher/lower than the first instalment amount, as derived by the formula stated below: (First instalment amount X Number of instalments including the current instalment) - Market Value of the investments through Value STP in the Target Scheme on the date of transfer.
- h. In case the amounts (as specified above) to be transferred are not available in the Source Scheme in the unit holder's account, the residual amount will be transferred to the Target Scheme and Value STP will be closed
- i. Reverse Transfer: On the date of transfer, if the Market Value of the investments in the Target Scheme through Value STP is higher than the first instalment amount X number of instalments (including the current instalment), then a Reverse Transfer will be effected from the Target Scheme to the Source Scheme to the extent of the difference in the amount, in order to arrive at the Target Market Value.
- j. The total amount invested through Value STP over its tenure in the Target Scheme, may be higher or lower than the Total Target Market Value of the investment (i.e. the first instalment amount X total number of instalments specified by the Unitholder). This may be on account of fluctuations in the Market Value of the Target Scheme.

- k. The redemption/ switch-out of units allotted in the Target Scheme shall be processed on First In First Out (FIFO) basis.
- l. In case there is a redemption/ switch-out of any units allotted under Value STP in the Target Scheme by the Unit holder, the balance instalments under Value STP will be processed as a regular STP for the remaining instalments by investing the amount indicated as first instalment amount, on the date of each transfer over the balance tenure of the Value STP, subject to availability of unit balance in the Source Scheme.
- m. In case of lesser-than-required balance in the source scheme, the available balance will be transferred to Target scheme under Value STP and subsequently the Value STP will cease to be active. Value STP will be automatically terminated if all units are liquidated or withdrawn from the Source Scheme or pledged or upon receipt of intimation of death of the unit holder.
- n. Unit holders will have the right to discontinue the Value STP facility at any time by sending a written request to the OPAT. On receipt of such request, the Value STP facility will be terminated within 15 days.
- o. The amount transferred under the Value STP from the Source Scheme to the Target Scheme shall be effected by redeeming units of Source Scheme at the Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Target Scheme at Applicable NAV. Exit Load, if any, prevailing on the date of enrolment shall be levied in the Target Scheme and Source Scheme (for units purchased through Reverse Transfer)
- p. Unit holders may opt for either Value STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Value STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

The AMC / Trustee reserves the right to change / modify load structure and other terms and conditions under the Value STP or withdraw the facility prospectively at a future date.

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

This addendum forms an integral part of the Scheme Information Document and Key Information Memorandum issued for respective schemes, read with the addenda.

This addendum is dated October 7, 2022.

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.