



**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 and Key Information Memorandum of  
Franklin India Overnight Fund**

**Introduction of Instant Redemption Facility for transactions routed through website of Franklin Templeton Mutual Fund**

Investors are requested to note that pursuant to SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/608 dated July 30, 2021, Instant Redemption Facility ('the facility') is extended to Growth Option of Franklin India Overnight Fund (FIONF), an open ended Debt Fund with effect from January 8, 2022 for redemptions routed through website of Franklin Templeton Mutual Fund.

Currently, in line with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2017/39 dated May 8, 2017, the facility is available under Growth Option of Franklin India Liquid Fund.

Under this facility, FIONF shall endeavour to credit redemption proceeds in the registered bank account of the investor offering Immediate Payment Service (IMPS) on the same day on which valid redemption request has been received. The facility shall be available on all days at all points of time.

The salient features of the facility are mentioned below.

<b>Eligible Investors / Conditions</b>	The facility shall be available subject to the following requirements <ul style="list-style-type: none"><li>• Indian Resident Individuals</li><li>• Core Banking System (CBS) and IFSC code are registered in the folio</li><li>• Investor's registered bank is Immediate Payment Service (IMPS) enabled bank listed at National Payments Corporation of India (NPCI).</li></ul>
<b>Mode of transaction</b>	The facility shall currently be available only for redemptions routed through the website of Franklin Templeton Mutual Fund.
<b>Minimum Redemption Amount</b>	Minimum redemption shall be Rs. 1000 and in multiples of Re.1
<b>Maximum Redemption Amount</b>	Investors can submit instant redemption request for a maximum of Rs. 50,000 or Redeemable Balance, whichever is lower. This limit is applicable per day per investor per Scheme on the basis of First Holder PAN
<b>Redeemable Balance (refer illustration)</b>	90% of the Current Value of available units  Current value of available units shall be the value of available units as per last declared NAV (Number of available units X last declared NAV).  Available Units are such units under the Scheme / Plan for which investor can place redemption request at any point of time (excluding units which are not cleared for

	<p>funds realization or reconciliation, or under lien, or any dematerialized mode or any transaction pending for unit adjustments).</p> <p>The decision of the Franklin Templeton Asset Management (India) Private Limited ('the AMC') in determining the Redeemable Balance shall be final.</p>
<b>Cut-Off timings</b>	<p>If valid Application for Redemption is received upto 3 p.m. - Lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received.</p> <p>If valid Application for Redemption is received after 3 p.m. - Lower of (i) NAV of calendar day on which such application is received and (ii) NAV of the next calendar day.</p>
<b>Scenarios under which Instant Redemption Facility may not be available</b>	<ul style="list-style-type: none"> <li>• Settlement / clearing issues at RBI / clearing bank.</li> <li>• Liquidity issues in the Scheme.</li> <li>• Unpredictable operational problems and technical failures (e.g., a black out), occurred in spite of appropriate diligence.</li> <li>• In case of IMPS failure (Here the investors are requested to re-submit through website or APP of Franklin Templeton Mutual Fund and the same will be processed as per the salient feature of the facility.</li> </ul> <p>The above scenarios are only indicative, and the AMC / Trustee reserves the right to add / to modify / to change in any other circumstances beyond the control of AMC / Mutual Fund.</p>

Illustration:

<b>Particulars</b>	<b>Scenario 1</b>	<b>Scenario 2</b>
(A) Current Value of available units (Number of available units X last declared NAV)	Rs. 50,000	Rs. 2,00,000
(B) Redeemable Balance (A X 90%)	Rs. 45,000	Rs. 1,80,000
Maximum Redemption Amount (B or Rs. 50,000 whichever is lower)	Rs. 45,000	Rs. 50,000

The Trustee / AMC reserves the right to not process any redemption / switch / systematic withdrawal, or any such other request received through any other mode on any business day, i.e. physical, electronic etc. if an instant redemption request has been received and such instant redemption is pending to be processed.

For more details regarding this facility, investors are requested to visit the website of the Fund [www.franklintempletonindia.com](http://www.franklintempletonindia.com)

The Trustee / AMC reserves the right to change the terms and conditions of this facility / withdraw the facility at any point of time. The Trustee/AMC reserves the right to introduce the facility on other online modes in future. Investors may also redeem their investments in the Scheme through other online and offline modes as currently provided in the Scheme Information Document of the Scheme.

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 respective schemes, read with the addenda.

This addendum is dated January 6, 2022.

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

Sd/-  
**Sanjay Sapre**  
**President**

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