



Franklin Templeton Mutual Fund

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Elphinstone Road (West), Mumbai 400013

Addendum to the Statement of Additional Information,

Scheme Information Documents and Key Information Memorandum of schemes of Franklin Templeton Mutual Fund

Modification in the features of Systematic Transfer Plan (“STP”) Facility:

Unitholders / Investors are requested to take note of the following changes in the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of schemes of Franklin Templeton Mutual Fund under the header “SYSTEMATIC TRANSFER PLAN (STP)- Highlights” with effect from September 18, 2024.

Particulars	Existing feature	Revised feature
Highlights	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 chooses 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. The provision of “Minimum Redemption Amount” of the Source Scheme(s) and “Minimum Subscription Amount” of the Destination Scheme(s) shall not be applicable to STP.	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 chooses 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. The provision of “Minimum Redemption Amount” of the Source Scheme(s) and “Minimum Subscription Amount” of the Destination Scheme(s) shall not be applicable to STP.

1) In order to start the STP facility, the minimum current value requirement in the Source Scheme is as follows:

Frequency	Fixed Amount Option (Rs.)	Capital Appreciation Option (Rs.)*
Daily	1,000/-	Not available
Weekly	2,000/-	5,00,000/-
Monthly	2,000/-	1,00,000/-
Quarterly	2,000/-	1,00,000/-

*Except in Franklin India Liquid Fund (FILF), Franklin India Ultra Short Bond Fund (FIUBF), Franklin India Floating Rate Fund (FIRF) and Franklin India Money Market Fund (FIMMF) where the same should be Rs. 10 Lakhs for all frequencies.

2) However, the following schemes/plans/options are not available as Source Scheme:

- Franklin India Pension Plan (FIPEP)
- Franklin India ELSS Tax Saver Fund

3) Franklin India ELSS Tax Saver Fund is not available as Destination Scheme (under Capital Appreciation Option)

1) In order to start the STP facility, the minimum current value requirement in the Source Scheme is as follows:

Frequency	Fixed Amount Option (Rs.)
Daily	1,000/-
Weekly	2,000/-
Monthly	2,000/-
Quarterly	2,000/-

The capital appreciation option under systematic transfer plan (CASTP) is available for Franklin Templeton funds that accept additional investments in multiples of INR 1.

2) Franklin India Pension Plan (FIPEP) is not available as a Source Scheme under CASTP.

3) Franklin India ELSS Tax Saver Fund and Franklin India Pension Plan are not available as Destination Scheme (under Capital Appreciation Option)

	<p>4) Options: There are two options available:</p> <p>a. Fixed Amount Option: A fixed amount can be transferred to the specified Destination Scheme at prescribed frequency; and</p> <p>b. Capital Appreciation Option: Capital appreciation in the Source scheme can be transferred to the specified Destination Scheme at prescribed frequency.</p> <p>5) The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes. NAV on the date of registration of STP request will be considered for calculating the capital appreciation of the first installment. For subsequent STP installments, NAV as on the date of previous STP installment processed with capital appreciation option will be considered. However, in case of any additional inflows in between</p>	<p>4) Options: There are two options available:</p> <p>a. Fixed Amount Option: A fixed amount can be transferred to the specified Destination Scheme at prescribed frequency; and</p> <p>b. Capital Appreciation Option: Capital appreciation in the Source scheme can be transferred to the specified Destination Scheme at prescribed frequency. CASTP will trigger for the chosen frequency, if the minimum capital appreciation is INR 100 in the source fund as on the date of trigger. Under Capital Appreciation Option, there is no minimum amount requirement in the source fund for registration of CASTP.</p> <p>Capital appreciation definition: First CASTP installment is computed as the difference in the NAV between transaction trigger date and commencement date for CASTP. Subsequent installments will be computed as the difference between the NAV as of current and immediately previous transaction trigger dates.</p> <p>Daily frequency not available under capital appreciation STP.</p> <p>5) The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes. NAV on the date of registration of STP request will be considered for calculating the capital appreciation of the first installment. For subsequent STP installments, NAV as on the date of previous STP installment processed with capital appreciation option will be considered. However, in case of any additional inflows in between the STP</p>
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the STP installments, the capital appreciation on such additional units will be the NAV difference between the additional purchase date and STP installment. (refer Illustration-2).

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 a pre-specified day* (Mon, Tue, Wed, Thu, Fri - to be chosen by the investor) of every week to the specified	The capital appreciation as on the immediately preceding business day for the Source Scheme can be transferred to the specified Destination Scheme, on a pre-specified day*

installments, the capital appreciation on such additional units will be the NAV difference between the additional purchase date and STP installment. (refer Illustration-2).

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
Daily STP	A fixed amount can be transferred to the specified Destination Scheme.
Weekly STP	A fixed amount can be transferred on a pre-specified day* (Mon, Tue, Wed, Thu, Fri - to be chosen by the investor) of every week to the specified Destination Scheme.
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

		Destination Scheme.	(Mon, Tue, Wed, Thu, Fri - to be chosen by the investor) of every week as chosen by the investor	* In case the chosen day of the week falls on non-business day, STP will be processed on the next Business Day.
	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	
	<p>* In case the chosen day of the week falls on non-business day, STP will be processed on the next Business Day.</p> <p>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.</p> <p>9) Minimum Amount and Term: (a) Under the Fixed amount option</p>			
	<p>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.</p> <p>9) Minimum Amount and Term: (a) Under the Fixed amount option</p>			

Frequency	Minimum Amount per transfer from Source Scheme	Minimum number of transfers	Minimum investment amount in Destination Scheme (INR)	Maximum duration
Daily	INR 500	2	$500 * 2 = 1000$	5 years
Weekly	INR 1000	2	$1000 * 2 = 2000$	5 years
Monthly	INR 1000	2	$1000 * 2 = 2000$	5 years
Quarterly	INR 1000	2	$1000 * 2 = 2000$	5 years

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

Frequency	Minimum Amount per transfer from Source Scheme	Minimum number of transfers	Minimum investment amount in Destination Scheme (INR)	Maximum duration
Daily	INR 500	2	$500 * 2 = 1000$	5 years
Weekly	INR 1000	2	$1000 * 2 = 2000$	Perpetual
Monthly	INR 1000	2	$1000 * 2 = 2000$	Perpetual
Quarterly	INR 1000	2	$1000 * 2 = 2000$	Perpetual

(b) Under Capital Appreciation Option, there is no minimum amount requirement for registration of CASTP. CASTP will trigger for the chosen frequency, if the minimum capital appreciation is INR 100 in the source fund as on the date of trigger. CASTP should be registered for a minimum term of 6 months. For weekly frequency, this will be 24 instalments, for monthly frequency this will be 6 instalments and for quarterly frequency this will be 2 instalments.

	<p>10) Load: The load as applicable in the Source scheme for normal purchase/redemption shall be applicable. For all STP transactions, the load prevailing for the Destination scheme on the date of registration of the STP shall be applicable.</p> <p>11) At least 5 Calendar days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/termination of an existing STP.</p> <p>12) 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.</p> <p>13) 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:</p>	<p>In case the investor doesn't specify the end date for a STP (fixed and capital appreciation options) or doesn't select the "Till Further Instructions" option (fixed and capital appreciation options), then the default STP period will be capped at 5 years.</p> <p>10) Load: The load as applicable in the Source scheme for normal purchase/redemption shall be applicable. For all STP transactions, the load prevailing for the Destination scheme on the date of registration of the STP shall be applicable.</p> <p>11) At least 5 Calendar days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/termination of an existing STP.</p> <p>12) 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.</p> <p>13) 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:</p>
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If STP is submitted	Then Start Date shall be deemed to be
On or before 8th day of the month	15th day of that month
After 8th day but on or before 23rd day of the month	last business day of that month for both the schemes
After 23rd day of the month	15th 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.

14) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked.

15) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the Source Scheme account on the date of transfer, failing which the transfer will not be effected. STP will be discontinued in case the transfer is not effected due to insufficient balance in the investor's account as per the below table.

Table 1. The cancellation process is applicable for both Fixed Amount and Capital appreciation option:

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

14) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked.

15) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the Source Scheme account on the date of transfer, failing which the transfer will not be effected. STP will be discontinued in case the transfer is not effected due to insufficient balance in the investor's account as per the below table.

Table 1. The cancellation process is applicable for both Fixed Amount and Capital appreciation option:

		STP Frequency	Period in which no sufficient balance is available in Source Scheme to process an STP instalment	No. of STP instalments during the specified period		STP Frequency	No. of STP instalments for which no sufficient balance is available in Source Scheme to process the STP instalment				
		Daily	1 month	30 days		Daily	30 days				
		Weekly	1 month	4		Weekly	4				
		Monthly	2 months	2		Monthly	2				
		Quarterly	3 months	1		Quarterly	1				
						The CASTP will follow a cancellation process as given below.					
						CASTP Frequency	Period in which no sufficient balance is available in Source Scheme to process an STP instalment	No. of consecutive CASTP instalments for which no sufficient balance is available in Source Scheme to process the CASTP instalment or when the value of CASTP is less than INR 100/-			
							Weekly	2 months	8		
							Monthly	6 months	6		
							Quarterly	6 months	2		

	16) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.	16) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.
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All other terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of schemes of Franklin Templeton Mutual Fund, read with the addenda issued from time to time, will remain unchanged.

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

This addendum is dated September 17, 2024.

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

Sd/-

Authorised Signatory

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