KEY INFORMATION MEMORANDUM

FRANKLIN INDIA BALANCED ADVANTAGE FUND

(An open ended dynamic asset allocation Fund)

This product is suitable for investors who are seeking*:	**Scheme Riskometer (Based on portfolio as of September 30, 2025)**	**Benchmark Riskometer (Based on information as of September 30, 2025)** Benchmark i.e. Nifty 50 Hybrid Composite Debt 50:50 Index
• Medium to Long term Income generation and Capital appreciation • A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Please refer to our website (https://www.franklintempletonindia.com/downloadsServlet/pdf/product-labels- jg9o5k7l) or latest Risk-o-meters of scheme and primary benchmark (Tier I) calculated in accordance with Para 5.16 and 17.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

CONTINUOUS OFFER
Offer for units on an ongoing basis at NAV based prices

Name of Mutual Fund	Franklin Templeton Mutual Fund
Name of Asset Management Company	Franklin Templeton Asset Management (India) Pvt. Ltd. CIN - U67190MH1995PTC093356
Name of Trustee Company	Franklin Templeton Trustee Services Pvt. Ltd. CIN - U65991MH1995PTC095500
Addresses of Asset Management Company and Trustee Company	One International Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013
Website	www.franklintempletonindia.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors,penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website** https://www.franklintempletonindia.com/downloads/fund-documents

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 28, 2025

Investment Objective	The Scheme intends to generate long-term capital appreciation and income generation by investing in a dynamically managed portfolio of equity & equity related instruments and fixed income and money market instruments. There can be no assurance that the investment objective of the scheme will be realized.
Asset Allocation Pattern of the Scheme	See below

Under normal circumstances, the asset allocation pattern will be:**Instruments**	**Indicative Allocations (% of total assets)**	
	Maximum	**Minimum**
Equities and Equity related Securities (Including Foreign Securities)	100	0
Debt & Money Market Instruments (including foreign securities) including cash & cash equivalent	100	0

Indicative Table (Actual instrument/ percentages may vary subject to applicable SEBI circulars):

Sl. no	**Type of Instrument**	**Percentage of exposure**	**Circular references***
1	Securities Lending	A maximum of 20% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 5%# of net assets outstanding at any point of time. # Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

				guaranteed by Clearing Corporations and hence do not carry any counter party risk. Accordingly, single party exposure limit will not apply to trades on Stock Exchange platform. Single party exposure limits can only apply in case of OTC (over the counter) trades where counterparty can be identified.	
		2	Securitized Debt	Upto 20% of the net assets of the Scheme.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
		3	Derivatives for hedging and rebalancing purposes	up to a maximum of 50% of its AUM The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.	Para 12.25 of SEBI Master Circular dated June 27, 2024
		4	Credit default Swaps	As per applicable regulations	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
		5	Covered call options	The Scheme shall not invest in covered call options	Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
		6	Repos/reverse repo in corporate debt securities	Upto 10%	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
		7	Overseas Securities	Investments in foreign securities including ADRs / GDRs / Foreign equity and debt securities shall not exceed 20% of the net assets of the Scheme	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024

		8	ReITS and InVITS	The scheme does not intend to invest in units issued by REITs* and InvITs. *Any potential future investment in units of Real Estate Investment Trusts (REITs) shall be undertaken in accordance with the Securities and Exchange Board of India (Mutual Funds) (Second Amendment) Regulations, 2025, notified on October 31, 2025, and any other applicable Regulations, circulars or guidelines issued by SEBI from time to time.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024 In accordance with the SEBI (Mutual Funds) (Second Amendment) Regulations, 2025, notified on October 31, 2025
		9	Securities borrowing & Short selling	The Scheme shall not engage in securities borrowing and short selling activities.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

	10	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)	The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024

11	Debt instruments with Credit enhancement/ structured obligations	The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
12	Units of mutual Fund schemes	The scheme may invest in Mutual Fund units including ETFs to the extent of 35% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13	Tri-party repos	upto 100%	Not applicable

It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially (subject to and within the maximum limits prescribed above) depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations (As per Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 7 days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

Usage of Short Term Deposits

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued in line with Para 4.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

	Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. As per Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024 such changes in the investment pattern will be for short term and for defensive considerations only and shall be rebalanced within 7 calendar days from date of deviation. **Portfolio Rebalancing** In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.
Investment Strategy	The scheme endeavours to provide long term capital appreciation and income from a mix of equity and debt investments. The scheme will dynamically allocate its net assets between equity and equity related instruments and debt instruments based on a combination of qualitative and quantitative parameters. The scheme will seek to manage net equity exposure by actively using derivatives for the purpose of hedging and balancing the portfolio. Further, the scheme may invest into equity stocks in the cash market and take short position in futures market to reduce net long equity exposure. **Determination of asset allocation:** A mix of quantitative and qualitative factors will be used to determine equity asset allocation. As per the ratio bands, the corresponding equity allocation will be identified for both P/E and P/B. These allocations will be accorded 50%

	weightage each and added to arrive at the final equity allocation based on quantitative parameters for the month.

weightage each and added to arrive at the final equity allocation based on quantitative parameters for the month.

Price to Equity band-based allocation:

If weighted average PE ratio of Nifty 500 Index falls in this band…	…the equity component will be…(%)	…and the debt component will be …(%)
Upto 12	80-85	15-20
12 – 16	67.5-80	20-32.5
16 – 20	55-67.5	32.5-45
20 – 24	42.5-55	45-57.5
24 – 28	30-42.5	57.5-70
Above 28	15-30	70-85

Price to Book Value band-based allocation:

If weighted average PB ratio of the Nifty 500 Index falls in this band…	…the equity component will be…(%)	…and the debt component will be …(%)
Upto 2	80-85	15-20
2 – 3	63-80	20-37
3 – 4	47-63	37-53
4 – 5	30-47	53-70
Above 5	15-30	70-85

The Trustee reserves the right to change the P/E ratio and P/B ratio bands or use any other criteria for determining the equity/debt allocation if the Nifty 500 Index is either suspended or becomes irrelevant.

Calculation of P/E and P/B ratios:

The Price to Earnings Ratio (P/E ratio) and Price to Book Value Ratio (P/B ratio) for Nifty 500 Index will be obtained from renowned sources such as Bloomberg or a reputed agency such as IISL or an internationally recognized brokerage house, computed using well accepted methods. Data from the most recent reporting period (quarterly/ semi-annual/ annual) will be used in the calculation. In exceptional circumstances and for reasons recorded in writing, the AMC reserves the right to recalculate or make necessary adjustments to P/E and P/B ratio provided by external vendors.

Qualitative parameters: After determination of quantitative parameter- based equity allocation, fund manager will apply his/her qualitative analysis by incorporating factors such as macro trends, interest rates, risk environment etc. Dynamic asset allocation views will be driven by research input derived from a combination of some or all of the following:

- economic regime models,
- aggregate corporate fundamentals and

	• valuation models, • market liquidity models and • analyst assessments of policy backdrops. Fund manager can decide allocation to equity component which may be +/- 15% from the band specified in the table above subject to overall asset allocation limits for each asset class. The portfolio will be rebalanced in the first week of the following month. **Illustration of Asset allocation using P/E and P/B bands:** If Nifty 500 Index weighted average P/E as on 30th April stands at 28x, the corresponding equity allocation as per the band will be, say, 30%. If Nifty 500 Index weighted average P/B as on 30th April stands at 2.7x, the corresponding equity allocation as per the band will be, say, 72%. 50% weight will be applied to 30% (P/E based allocation) and 50% weight to 72% (P/B based allocation) to arrive at a combined weighted average equity allocation of 51%. Debt allocation will constitute the balance of 49%. The equity allocation level of 51% thus obtained from quantitative model is further subject to modification by the fund manager to the extent of +/- 15% based on his/ her qualitative analysis. **Dynamic modification in Asset Allocation** Subject to applicable laws, the Investment Manager may make appropriate modification in the asset allocation basis market conditions, market opportunities, applicable regulations, political and economic factors etc. While the fund endeavors to have a minimum 65 percentage of total proceeds (computed as per tax laws) of the fund invested in the equity shares of domestic companies listed on a recognized Stock Exchange, the fund may use derivatives for hedging purpose and at times, the effective economic exposure to the equity shares may fall below 65%. For example; <table><tr><td>Instruments</td><td>% to Net Assets</td></tr><tr><td>Equity Shares of Domestic Companies Listed on recognized Stock Exchange</td><td>65%</td></tr><tr><td>Hedging/Short position in equity derivatives</td><td>(-10%)</td></tr><tr><td>Effective Economic Exposure</td><td>55%</td></tr></table> • Equity portion management The strategy for managing the equity portion will be unconstrained with respect to investment in stocks across market capitalizations. • Fixed income portion management Fixed income investment will be made in investment grade instruments across government, corporate, PSUs, NBFCs, Banks and other issuers. • Derivatives portion management

	The fund may use derivative instruments for the purpose of hedging and balancing the portfolio. The hedging instruments will be used as a tool to balance the portfolio and not to generate alpha. The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The margin money deployed on derivative positions would be included in Debt & Money Market Instruments. The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. For detailed derivative strategies, please refer to SAI.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: • Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. • Prices, trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. • In case of overseas investments, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market as well as country related risks. • Investments in debt and money market instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. • **Credit risk:** This refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). • **Interest rate risk:** This risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of debt instruments. Consequently, the NAV of the scheme may be subject to fluctuation. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. This may expose the schemes to possible capital erosion. • **Liquidity Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). Liquidity risk is today characteristic of the Indian fixed income market.

	• **Market risk:** This risk arises due to price volatility due to such factors as interest sensitivity, market perception or the credit worthiness of the issuer and general market liquidity, change in interest rate expectations and liquidity flows. Market risk is a risk which is inherent to investments in securities. This may expose the schemes to possible capital erosion. • **Reinvestment risk:** This risk refers to the interest rate levels at which cash flows received for the securities in the Scheme is reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. • Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme. • The Scheme may invest in domestic structured obligations such as corporate/ promoter guarantee. In case of credit enhanced structures backed by equity share, the liquidity of the underlying shares may be low leading to a lower recovery and a higher impact cost of liquidation. In case of other assets provided recovery, value and enforce ability of asset can also be a risk factor which can lower the recovery value. • Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. • The market for repo transactions in corporate bonds is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. • Risk associated with Imperfect Hedging using Interest Rate Futures includes Basis risk, Yield curve slope risk, Spread risk, Liquidity/execution risk, Change in benchmark bond, Rollover risk, Unwinding risk and Correlation risk. • Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss. • Transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s). • Mutual funds are member of securities segment and Triparty Repo trade settlement of CCIL. Thus, the scheme is subject to risk • of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer There is no assurance or guarantee that the objectives of the scheme will be achieved. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the scheme. For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	• Growth Plan • Income Distribution cum capital withdrawal (IDCW) Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

Applicable NAV (after the scheme opens for subscriptions and redemptions)	**Purchases including switch-in:** In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund and the funds are available for utilization on the same day before the cut-off time - the closing NAV of the day on which the funds are available for utilization shall be applicable. In respect of valid applications received* after 3:00 p.m. by the Mutual Fund and the funds are available for utilization on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilization shall be applicable. However, irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application, the closing NAV of the Business Day on which the funds are available for utilization before the cut-off time (3:00 p.m.) shall be applicable provided the application is received* prior to availability of the funds. Investors are encouraged to avail electronic payment modes to transfer funds to the bank account of the Scheme to expedite unit allotment. For determining the availability of funds for utilization, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilization before the cut- off time without availing any credit facility whether intra-day or otherwise, by the respective scheme. For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution cum capital withdrawal plan (TIDCW) etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the destination Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc. In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including switch-in, Systematic investments, Reinvestment of Income Distribution cum capital withdrawal option, etc) to the unitholders would be reduced to that extent. **Redemptions including switch-out :** In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application shall be applicable.

<table>
<tr><td></td><td colspan="3">In respect of valid applications received* after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.
The redemption and switch-out of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realized.
*Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund.</td></tr>
<tr><td>Minimum Application Amount/ Number of Units</td><td>Purchase

Rs.5,000/- or any amount in multiple of Re.1/- thereafter</td><td>Additional Purchase

Rs.1,000 and multiples of Re.1 thereafter</td><td>Redemption

Rs.1,000 or balance in the account (whichever is less) and any amount in multiple of Re. 1/- thereafter.</td></tr>
<tr><td>Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption amount</td><td colspan="3">As per Para 6.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of th.e Mutual Fund Schemes) has, inter alia mandated that a certain percentage of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.

In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular(s).

The above-mentioned provisions shall override the conflicting provisions, if any.</td></tr>
<tr><td>Despatch of Redemption Request</td><td colspan="3">The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 3 working days of the receipt of the valid redemption request at the OPAT of the Mutual Fund. As per AMFI guidelines dated January 27, 2023, the redemption payment cycle shall be 2 days.
In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023.</td></tr>
<tr><td>Benchmark Index</td><td colspan="3">NIFTY 50 Hybrid Composite Debt 50:50 Index</td></tr>
<tr><td>Dividend Policy</td><td colspan="3">Income Distribution cum capital withdrawal (IDCW) is based on the availability of adequate distributable surplus in the scheme. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The Trustee may, at its sole discretion distribute income under IDCW option/plan in the fund at any time. Although there is every intention to distribute income, there is no assurance or guarantee as to the frequency or quantum of suchdistribution nor that the distributions be regularly paid.</td></tr>
</table>

Name of the Fund Manager	Rajasa Kakulavarapu (Equity Portion), Venkatesh Sanjeevi, Chandni Gupta (Debt Portion), Anuj Tagra (Debt Portion), Rahul Goswami (Debt Portion) and Sandeep Manam (Dedicated Foreign Fund Manager)
Name of the Trustee Company	Franklin Templeton Trustee Services Pvt. Ltd., a company set up under the Companies Act 1956, and approved by SEBI to act as the Trustee to the schemes of Franklin Templeton Mutual Fund.

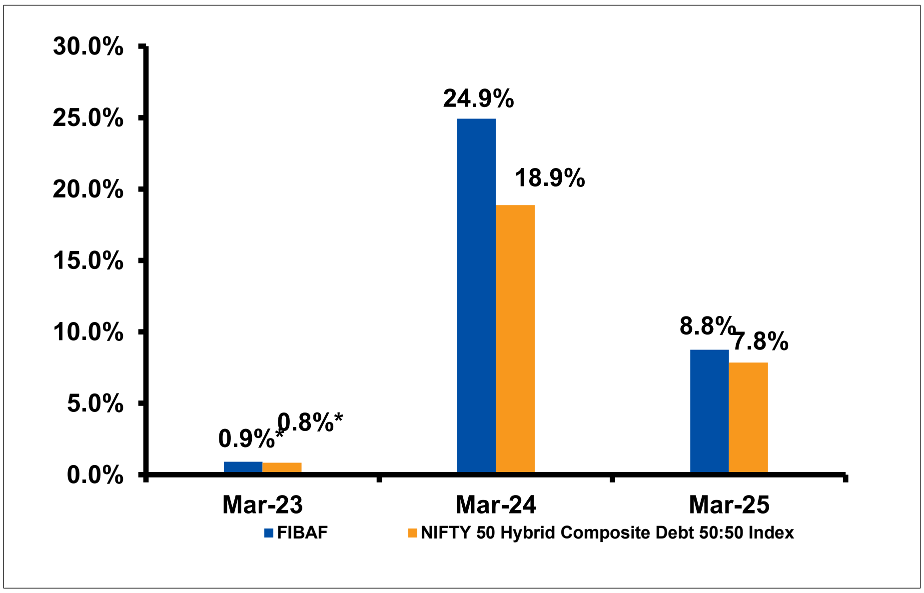
Performance of the scheme as on September 30, 2025:

FIBAF

Compounded annualised returns	**FIBAF**	**NIFTY 50 Hybrid Composite Debt 50:50 Index**
Returns for the last 1 year	1.71%	1.51%
Returns for the last 3 years	12.92%	11.07%
Returns for the last 5 years	N.A	N.A
Returns since inception	12.28%	10.14%

Returns based on Growth Plan NAVs of September 30, 2025. Benchmark returns calculated based on Total Return Index Values. Inception date: September 6, 2022
N.A.- Not Applicable

Absolute Returns for last 2 financial years:



Past performance may or may not be sustained in future.
***For schemes/plans launched during the year the returns are from inception date.**

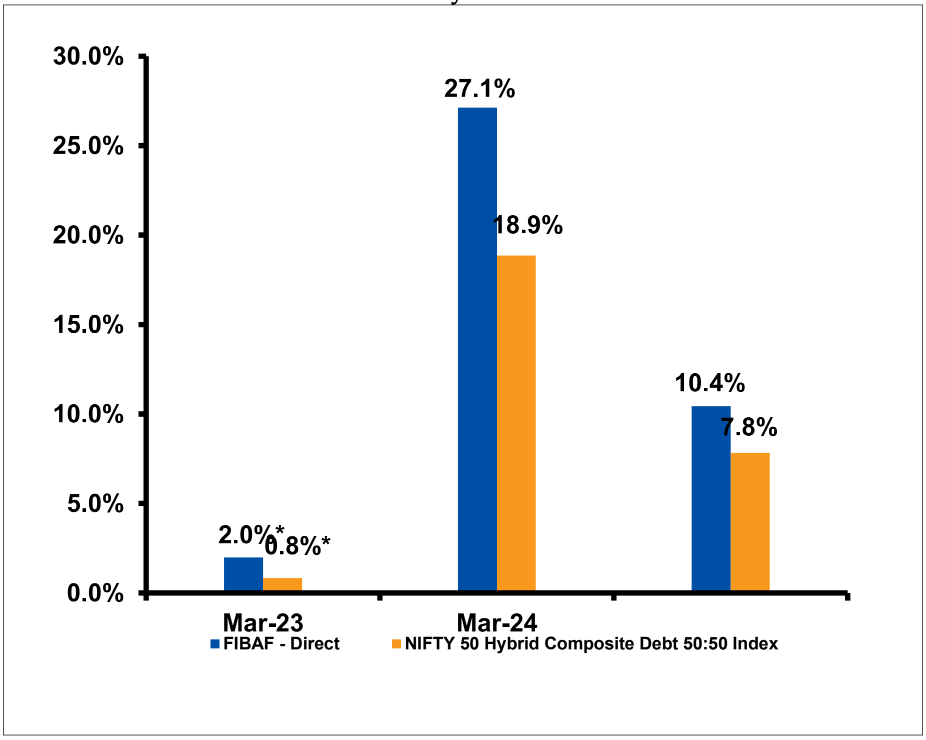
FIBAF – Direct

Compounded annualised returns	**FIBAF - Direct**	**NIFTY 50 Hybrid Com Debt 50:50 Index**
Returns for the last 1 year	3.23%	1.51%
Returns for the last 3 years	14.81%	11.07%
Returns for the last 5 years	N.A	N.A
Returns since inception	14.16%	10.14%

Based on Growth Plan NAVs of September 30, 2025. Inception date:

September 6, 2022. N.A – Not Applicable. Index returns are based on Total Return Index Values.

Absolute Returns for last 2 financial years:



Past performance may or may not be sustained in future.
*For schemes/plans launched during the year the returns are from inception date

Expenses of the Scheme: **Load Structure**	Exit: In respect of each purchase of Units • Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment*. • Any redemption in excess of the above limit shall be subject to the following exit load: o 1.00% - if redeemed on or before 1 year from the date of allotment o Nil - if redeemed after 1 year from the date of allotment
Recurring expenses	These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. The AMC has estimated that upto 2.25% of the daily average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund: https://www.franklintempletonindia.com/reports?secondFilter=15 In accordance with Regulations, the asset management company ("AMC") is entitled to charge the scheme with investment and advisory fees. In addition to such fees, the AMC may charge the scheme such expenses as may be permitted under Regulations from time to time. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI notification no. SEBI/LAD-NRO/GN/2018/51 dated December 13, 2018 and Para 10. 1 of Master Circular on Mutual Funds dated June 27, 2024, as follows: As the Scheme endeavors to invest a minimum of 65% of its net assets in equity and equity related instruments, the AMC has estimated following expenses

(I) Recurring expenses including the investment management and advisory fee subject to the limits specified in the table below (as % of daily net assets):

on the first Rs. 500 crores	2.25%
on the next Rs. 250 crores	2.00%
on the next Rs. 1,250 crores	1.75%
on the next Rs. 3,000 crores	1.60%
on the next Rs. 5,000 crores	1.50%
On the next Rs. 40,000 crores	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
Above Rs. 50,000 crores	1.05%

(II) In addition to the above, the following costs or expenses may be charged to the Scheme, as per sub regulation 52(6A) namely-

(a) brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions

(b) additional expenses not exceeding 0.05% of daily net assets of the scheme towards various permissible expenses.

Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

Any expenditure in excess of the limits specified in sub-regulations 52 (6) and 52 (6A)] shall be borne by the asset management company or by the trustee or sponsors.

(III) The AMC may charge Goods and Service Tax on investment and advisory fees to the Scheme in addition to the maximum limit of annual recurring expenses as prescribed in Regulation 52. Further, the below mentioned expenses and charges shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.
a) Goods and Service Tax on expenses other than investment and advisory fees; and,
b) brokerage and transaction costs (including Goods and Service Tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any.

Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as a percentage of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and

	advisory fee shall not exceed the aggregate of expenses charged under clause (I) and (II)(c) above. The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above. As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives. The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV. The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

	Actual Expenses for the financial year ending March 2025 1.99% Regular 0.44% Direct The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID
Additional Scheme Related Disclosures	1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors is available as at : https://www.franklintempletonindia.com/downloads/fund-documents 2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds - Not applicable 3. Portfolio Turnover Rate particularly for equity-oriented schemes: 311.83%
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation". However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.
Daily Net Asset Value (NAV) Publication	The NAV will be calculated for every Business Day and can be viewed on www.franklintempletonindia.com and www.amfiindia.com. NAV will be calculated up to four decimal places using standard rounding criteria.

Particulars	**NAV declaration time for a Business Day & Rationale**
If entire assets under management (AUM) is invested only in Indian securities	11 p.m. on same Business Day
If entire or part of AUM is invested in overseas securities	As the prices of overseas securities would be determined as per a different time zone, the Scheme(s) may declare the NAV for a Business Day by the next Business Day by 10:00 a.m.

For Investor Grievances please contact	Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Good Shepherd Square, 4th Floor, No.82, MGR Salai (Erstwhile Kodambakkam High Road), Chennai- 600034, Tamil Nadu. Tel: 1800 425 4255 or 1800 -258 -4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. Email: service@franklintempleton.com. **Name of Investor Relations Officer:** Ms. Rini K Krishnan **Name and Address of Registrar: Computer Age Management Services Private Limited** No.10 (Old No.178), M.G.R. Salai, Nungambakkam, Chennai – 600 034
Unitholders' Information	• **Account Statement:** On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their email address and/or mobile number registered with the Mutual Fund/AMC. • **Consolidated Account Statement** In order to enable a single consolidated view of all the investments of an investor in Mutual Funds and securities held in demat form with the Depositories, Mutual Fund- Registrar & Transfer Agents or Depositories shall generate and dispatch of single Consolidated Account Statement (CAS) to the investors. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. **A) Unitholders who have registered their Permanent Account Number (PAN)** with the Mutual Fund will receive a Consolidated Account Statement as follows: **1. Unitholders who hold Demat Account** The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month. CAS shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such Unitholders in whose folios and demat accounts there have been no transactions during that period. In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.

	2. Unitholders who do not hold Demat Account The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month will be sent for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month. The financial transactions processed from the 1st day of the month till 30/31 will be included in CAS, irrespective of trade date of the transaction. The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance and value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan. For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS. In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request. **B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:** For normal transactions during ongoing sales and repurchase: • The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment. **For SIP / STP/ Reinvestment of Income Distribution cum capital withdrawal option units:** • Account Statement for SIP and STP will be dispatched once every month along with IDCW reinvestment (daily, weekly, monthly) account statement All other IDCWs statements will be dispatched as and when the IDCW transaction is processed • A soft copy of the Account Statement will be emailed to investors valid email id

	• However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer. • In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges. **Half-yearly Statement:** • The AMC shall provide the Account Statement to the Unitholders who are not having Valid PAN excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.The Account Statement shall reflect the latest closing balance and value of the Units across all schemes in the respective folio, prior to the date of generation of the account statement the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan. For those unitholders who have provided an e-mail address, the AMC will send the account statement by email. The unitholder may request for a physical account statement by writing / calling us at any of the ISC. The Account Statement issued by the AMC is a record of holdings in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement. **Annual Financial Reports** As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without charging any cost. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website and AMFI website and make the physical copies available to the investors at its registered office at all times.

	Financial Results and Portfolio Disclosures The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated. The Mutual Fund shall disclose portfolio as on the last day of the month / half-year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively. Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.