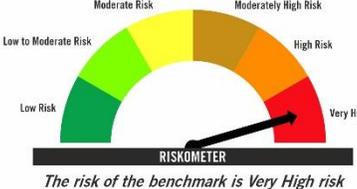


KEY INFORMATION MEMORANDUM

Franklin India Dividend Yield Fund

(The scheme name is changed from Templeton India Equity Income Fund effective July 11, 2025)
 Open ended equity scheme predominantly investing in dividend yielding stocks

<p>This product is suitable for investors who are seeking*:</p>	<p>Scheme Riskometer (Based on portfolio as of September 30, 2025)</p>	<p>Benchmark Riskometer (Based on portfolio as of September 30, 2025) Primary Benchmark Tier-1 Benchmark i.e. Nifty 500 Tier-2 Benchmark: Nifty Dividend Opportunities 50</p>
<ul style="list-style-type: none"> • Long term capital appreciation • A fund that focuses on Indian and emerging market stocks that have a current or potentially attractive dividend yield, by using a value strategy 		<p>Primary Benchmark: Tier-1 Index: Nifty 500; Tier-2 Index: Nifty Dividend Opportunities 50</p> 

*Investors should consult their financial advisors 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 calculated in accordance with Para 5.16 and 17.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Offer for units on an ongoing basis at a Net Asset Value (NAV) based price

<p>Name of Mutual Fund</p>	<p>Franklin Templeton Mutual Fund</p>
<p>Name of Asset Management Company</p>	<p>Franklin Templeton Asset Management (India) Pvt. Ltd. CIN - U67190MH1995PTC093356</p>
<p>Name of Trustee Company</p>	<p>Franklin Templeton Trustee Services Pvt. Ltd. CIN - U65991MH1995PTC095500</p>

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	<p>The Scheme seeks to provide a combination of regular income and long-term capital appreciation by investing primarily in stocks that have a current or potentially attractive dividend yield, by using a value strategy.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>																															
ASSET ALLOCATION PATTERN OF THE SCHEME	<p>Under normal market circumstances, the investment range would be as follows:</p> <table border="1" data-bbox="358 338 1479 737"> <thead> <tr> <th data-bbox="358 338 1078 411" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1078 338 1479 411">Indicative allocations (% of total assets)</th> </tr> <tr> <th data-bbox="1078 411 1304 470">Maximum</th> <th data-bbox="1304 411 1479 470">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="358 470 1078 520">Equity and Equity related instruments, out of which:</td> <td data-bbox="1078 470 1304 520">100</td> <td data-bbox="1304 470 1479 520">65</td> </tr> <tr> <td data-bbox="358 520 1078 573">Indian Companies</td> <td data-bbox="1078 520 1304 573">50</td> <td data-bbox="1304 520 1479 573">0</td> </tr> <tr> <td data-bbox="358 573 1078 632">Foreign Securities</td> <td data-bbox="1078 573 1304 632">50</td> <td data-bbox="1304 573 1479 632">0</td> </tr> <tr> <td data-bbox="358 632 1078 737">Debt Securities, Money Market Instruments, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*</td> <td data-bbox="1078 632 1304 737">35</td> <td data-bbox="1304 632 1479 737">0</td> </tr> </tbody> </table> <p>*Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="354 842 1511 1877"> <thead> <tr> <th data-bbox="354 842 418 940">Sl. no</th> <th data-bbox="418 842 808 940">Type of Instrument</th> <th data-bbox="808 842 1255 940">Percentage of exposure</th> <th data-bbox="1255 842 1511 940">Circular references*</th> </tr> </thead> <tbody> <tr> <td data-bbox="354 940 418 1801">1</td> <td data-bbox="418 940 808 1801">Securities Lending</td> <td data-bbox="808 940 1255 1801"> <p>A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10%# of net assets outstanding at any point of time.</p> <p># 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.</p> </td> <td data-bbox="1255 940 1511 1801">Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024</td> </tr> <tr> <td data-bbox="354 1801 418 1877">2</td> <td data-bbox="418 1801 808 1877">Securitized Debt</td> <td data-bbox="808 1801 1255 1877">upto 35% of net assets</td> <td data-bbox="1255 1801 1511 1877">Para 12.15 of SEBI Master Circular on</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Maximum	Minimum	Equity and Equity related instruments, out of which:	100	65	Indian Companies	50	0	Foreign Securities	50	0	Debt Securities, Money Market Instruments, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*	35	0	Sl. no	Type of Instrument	Percentage of exposure	Circular references*	1	Securities Lending	<p>A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10%# of net assets outstanding at any point of time.</p> <p># 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.</p>	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024	2	Securitized Debt	upto 35% of net assets	Para 12.15 of SEBI Master Circular on
Instruments	Indicative allocations (% of total assets)																															
	Maximum	Minimum																														
Equity and Equity related instruments, out of which:	100	65																														
Indian Companies	50	0																														
Foreign Securities	50	0																														
Debt Securities, Money Market Instruments, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*	35	0																														
Sl. no	Type of Instrument	Percentage of exposure	Circular references*																													
1	Securities Lending	<p>A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10%# of net assets outstanding at any point of time.</p> <p># 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.</p>	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024																													
2	Securitized Debt	upto 35% of net assets	Para 12.15 of SEBI Master Circular on																													

			Mutual Funds dated June 27, 2024
3	Derivatives for hedging and rebalancing purposes	upto a maximum of 50% of net assets	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	The scheme shall not invest in Repos/reverse repo in corporate debt securities.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7	Overseas Securities	upto 50% 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	<p>A maximum of 10% of net assets may be deployed in InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.</p> <p>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.</p>	<p>Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024</p> <p>In accordance with the SEBI (Mutual Funds) (Second Amendment) Regulations, 2025, notified on October 31, 2025</p>
9	Securities borrowing & Short selling	If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI.	Para 12.11 of SEBI Master Circular on

		Short sale of securities means selling of securities without owning them. The AMC will comply with the guidelines issued by SEBI in this behalf, including reporting obligations and the Trustee will carry out the reviews required under said guidelines.	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 may invest in certain 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) subject to the following: a) Franklin Templeton Mutual Fund, under all its schemes shall not own more than 10% of such instruments issued by a single issuer b) A Mutual Fund scheme shall not invest: a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11	Debt instruments with Credit enhancement/ structured obligations	Investment of the scheme in the following instruments shall not exceed 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 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 any other scheme with similar investment objectives without charging any fees, provided that aggregate interscheme investment made by all schemes under the management	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996

		of Franklin Templeton Asset Management (India) Private Limited or in schemes under the management of any other AMC shall not exceed 5% of the net asset value of the mutual fund	
13	Tri-party repos	Upto 35% of net assets	Not applicable
<p>The cumulative gross exposure through equity, debt and derivative positions (<i>including commodity and fixed income derivatives</i>), <i>repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time</i>) should not exceed 100% of the net assets of the scheme. 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 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.</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	The stock selection for TIEIF would generally be based on constructing a diversified portfolio in line with the investment objectives. Since TIEIF seeks to look at current or potentially attractive dividend yield, as one of the major parameters to meet its investment objectives, TIEIF would look at that parameter while making investment decisions.		
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. 		

	<ul style="list-style-type: none"> • 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. • 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 securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme. • 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. • Investments in units issued by REITs and InvITs are subject to Market Risk, Liquidity Risk, Reinvestment Risk and Regulatory/Legal Risk. • Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks <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>PLANS AND OPTIONS</p>	<ul style="list-style-type: none"> • 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) <p>The investors must clearly indicate the Plan and Option (Growth - Regular/ Growth- Direct / IDCW - Regular / IDCW - Direct) in the relevant space provided for in the Application Form. In the absence of such instruction, it will be assumed that the investor has opted for the Default Plan and Option, which would be as follows:</p> <ul style="list-style-type: none"> • Growth in case Growth or IDCW is not indicated. • Reinvestment of Income Distribution cum capital withdrawal option in case Payout of Income Distribution cum capital withdrawal option or Reinvestment of Income

Distribution cum capital withdrawal option is not indicated.

- Regular Plan or Direct Plan as follows:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases where the distributor's ARN or an existing Account Number is mentioned on the application, but the investor has clearly and unambiguously specified that the subscription is under 'Direct', the application will be processed as Direct.

Compulsory reinvestment of IDCW

Where the Unitholder has opted for IDCW Payout option and in case the amount of IDCW payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the scheme.

APPLICABLE NAV (after the scheme opens for repurchase and sale)

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 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.

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.

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.

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 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.

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. 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 realised. *Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund.			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption	
	Rs.5,000 and multiples of Re.1;	Rs.1000 and multiples of Re.1	Rs.1,000/- and multiples of Re.1	
	There is no upper limit on the investment amount. The Trustee / AMC reserves the right to vary these limits from time to time, in the interest of investors			
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 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.			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	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			
BENCHMARK INDEX	Tier I – Nifty 500 index Tier II –Nifty Dividend Opportunities 50 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(S)	Ajay Argal, Rajasa Kakulavarapu, 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 OF SEPTEMBER 30, 2025	FIDYF- Regular			
	Compounded annualised returns	FIDYF	Tier-1 Index: Nifty 500 TRI #	Tier-2 Index:Nifty Dividend Opportunities 50 TRI
	Returns for the last 1 year	-9.72%	-5.28%	-12.66%

Returns for the last 3 years	18.84%	19.83%	20.60%
Returns for the last 5 years	24.22%	22.43%	22.91%
Returns since inception	14.42%	12.78%	NA

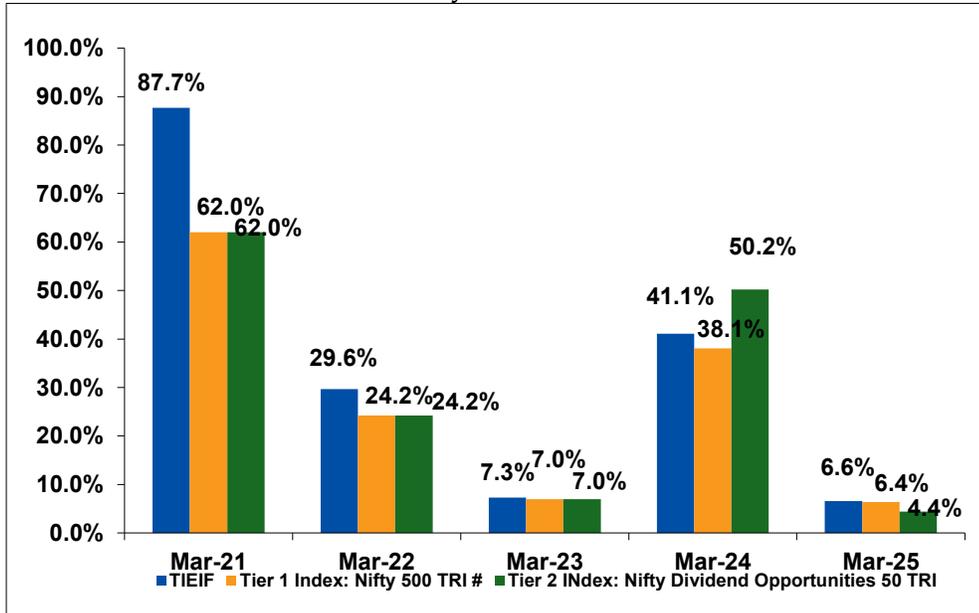
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2025. TRI: Total Return Index Values. Inception date: May 18, 2006

Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200 and for the period February 11, 2019 to August 1, 2023 with the performance of Nifty Dividend Opportunities 50.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$Tier-1 S&P BSE 200 PRI values from 18.05.2006 to 01.08.2006 and TRI values since 01.08.2006, S&P BSE 200 TRI values from 01.08.2006 to 11.02.2019, Nifty Dividend Opportunities 50 TRI values from 11.02.2019 to 01.08.2023 and Nifty 500 TRI since 01.08.2023)

Absolute Returns for last 5 financial years:



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. TRI : Total Return Index Values

Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200 and for the period February 11, 2019 to August 1, 2023 with the performance of Nifty Dividend Opportunities 50. NIFTY 500 is the benchmark for FIDYF effective August 1, 2023

FIDYF - Direct

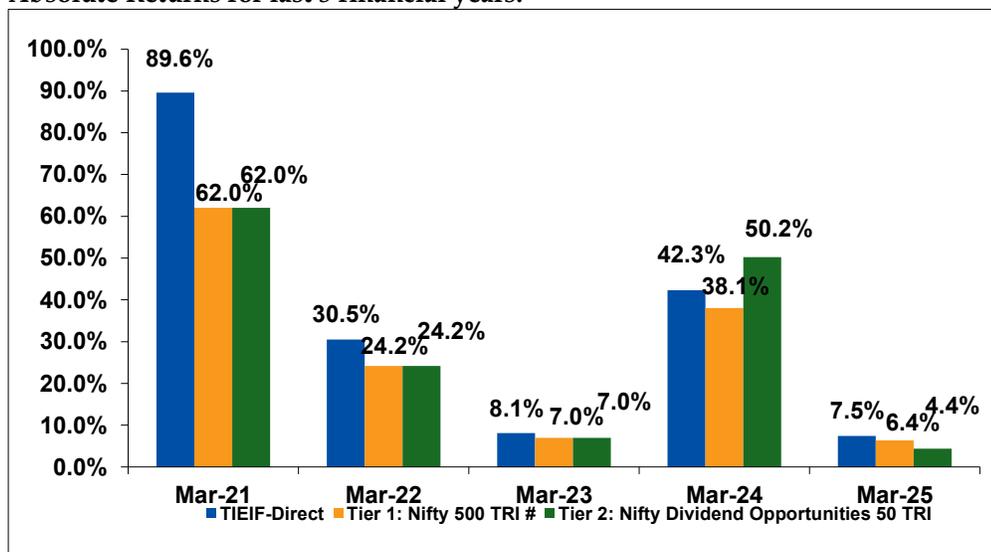
Compounded annualised returns	TIEIF - Direct	Tier-1 Index: Nifty 500 TRI #	Tier-2 Index:Nifty Dividend Opportunities 50 TRI
Returns for the last 1 year	-8.95%	-5.28%	-12.66%
Returns for the last 3 years	19.84%	19.83%	20.60%
Returns for the last 5 years	25.22%	22.43%	22.91%
Returns since inception	15.65%	14.21%	12.84%

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 September 30,2025. TRI: Total Return Index Values. Inception date: January 1, 2013

Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200 and for the period February 11, 2019 to August 1, 2023 with the performance of Nifty Dividend Opportunities 50.

Absolute Returns for last 5 financial years:



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. TRI : Total Return Index Values

Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200 and for the period February 11, 2019 to August 1, 2023 with the performance of Nifty Dividend Opportunities 50. NIFTY 500 is the benchmark for FIDYF effective August 1, 2023

ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - <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 as on September 30, 2025- 20.02%.

EXPENSES OF THE SCHEME

- i) Load Structure

Exit Load: For each purchase of units - 1% if redeemed/switched out within 3 years of allotment

ii) Recurring expenses

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 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) 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

	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</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: 2.09% Regular 1.25% Direct</p> <p>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</p>						
TAX TREATMENT FOR THE INVESTORS (Unitholders)	<p>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.</p>						
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 border="1" data-bbox="370 1648 1430 1877"> <thead> <tr> <th data-bbox="370 1648 834 1713">Particulars</th> <th data-bbox="834 1648 1430 1713">NAV declaration time for a Business Day & Rationale</th> </tr> </thead> <tbody> <tr> <td data-bbox="370 1713 834 1812">If entire assets under management (AUM) is invested only in Indian securities</td> <td data-bbox="834 1713 1430 1812">11 p.m. on same Business Day</td> </tr> <tr> <td data-bbox="370 1812 834 1877">If entire or part of AUM is invested in overseas securities</td> <td data-bbox="834 1812 1430 1877">As the prices of overseas securities would be determined as per a different time zone, the</td> </tr> </tbody> </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
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	<p>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.</p> <p>A) 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. 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 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.</p>		

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 at nominal price. 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.

time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement; (d) Custodian on behalf of an FII or a client. (e) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time; (f) Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission/ incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/ one-time subscription. For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.