



KEY INFORMATION MEMORANDUM

FRANKLIN INDIA MULTI CAP FUND

(An open-ended scheme investing across large cap, midcap and small cap stocks)

This product is suitable for investors who are seeking*:	Scheme Riskometer as on March 31, 2025	Benchmark Riskometer as on March 31, 2025
<ul style="list-style-type: none"> Long term capital appreciation A fund that invests predominantly in equity and equity related securities across large cap, midcap and small cap stocks 		<p>As per AMFI Tier I Benchmark i.e. Nifty 500 Multi Cap 50:25:25 Total Returns Index</p>

*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 Centers 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 May 31, 2025.

Investment Objective	<p>The investment objective of the scheme is to generate long-term capital appreciation by investing in a portfolio of equity and equity related securities of large cap, midcap and small cap companies.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved</p>		
Asset Allocation Pattern of the scheme	Types of Instruments	Indicative allocations (% of total assets)	
		Maximum	Minimum
	Equity and Equity related securities of large cap, midcap and small cap companies of which;	100	75
	Large Cap companies	50	25
	Midcap companies	50	25
	Small cap companies	50	25
	Debt & Money Market Instruments, cash & cash equivalent	25	0
	Units issued by REITs and InvITs	10	0
	<p>The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), and repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets shall not exceed 100% of the net assets of the scheme.</p> <p>Indicative Table (Actual instrument/ percentages may vary subject to applicable SEBI circulars):</p>		
	Sl. No	Type of Instrument	Percentage of exposure
	1.	Derivatives including index futures, stock futures, index options, & stock options (including covered call strategy) in line with SEBI guidelines, etc.	Upto 50% of net assets of the scheme 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
			Circular references* Para 12.25 of SEBI Master Circular dated June 27, 2024.

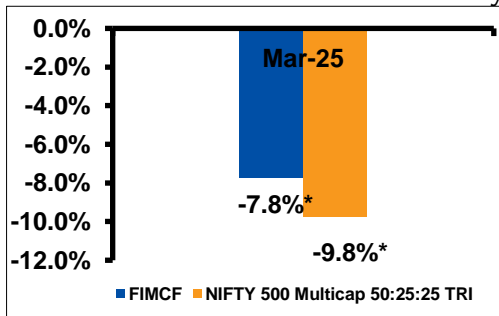
			in Debt & Money Market Instruments. Derivatives exposure for non-hedging purposes: upto 20%	
	2.	Securities Lending	Upto 20% of net assets and the maximum single party exposure will be restricted to 5%^ of net assets outstanding at any point of time. ^ Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are 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.	Para 12.11 of SEBI Master Circular dated June 27, 2024.
	3.	Securitized Debt	Upto 20% of net assets The Scheme shall not invest in foreign securitized debt.	Para 12.3 of SEBI Master Circular dated June 27, 2024.
	4.	Overseas Securities/ETFs	Upto 25% of net assets The Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs during the six months period post closure of NFO.	Para 12.19 of SEBI Master Circular dated June 27, 2024.
	5.	Debt instruments with special features	Upto 10% of the debt portfolio of the scheme and not more than 5% of debt portfolio of the scheme in instruments issued by a single issuer	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
	6.	Debt instruments having Structured Obligations / Credit Enhancements	Upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024

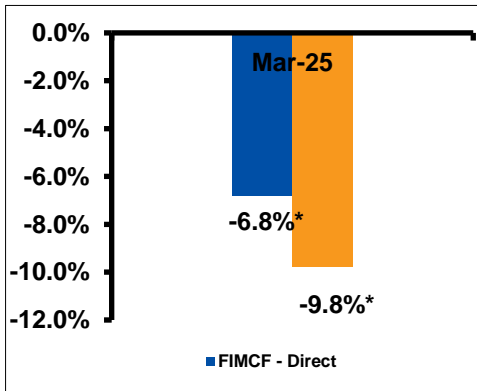
	7.	Repo transactions in Corporate debt securities	Upto 10% of net assets	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
	8.	Units of debt-oriented mutual funds	Upto 10% of net assets	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
	9.	Credit Default Swap transactions	The Scheme shall not invest in Credit Default Swap transactions	-
	10.	Securities borrowing and Short Selling activities	The Scheme shall not invest in Securities borrowing and Short Selling activities	-
<p>The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.</p> <p>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 30 calendar 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.</p> <p>Portfolio Rebalancing</p> <p>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.</p> <p>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</p>				

Investment Strategy	In order to achieve its investment objective of generating long term capital appreciation by investing in equity and equity related securities of large cap, mid cap and small cap companies, the scheme will endeavor to maintain a minimum exposure of 25% of its total assets in each market cap category namely, Large cap, Mid cap & Small cap in line with the classification defined by AMFI/SEBI from time to time. The scheme will employ a bottom-up approach for stock selection within each market capitalization and endeavor to maintain sectoral diversification in the portfolio.
Risk Profile of the Scheme	<p>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:</p> <ul style="list-style-type: none"> • 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. • Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. • In case of investments in foreign securities, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market as well as country related risks. • The performance of the scheme may be affected by the corporate performance, macro-economic factors, changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in the securities markets. • Investments in debt 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

	<p>securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.</p> <ul style="list-style-type: none"> • 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. • 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. • 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. • Investments in Perpetual Debt Instrument (PDI) have the risk of default on coupon servicing, write-down or conversion into equity and risk of instrument not being called by the Issuer. • 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. <p>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.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
Plans/Options	<p>Plans:</p> <ul style="list-style-type: none"> • Regular • Direct <p>Options:</p> <ul style="list-style-type: none"> • Growth • Income Distribution cum capital withdrawal (IDCW) Option (Payout and Reinvestment) <p>Default plan and option: Direct – Growth</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
Applicable NAV (after the scheme opens for subscriptions and redemptions)	<p>Purchases including switch-in:</p> <p>In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day before the cut-off time - the closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p>In respect of valid applications received* after 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilisation shall be applicable.</p>

	<p>However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable provided the application is received* prior to availability of the funds.</p> <p>Investors are encouraged to avail electronic payment modes to transfer funds to the bank account of the Scheme to expedite unit allotment.</p> <p>For determining the availability of funds for utilisation, 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 utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Redemptions including switch-out :</p> <p>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.</p> <p>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.</p> <p>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 realised.</p> <p>*Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund.</p>		
Minimum Application Amount/ Number of Units	Purchase Rs. 5000 and in multiples of Rs. 1 thereafter	Additional Purchase Rs.1,000 and multiples of Re.1	Redemption Rs.1,000/- and multiples of Re.1
Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption amount	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 the Mutual Fund Schemes) has, <i>inter alia</i> mandated that a certain percentage of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs		

	<p>shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.</p> <p>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).</p> <p>The above-mentioned provisions shall override the conflicting provisions, if any.</p>															
Despatch of Redemption Request	<p>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.</p> <p>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.</p>															
Benchmark Index	Nifty 500 Multi Cap 50:25:25 Total Returns Index															
Dividend Policy	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 such distribution nor that the distributions be regularly paid.															
Name of the Fund Manager	Kiran Sebastian, R. Janakiraman, Akhil Kalluri, 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 March 31, 2025	<div><div><div>FIMCF</div><table><thead><tr><th>Absolute returns</th><th>FIMCF</th><th>Nifty 500 Multi Cap 50:25:25 Index TRI</th></tr></thead><tbody><tr><td>Returns for the last 1 year</td><td>N.A</td><td>N.A</td></tr><tr><td>Returns for the last 3 years</td><td>N.A</td><td>N.A</td></tr><tr><td>Returns for the last 5 years</td><td>N.A</td><td>N.A</td></tr><tr><td>Returns since inception</td><td>-7.75%</td><td>-9.79%</td></tr></tbody></table></div><div><p>Past performance may or may not be sustained in future and is not a guarantee of any future returns.</p><p>Based on Growth Plan NAVs of March 28, 2025. Inception date: July 29, 2024.</p><div><p>Absolute Returns for each financial year for the last 5 years</p><p>Past performance may or may not be sustained in future.</p><p>Based on Growth Plan NAVs.</p></div></div></div>	Absolute returns	FIMCF	Nifty 500 Multi Cap 50:25:25 Index TRI	Returns for the last 1 year	N.A	N.A	Returns for the last 3 years	N.A	N.A	Returns for the last 5 years	N.A	N.A	Returns since inception	-7.75%	-9.79%
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	<p>*For schemes/plans launched during the year the returns are from inception date.</p> <p><u>FIMCF – Direct</u></p> <table><tr><th>Absolute returns</th><th><u>FIMCF - Direct</u></th><th>Nifty 500 Multi Cap 50:25:25 Index TRI</th></tr><tr><td>Returns for the last 1 year</td><td>N.A</td><td>N.A</td></tr><tr><td>Returns for the last 3 years</td><td>N.A</td><td>N.A</td></tr><tr><td>Returns for the last 5 years</td><td>N.A</td><td>N.A</td></tr><tr><td>Returns since inception</td><td>-6.81%</td><td>-9.79%</td></tr></table> <p>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Based on Growth Plan NAVs of March 28, 2025. Inception date: July 29, 2024.</p> <p>Absolute Returns for each financial year for the last 5 years -</p>  <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs. *For schemes/plans launched during the year the returns are from inception date.</p>	Absolute returns	<u>FIMCF - Direct</u>	Nifty 500 Multi Cap 50:25:25 Index TRI	Returns for the last 1 year	N.A	N.A	Returns for the last 3 years	N.A	N.A	Returns for the last 5 years	N.A	N.A	Returns since inception	-6.81%	-9.79%
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Additional Scheme Related Disclosures	<p>1. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - Franklin India Multi Cap Fund - Invest Now with Franklin Templeton India.</p> <p>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 through a functional website link that contains detailed description – Not applicable.</p> <p>3. Portfolio Turnover Rate as on March 31, 2025 – 28.12%</p>															
<p>Expenses of the Scheme:</p> <p>Load Structure (During New Fund Offer Period & continuous offer period):</p> <p>Recurring expenses</p>	<p>Exit Load: For each purchase of units – 1% if the Units are redeemed/switched-out within one year of allotment.</p> <p>Subject to the Regulations, the Trustee / AMC reserve the right to modify / change the load structure on a prospective basis.</p> <p>Continuous Offer (Annual Scheme 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</p>															

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:

(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) expenses not exceeding 0.30% of daily net assets, if the new inflows from retail investors from such cities as specified by SEBI from time to time are at least - (i) 30% of gross new inflows in the scheme, or; (ii) 15% of the average assets under management (year to date) of the

scheme, whichever is higher.

Provided that if inflows from retail investors from such cities are less than the higher of (i) or (ii) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilised for sales, marketing and distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

These expenses are in abeyance with effect from March 1, 2023 till further instructions from SEBI.

(c) 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

	<p>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.</p> <p>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.</p> <p>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.</p> <p>The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.</p> <p>Actual expenses for the financial year ending March 2025: 1.81% Regular 0.28% Direct</p>								
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	<p>The NAV will be calculated for every Business Day and can be viewed on https://www.franklintempletonindia.com/funds-and-solutions/latest-fund-navs-and-dividends and www.amfiindia.com.</p> <p>NAV will be calculated up to four decimal places using standard rounding criteria</p> <table><tr><th>Particulars</th><th>NAV declaration time for a Business Day & Rationale</th></tr><tr><td>If entire assets under management (AUM) is invested only in Indian securities</td><td>11 p.m. on same Business Day</td></tr><tr><td>If entire or part of AUM is invested in overseas securities</td><td>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.</td></tr></table>			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.
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	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	<ul style="list-style-type: none">Account Statement:								

	<p>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.</p> <ul style="list-style-type: none"> 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. <p>A) Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive a Consolidated Account Statement as follows:</p> <p>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.</p> <p>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 including transaction charges, if any, paid to the distributor, 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</p>
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	<p>scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.</p> <p>For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</p> <p>PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.</p> <p>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.</p> <p>B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:</p> <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • 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. <p>For SIP / STP/ Reinvestment of Income Distribution cum capital withdrawal option units:</p> <ul style="list-style-type: none"> • 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. <p>Half-yearly Statement:</p> <ul style="list-style-type: none"> • 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. <p>The unitholder may request for a physical account statement by writing / calling us at any of the ISC.</p> <p>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.</p> <p>Annual Financial Reports</p> <p>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</p>
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	<p>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 (https://www.franklintempletonindia.com/reports) and AMFI website and make the physical copies available to the investors at its registered office at all times.</p> <p>Financial Results and Portfolio Disclosures</p> <p>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 (https://www.franklintempletonindia.com/reports under the head Mutual Fund reports) and shall publish an advertisement disclosing uploading of such financial results on its website (https://www.franklintempletonindia.com/downloads/updates), 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.</p> <p>The Mutual Fund shall disclose portfolio as on the last day of the month / half-year for all their schemes on its website (https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds) 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.</p> <p>Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website (https://www.franklintempletonindia.com/downloads/updates) and on the website of AMFI.</p> <p>Such advertisement shall be published in 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.</p>
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