

## Franklin Templeton Mutual Fund

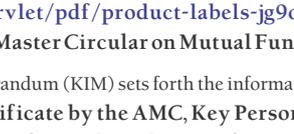
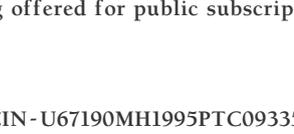
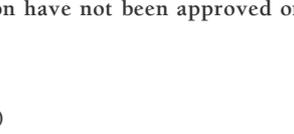
KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORM  
FOR OPEN END EQUITY, EQUITY-ORIENTED, FUND OF FUND AND  
TAX SAVING SCHEMES

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

FRANKLIN  
TEMPLETON

Sr. No.	Fund Name	Product Labeling			
		This product is suitable for investors who are seeking*			
		Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	Risk level based on portfolio as on September 30, 2024	Risk level of primary benchmark as on September 30, 2024
1.	Franklin India Bluechip Fund Primary Benchmark: Nifty 100	Long term capital appreciation	A fund that primarily invests in large-cap stocks		
2.	Templeton India Value Fund Primary Benchmark: Tier-1 Index: Nifty 500 Tier-2 Index: NIFTY500 Value 50	Long term capital appreciation	An equity fund that follows value investment strategy		
3.	Templeton India Equity Income Fund Primary Benchmark: Tier-1 Index: Nifty 500 Tier-2 Index: Nifty Dividend Opportunities 50	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		
4.	Franklin India Prima Fund Primary Benchmark: Nifty Midcap 150	Long term capital appreciation	A fund that primarily invests in mid-cap stocks		
5.	Franklin India Flexi Cap Fund Primary Benchmark: NIFTY 500	Long term capital appreciation	Dynamic investing in large, mid and small-cap stocks		
6.	Franklin India Equity Advantage Fund Primary Benchmark: NIFTY Large Midcap 250	Long term capital appreciation	A fund that primarily invests in large and mid-cap stocks		
7.	Franklin India Focused Equity Fund Primary Benchmark: NIFTY 500	Long term capital appreciation	A fund that invests in stocks of companies / sectors with high growth rates or above average potential		
8.	Franklin India NSE Nifty 50 Index Fund Primary Benchmark: Nifty 50	Long term capital appreciation	A passively managed index fund	 <p>The risk of the Scheme is Very High risk</p>	 <p>The risk of the Benchmark is Very High risk</p>
9.	Franklin India Equity Hybrid Fund Primary Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	Long term capital appreciation with current income	A fund that invests both in stocks and fixed income instruments		
10.	Franklin India ELSS Tax Saver Fund Primary Benchmark: NIFTY 500	Long term capital appreciation	An ELSS fund offering tax benefits under Section 80C of the Income Tax Act		
11.	Franklin India Smaller Companies Fund Primary Benchmark: Nifty Smallcap 250	Long term capital appreciation	A fund that invests primarily in small-cap stocks		
12.	Franklin India Opportunities Fund Primary Benchmark: NIFTY 500	Long term capital appreciation	A fund that takes stock or sector exposures based on special situations theme.		
13.	Franklin Asian Equity Fund Primary Benchmark: 75% MSCI Asia (Ex-Japan) Standard Index + 25% Nifty 500 Index (Effective March 9, 2024, the benchmark of the scheme has changed from MSCI Asia (ex-Japan) Standard Index)	Long term capital appreciation	A fund that invests in stocks of Asian companies / sectors (excluding Japan)		
14.	Franklin India Technology Fund Primary Benchmark: BSE Teck (The benchmark is renamed from S&P BSE Teck w.e.f June 1, 2024)	Long term capital appreciation	A fund that invests in stocks of technology and technology related companies.		

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

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15.	Franklin Build India Fund Primary Benchmark: BSE India Infrastructure Index (The benchmark is renamed from S&P BSE India Infrastructure Index w.e.f June 1, 2024)	Long term capital appreciation	A fund that invests in Infrastructure and allied sectors	 <i>The risk of the Scheme is Very High risk</i>	 <i>The risk of the Benchmark is Very High risk</i>
16.	Franklin India Feeder - Franklin U.S. Opportunities Fund Primary Benchmark: Russell 3000 Growth Index	Long term capital appreciation	A fund of funds investing in an overseas equity fund	 <i>The risk of the Scheme is Very High risk</i>	 <i>The risk of the Benchmark is Very High risk</i>
17.	Franklin India Feeder - Templeton European Opportunities Fund Primary Benchmark: MSCI Europe Index	Long term capital appreciation	A fund of funds investing in an overseas equity fund having exposure to Europe	 <i>The risk of the Scheme is High risk</i>	 <i>The risk of the Benchmark is High risk</i>
18.	Franklin India Dynamic Asset Allocation Fund of Funds Primary Benchmark: CRISIL Hybrid 50+50 - Moderate Index	Capital appreciation and Income generation over medium to long term	A hybrid fund of funds with dynamic allocation between equity and debt mutual funds	 <i>The risk of the Scheme is High risk</i>	 <i>The risk of the Benchmark is High risk</i>
19.	Franklin India Multi Asset Solution Fund of Funds Primary Benchmark: 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price	Capital appreciation and Income generation over medium to long term	A fund of funds investing in diversified asset classes through a mix of strategic and tactical allocation	 <i>The risk of the Scheme is High risk</i>	 <i>The risk of the Benchmark is Moderately High risk</i>
20.	Franklin India Equity Savings Fund Primary Benchmark: Nifty Equity Savings Index	Income generation and capital appreciation over medium to long term	A fund that invests in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments	 <i>The risk of the Scheme is Low to Moderate risk</i>	 <i>The risk of the Benchmark is Moderate risk</i>
21.	Franklin India Balanced Advantage Fund (FIBAF) Primary Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index	Income generation and capital appreciation over medium to long term	A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments	 <i>The risk of the Scheme is Very High risk</i>	 <i>The risk of the Benchmark is High risk</i>

\*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-jg9o5k71>) 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.

The Key Information Memorandum is dated December 17, 2024. 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 [www.franklintempletonindia.com](http://www.franklintempletonindia.com). This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI.

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.

Sponsor: Templeton International Inc., Florida, USA.

Asset Management Company: Franklin Templeton Asset Management (India) Pvt. Ltd. (CIN - U67190MH1995PTC093356)

# How To Fill Our Common Application Form

Form ID: 0118

SI No.



FRANKLIN TEMPLETON

## APPLICATION FORM FOR NEW INVESTORS

(Please read Product labeling details available on cover page and instructions before filling this Form)

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.

Sub-broker/Branch Code

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. **Applicable only if ARN is mentioned but EUN box is left blank:** 'I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. **Applicable only if RIA Code/ Portfolio Manager's Registration Number is mentioned:** 'I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein'

Sub-broker ARN

Representative EUN

SIGNATURE

SIGNATURE

SIGNATURE

Sole / First Unit Holder

Second Unit Holder

Third Unit Holder

TRANSACTION CHARGES (Refer instructions and tick the appropriate option) Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.

I am a first time investor in mutual funds (Rs.150 will be deducted).

I am an existing mutual funds investor (Rs.100 will be deducted).

EXISTING UNITHOLDERS' FOLIO NUMBER (Please refer Instruction No. 1 on page 9) MY FOLIO NUMBER

### MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)

My Name

PAN/PEKRN (1st Applicant)  KYC

FIRST NAME / MIDDLE NAME / LAST NAME (Should match with PAN card and preferably attach a copy of PAN card)

PAN NUMBER

Date of Birth/Incorporation\* 00/00/0000 Gender  Male  Female  Others CKYC NO.

Guardian's Name (if minor\*)/POA/Contact Person

PAN/PEKRN (Guardian/POA)  KYC

FIRST NAME / MIDDLE NAME / LAST NAME (Should match with PAN card and preferably attach a copy of PAN card)

PAN NUMBER

On behalf of Minor\*

Date of Birth of Guardian\*

00/00/00

Date of Birth

Guardian named is:

(\* Attach Mandatory Documents as per instructions).

Date of Birth of Guardian\*

00/00/00

Date of Birth

Guardian named is:

Father  Mother  Court Appointed

\* DOB is a mandatory field. #Minor investments can be made only from the bank account where the minor is one of the holders or from the Parent/legal guardian bank account only.

### JOINT APPLICANTS (IF ANY) DETAILS

Mode of Operation:  Single  Joint  Either or Survivor(s) [Default]

2nd Applicant Name FIRST NAME / MIDDLE NAME / LAST NAME (Should match with PAN card and preferably attach a copy of PAN card)

Date of Birth 00/00/0000 \* DOB is a mandatory field.

PAN/PEKRN (2nd Applicant)

PAN NUMBER

KYC

3rd Applicant Name FIRST NAME / MIDDLE NAME / LAST NAME (Should match with PAN card and preferably attach a copy of PAN card)

Date of Birth 00/00/0000 \* DOB is a mandatory field.

PAN/PEKRN (3rd Applicant)

PAN NUMBER

KYC

### MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters) NRI investors should mention their Overseas address (Refer instructions).

Email ID

Emailid@domain.com

Mobile

+91 0000000000

Tel

[ST] (xxx)

Email ID and Mobile number should pertain to firstholder only

Address FLAT NUMBER, STREET NUMBER, LOCALITY, BUILDING NAME

Landmark

City CITY NAME

Pin Code (Mandatory)

XXXXXX

State

STATE NAME

I wish to receive Scheme Annual Report and Abridged Summary:

Online (Preferred & Default)  Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)

I declare that Mobile Number in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings

Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

I declare that Email address provided in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings

Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

### MY INVESTMENT DETAILS (Cheque/DD should be in favour of "Scheme Name". Default plan/Option will be applied incase of no information, ambiguity or discrepancy)

Full Scheme/Plan/Option	Amount / Each SIP Amount	Payment Mode	Drawn on Bank/Branch
Scheme Name: SCHEME NAME <input checked="" type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input checked="" type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input checked="" type="checkbox"/> Growth <input type="checkbox"/> Payout of IDCW <input checked="" type="checkbox"/> Reinvestment of IDCW	Rs. XXXX Less DD charges XXXX	<input checked="" type="checkbox"/> Cheque/DD No. XXXXXX <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: BANK NAME BANK BRANCH A/c no. XXXXXXXXXXXX
Scheme Name: SCHEME NAME <input checked="" type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input checked="" type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input checked="" type="checkbox"/> Growth <input type="checkbox"/> Payout of IDCW <input checked="" type="checkbox"/> Reinvestment of IDCW	Rs. XXXX Less DD charges XXXX	<input checked="" type="checkbox"/> Cheque/DD No. XXXXXX <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: BANK NAME BANK BRANCH A/c no. XXXXXXXXXXXX
Scheme Name: SCHEME NAME <input checked="" type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input checked="" type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input checked="" type="checkbox"/> Growth <input type="checkbox"/> Payout of IDCW <input checked="" type="checkbox"/> Reinvestment of IDCW	Rs. XXXX Less DD charges XXXX	<input checked="" type="checkbox"/> Cheque/DD No. XXXXXX <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: BANK NAME BANK BRANCH A/c no. XXXXXXXXXXXX

Payment through NACH (Attach NACH form) | Documents attached to avoid Third Party Payment Rejection, if applicable:  Bank Certificate, for DD  Third Party Declarations

IF YOU OPT TO START SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR ALL THE SIP'S. My Additional SIP Details

SIP Date: DD considered as the default date for monthly and quarterly Investment Frequency  Daily  Monthly (default)  Quarterly

Weekly  MON  TUE  WED  THU  FRI

SIP Period Start Date MM/YYYY Y Y Y Y End Date MM/YYYY Y Y Y Y First SIP Cheque Date: XXXXXXXXXXXX

Step-up my SIP annually by:  Increase in %: XX% (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) OR  Increase in Rupee Value: XXXXXX (in multiples of Rs. 500)

Please fill the relevant personal details

Please fill your contact details

Please provide details of intended investments

Provide additional details for SIP investments

Provide necessary details in case of minor

Choose the mode of holding

Choose the type of address

Choose the mode of communication for annual reports



**KNOW YOUR CUSTOMER (KYC) DETAILS** (Please Tick/ Specify. The application is liable to get rejected if details not filled.)

Complete the KYC details for all the holders

Status details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Resident Individual	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI (Repatriable) / NRI (Non-Repatriable) / Minor (Repatriable) / Minor (Non-Repatriable) / PIO / OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual <input type="checkbox"/> Company/Body <input type="checkbox"/> Corporate <input type="checkbox"/> Partnership <input type="checkbox"/> HUF <input type="checkbox"/> Bank <input type="checkbox"/> AOP <input type="checkbox"/> FI/FII/FPI <input checked="" type="checkbox"/> Trust <input type="checkbox"/> Society We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO If yes, please quote the NPO Registration Number provided by DARPAN portal. (If not registered already, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF / AMC/ RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.)					Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
					Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
					Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
					Student	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Others (Please specify)	XXXXXX	XXXXXX	XXXXXX	XXXXXX
					<b>Politically Exposed Person (PEP) details:</b> Is a PEP Related to PEP Not Applicable				
					1 <sup>st</sup> Applicant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				
					2 <sup>nd</sup> Applicant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				
					3 <sup>rd</sup> Applicant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				
				Guardian <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
				Authorised Signatories <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
				Promoters <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
				Partners <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
				Karta <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
				Whole-time Directors/Turstees <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
Others (Please specify)	XXXXXX	XXXXXX	XXXXXX	XXXXXX					

Gross Annual Income Range (in Rs.)				
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	XXXXXX as on DDMMYY	XXXXXX as on DDMMYY	XXXXXX as on DDMMYY	XXXXXX as on DDMMYY

Provide FATCA information

**FATCA/CRS/UBO DETAILS:** For Individuals (Mandatory). Non Individual Investors including HUF should mandatorily fill separate FATCA/CRS/UBO details form

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth	MUMBAI	INDORE	INDORE	INDORE
Nationality	INDIAN	INDIAN	INDIAN	INDIAN
Father's Name	FIRST & LAST NAME	FIRST & LAST NAME	FIRST & LAST NAME	FIRST & LAST NAME
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If Yes: Mandatory to fill below FATCA / CRS Details				
Country of Tax Residency#	INDIAN	INDIAN	INDIAN	INDIAN
Identification Type (TIN or other, please specify)	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Tax Identification Number	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX

# To also include USA, where the individual is a citizen/ green card holder of USA. \*In case Tax identification is not available, kindly provide its functional equivalent.

**ACKNOWLEDGEMENT SLIP**

Sl. No.

Received from	FIRST NAME	LAST NAME	Pin	XXXXXX
Scheme Name	Plan/Option	Payment Details		
FUND NAME 1	REGULAR/GROWTH	Amount	XXXXXX	Cheque/DD No. XXXXXX Date DD/MM/YYYY
FUND NAME 2	DIRECT/GROWTH	Amount	XXXXXX	Cheque/DD No. XXXXXX Date DD/MM/YYYY
		Bank and Branch details		

XXXXXXXX

FIRST & LAST NAME  
ADDRESS OF GUARDIAN

SIGNATURE

Fill  
Nomina-  
tion  
Details

## NOMINATION DETAILS

 I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death

Nomination can be made upto three nominees in the account.		Details of 1 <sup>st</sup> Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
<b>Mandatory Details</b>				
Name of the nominee(s) (Mr./Ms.)*		FIRST & LAST NAME	FIRST & LAST NAME	FIRST & LAST NAME
Share of each Nominee	Equally [If not equally, please specify percentage]	PERCENTAGE %	PERCENTAGE %	PERCENTAGE %
		Any odd lot after division shall be transferred to the first nominee mentioned in the form.		
Relationship With the Applicant ( If Any)		SON	WIFE	DAUGHTER
Date of Birth		01/02/2000	01/02/1975	01/02/2002
Name of Guardian		FIRST & LAST NAME	FIRST & LAST NAME	FIRST & LAST NAME

\* Date of Birth and Name of Guardian to be provided in case of minor nominee(s)

Non-Mandatory Details			
Address of Nominee(s)/ Guardian in case of Minor City / Place: State & Country:	ADDRESS OF 1 <sup>st</sup> NOMINEE	ADDRESS OF 2 <sup>nd</sup> NOMINEE	ADDRESS OF 3 <sup>rd</sup> NOMINEE
Pincode	400000	400000	400000
Mobile / Telephone No. of nominee(s)/ Guardian in case of Minor	98000000X	98000000X	98000000X
Email ID of nominee(s)/ Guardian in case of Minor	abcd@xyz.com	abcd@xyz.com	abcd@xyz.com
Nominee/ Guardian (in case of Minor) Identification details - [Please tick any one of following and provide details of same]	<input checked="" type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar (masked - only last 4 digits visible) <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID	<input type="checkbox"/> Photograph & Signature <input checked="" type="checkbox"/> PAN <input type="checkbox"/> Aadhaar (masked - only last 4 digits visible) <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID	<input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input checked="" type="checkbox"/> Aadhaar (masked - only last 4 digits visible) <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID

OR  I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio/demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our MF Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio / demat account.

## DECLARATION (SIGNATURE/S MANDATORY)

Date: 01/02/2023

Place: MUMBAI

Fill date  
& place  
details

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/we hereby confirm that (i) I am/ we are not residents of Canada and am/ are not applying for Units on behalf of any resident of Canada (ii) I/we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, I hereby authorize Franklin Templeton Asset Management (India) Pvt. Ltd or any of its authorised representative to call on my registered mobile number irrespective of its registration in Do Not Disturb (DND) registry of TRAI. I have opted to receive updates from Franklin Templeton via SMS and WhatsApp. I am aware about the option to opt-out from all our promotional messages at my choice and the timeline to effect such modification. I acknowledge that DND registration/opt-out will not stop regulatory and service related messages.

This form  
requires  
only one  
signature  
for autho-  
rization.  
Please  
sign as  
per  
holding.

SIGNATURE

SIGNATURE

SIGNATURE

Sole / First Unit Holder

Second Unit Holder

Third Unit Holder

\* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

1800 425 4255 or 1800 258 4255 (from 8 am to 9 pm, Monday to Saturday)

service@franklintempleton.com

www.franklintempletonindia.com

Quick  
Checklist

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Name, Address are correctly mentioned                          | <input type="checkbox"/> Full scheme name, plan, option is mentioned      | <input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. |
| <input type="checkbox"/> Email ID / Mobile number are mentioned along with declaration. | <input type="checkbox"/> Pay-In bank details and supportings are attached | <input type="checkbox"/> Non Individual investors should attach  |
| <input type="checkbox"/> KYC information provided for each applicant                    | <input type="checkbox"/> Nomination facility opted                        | <input type="checkbox"/> FATCA Details and Declaration Form  |
| <input type="checkbox"/> FATCA/CRS details provided for each applicant                  | <input type="checkbox"/> Form is signed by all applicants                 | <input type="checkbox"/> UBO Declaration Form  |
| <input type="checkbox"/> Corporate Documents/ Trust Deed                                | <input type="checkbox"/> Proof of relationship with minor:                |  |
| <input type="checkbox"/> PoA Documents  |   |  |

# How To Fill Our SIP Form



## SIP THROUGH NACH FORM

(Please use separate Transactions Form for each Scheme / Plan and Transaction)

SI No.

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EUN	For office use only
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### MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)

My Name **FIRST NAME LAST NAME**

My Folio Number \_\_\_\_\_ Scheme (Account Number) \_\_\_\_\_

### SIP DETAILS (Please note that 30 Business days are required to set up the Auto debit. Default plan/Option will be applied in case of no information, ambiguity or discrepancy)

Scheme Name/Plan/Option	SIP Date	Instalment Amount	Frequency (S Refer Page 29 for T & C)	SIP Period* (MYY)	SIP Step Up Amount: 5% OR in Multiple of ₹500/-
FUND NAME	D D	XXXX	<input type="checkbox"/> Daily <sup>s</sup> <input checked="" type="checkbox"/> Weekly <sup>s</sup> <input type="checkbox"/> Monthly <input type="checkbox"/> MON <input type="checkbox"/> TUE <input type="checkbox"/> WED <input checked="" type="checkbox"/> THU <input type="checkbox"/> FRI <input type="checkbox"/> Quarterly	From M M Y Y To <input type="checkbox"/> Until cancelled	XXXXXXXX
FUND NAME	D D	XXXX	<input type="checkbox"/> Daily <sup>s</sup> <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> MON <input type="checkbox"/> TUE <input type="checkbox"/> WED <input type="checkbox"/> THU <input type="checkbox"/> FRI <input type="checkbox"/> Quarterly	From _____ To <input checked="" type="checkbox"/> Until cancelled	XXXXXXXX
FUND NAME	D D	XXXX	<input type="checkbox"/> Daily <sup>s</sup> <input type="checkbox"/> Monthly <input type="checkbox"/> MON <input type="checkbox"/> TUE <input type="checkbox"/> WED <input type="checkbox"/> THU <input type="checkbox"/> FRI <input checked="" type="checkbox"/> Quarterly	From _____ To <input checked="" type="checkbox"/> M M Y Y	XXXXXXXX

Drawn on Bank/Branch **BANK NAME BANK BRANCH** **D D M M Y Y Y Y** **XXXXXXX**

Tick here, if an Open Mandate - Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number:  
 Bank Name **BANK NAME** Account No. **X X X X X X X X X X X X X X**

Tick here if attaching a New Auto Debit Form.  Change in Bank for Existing SIP.

### DECLARATION & SIGNATURES (To be signed as per Mode of Holding)

Tick here only if ARN is mentioned but EUN box is left blank: "I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Tick here only if RIA Code/ Portfolio Manager's Registration Number is mentioned: "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc, in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein.

Having read and understood the contents of the Statement of Additional Information, Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of any of the aforesaid facility, and agree to abide by any Act, Rules, Regulations, Notifications, Directions, Guidelines, Orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities/ agencies and the terms, conditions, rules and regulations of the Fund and the aforesaid facility(ies) as on the date of this application. I/We confirm that the funds invested legally belong to me/us and that I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any laws in force. I/We declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief and will promptly inform FTI about any changes thereto. I/ we hereby agree to provide any additional information/ documentation that may be required by FTI. I hereby agree and accept that the Mutual Funds, their authorised agents, representatives, distributors, its sponsor, AMC, trustees, their employees, service providers, representatives (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or as a result of this investment or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including any of the Indian or foreign governmental or statutory or judicial authorities / agencies including Financial Intelligence unit-India (FIU-IND) without any obligation of advising me/us of the same.

Date **D D M M Y Y Y Y** Place **MUMBAI**

Sole / First Unit Holder \_\_\_\_\_ Second Unit Holder \_\_\_\_\_ Third Unit Holder \_\_\_\_\_

### ACKNOWLEDGEMENT SLIP FOR SIP THROUGH AUTO DEBIT (To be Filled In by Investor)

Investor's Name **XXXXXXXXXXXX**

Customer Folio **XXXXX** Account No. **XXXXXXXXXXXX**

SIP Amount (Rs.) **XXXX** Scheme: **FUND NAME**

Frequency  Daily<sup>s</sup>  Weekly<sup>s</sup>  MON  TUE  WED  THU  FRI  Monthly (default)  Quarterly

Franklin Templeton Investor Service Centre Signature & Stamp

Please fill the relevant personal details

Provide additional details for SIP investments

Tick on tick here if attaching a new auto debit form

This form requires only one signature for authorization. Please sign as per holding.

Please provide bank details

Fill this section only in case an Open Mandate form-Auto Debit Form is already registered with us.

# How To Fill Our SIP Auto Debit Form



FRANKLIN TEMPLETON

## SIP Auto Debit Form

[ADF]

UMRN

F o r o f f i c e u s e

Date

D D M M Y Y Y Y

Tick (✓)

CREATE   
 MODIFY   
 CANCEL

Sponsor Bank Code

For Office Use

Utility Code

For Office Use

I/We hereby authorize

Franklin Templeton Mutual Fund

to debit (tick ✓)

CA  CC  SB-NRE  SB-NRO  Other

Bank a/c number

X X X X X X X X X X X X

with Bank

BANK NAME

Bank Name

IFSC

X X X X X X X X X X X X

or MICR

an amount of Rupees

AMOUNT IN WORDS

₹ X,XX,XXX/-

FREQUENCY

Mthly  Qtly  H-Yrly  Yrly  As & when presented

DEBIT TYPE

Fixed Amount  Maximum Amount

Reference 1

Folio Number

Phone No.

98XXXXXXXX

Reference 2

Application Number

Email ID

email@domain.com

Maximum period of validity of this mandate is 40 years only.

PERIOD

From

D D M M Y Y Y Y

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

To

D D M M Y Y Y Y

Signature SIGNATURE account holder

Signature SIGNATURE holder

Signature SIGNATURE holder

1. NAME AS PER BANK RECORDS

2. NAME AS PER BANK RECORDS

3. NAME AS PER BANK RECORDS

This is to confirm that I/we have carefully read, understood and agree to abide by the Terms and conditions and instructions. I am authorizing Franklin Templeton to debit my account. I/We are authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Franklin Templeton or the bank where I have authorized the debit.

Please read the Scheme Information Document containing the terms of offer. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.

- Existing Unitholder Information:** Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need to be filled 'Personal Details' only if there is change in existing details already given in the folio or account. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unitholder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/Fund.
- The application form must be completed in BLOCK LETTERS in ENGLISH. More than one scheme can be applied for in the same application form, but with separate cheques for each scheme.
- Alterations in Application Form:** Any changes/alterations in the Application Form must be countersigned by the investor(s). The Mutual Fund/AMC will not be bound to take cognisance of any changes/alterations if the same are not so countersigned.
- Investments under Power of Attorney (POA):** In case investors have issued a Power of Attorney (POA) for transacting with Franklin Templeton on their behalf, the signatures of the investor and the POA holder must be clearly available in the POA document for the POA to be accepted as a valid document.
- Signatures should be in English or in any of the Indian languages. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- PEKRN allowed only for investments through Micro investment route in lieu of KYC and PAN. Also in this case it is mandatory to attach contact details slip available on website. Copy of the KYC acknowledgement issued by KRA is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. For investments through Micro investment route, address proof and identity proof is required to be submitted.
- For Minors, please provide following documents for evidencing the relationship:- Father/Mother - Photocopy of the certificate mentioning the date of birth of the Minor and Parent's Name; Legal Guardian - Court Order. In case of investments held in the name of a minor, no joint holders / nomination will be registered. The minor, acting through the guardian, should be the first and sole holder in the Folio.
- Please verify and ensure the accuracy of the bank details provided in the form and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate. The registered bank will be the default bank and all redemptions / Income Distribution cum capital withdrawal proceeds will be processed into default bank through electronic payment facility. Please provide the full account no. \*For more details on RTGS/NEFT/IFSC/MICR codes, please refer detailed instructions.
- Separate cheque/demand draft required for each investment, drawn in favour of scheme name e.g. "Franklin India Bluechip Fund". Please refer to the KIM for more details scheme name(s) and the plan/option. Investors in Franklin India Pension Plan are requested to also fill in the option exercise form available at the ISC. If you have an existing account in the scheme mentioned in the form, this purchase will be treated as an additional purchase in the same account.

#### 10. Mode of payment:-

##### a. For Resident Investors

- For Resident Investors - by local cheque/ draft deposited with any Franklin Templeton branch/ Collection Centres or transfer/ electronic transfer to Franklin Templeton Mutual Fund Account
- Applicants from places where there is no Franklin Templeton branch/ Collection Centres can deduct DD charges from the application amount (except in case of Liquid funds) provided these drafts are payable at locations where the application is submitted to a Franklin Templeton branch/Collection Centre. Applicants may send their application along with bank draft to the Investor Service Centre/Collection Centre. However, DD charges shall be limited the bank charges stipulated by The State Bank of India. The AMC will not accept any request for refund of Demand Draft charges. Please note that the reimbursement of DD charges will not apply to Liquid Schemes.
- Investors are instructed NOT to make cash payments. No outstation cheques or post-dated cheques will be accepted. Applications with outstation cheques/post dated cheques may be rejected.
- Cheques can be drawn in favour of the Mutual Fund Account e.g. 'Franklin Templeton Mutual Fund' or in favour of the Scheme name A/C For e.g., "Franklin India Bluechip Fund", "Templeton India Growth Fund", "Franklin India Prima Plus". Separate cheques should be sent for each scheme / plan. The fund is not obliged to represent dishonored cheques or inform the investor / investor's agent about it.

##### b. For Non-Resident Investors:

- by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch. Please provide a photocopy of the cheque along with the application form if investment is made through a NRE/NRO account.
- by Rupee draft purchased abroad payable at locations where the application is submitted to Franklin Templeton branch/ Collection Centre - by wire transfer/inward remittance to Franklin Templeton Mutual Fund's account with Citibank, Fort, Mumbai.

##### c. Foreign Institutional Investors and International Multilateral

Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. RTGS/NEFT details for Fund Transfer to Franklin Templeton's collection account through RTGS / NEFT, for which the details will be as follows:

Beneficiary Name	Franklin Templeton MF High value Collection Account
Credit Account Number/ Beneficiary Account Number	5050+Application Number / Account Number (for existing Investor) For e.g. 1. An existing Investor with Account Number 0429900744244 should key in 50500429900744244 2. A new Investor filling in an application form no 1045268 should key in 50501045268
Centre (Location)	Fort, Mumbai
Bank (Receiving Bank)	Citibank
Branch	Fort
Account Type	CURRENT ACCOUNT
IFSC Code	CITI0100000

- While filling in the Credit Account Number / Beneficiary Account Number please ensure that it has minimum of 11 digits and does not cross 20 digits (including the four digit code). This is mandatory and the Bank is likely to reject the transaction if this is not complied with. So kindly take care.
  - Also ensure that there are no spaces or special characters while filling up the Credit Account No./Beneficiary Account Number.
- d. It is mandatory for NRI investors to provide their overseas address in the application form as well as in the KYC records. NRI investors should mandatorily provide the overseas address in Section 2 of the application form. Application without overseas address is liable to be rejected even after allotment and subscription amount refunded in 5 days' time from the date of rejection.

#### 11. Exit Load:

For investments under 'Direct' plan, the Exit load applicable shall be the same as the exit load applicable in the respective Scheme / Scheme Portfolio. The applicability of exit load in respect of switches between plans and options within the same Scheme will be as follows:

Nature of investment	Exit Load applicability
Existing and new investments made under a Distributor code	No load will be charged on switches to Direct Plan.
Existing and new investments made without a Distributor code	No load will be charged on switches to Direct Plan.
Investment made under Direct route on or after January 01, 2013	No load will be charged on switches from Direct to other plans and options under the Scheme available for investment under a Distributor code.

For determining whether an investment was made under a Distributor code or not, the Distributor code as per the records of the AMC/Registrar on the date of the switch transaction will be considered.

#### 12. Change of Broker code:

Request for change of broker code in Direct Plan i.e. from Direct to ARN code will not be entertained. However, investors desirous of such change can opt for a plan change by submitting a switch request to the regular scheme. Investors in existing schemes can submit a Switch Request to move the units to Direct Plan

- Verification and registration of bank account: Ensure that the bank details furnished in the Application Form are as per the bank account details registered with Franklin Templeton Mutual Fund, failing which the investor will be required to submit such supporting documents as may be specified by the AMC for the purpose of verification and validation of the bank account. The AMC reserves the right to deny the request for registration of a bank account for the investor's Folio in case the investor fails to submit the necessary document to the satisfaction of the AMC.
- In case of application by a limited company or a body corporate or an eligible institution or a registered society or a trust or a partnership firm under a Power of Attorney or otherwise, the original Power of Attorney duly notarized or a certified true copy thereof or the relevant resolution or authority to make the application / redemption as the case may be, or certified true duly thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye laws and/or trust deed and/or partnership deed (as the case may be) and Certificate of Registration / Incorporation should be submitted. The officials should sign the application under their official designation. In case of a Trust, it shall submit a certified true copy of the resolution from the Trustee(s) authorizing such purchases / redemption.
- Applications that are incomplete or inaccurate or ambiguous or conditional are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website [www.franklintempletonindia.com](http://www.franklintempletonindia.com) as amended from time to time. All applications are accepted "Subject to Verification".

Applications can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office.

#### 16. Transactions charges

- Please tick the appropriate box as applicable to you. Please tick the box 'I am a First time investor in mutual funds' only if you are investing first time ever in any mutual fund scheme across mutual funds in India. If no option is ticked or both options are ticked, the applicant will be considered to be an existing mutual funds investor.
- For determining a First time or existing mutual funds investor,

the Mutual Fund/AMC may rely upon the information and/or declaration furnished by the investor in the application form. However, even if an applicant declares as "First time investor", the Mutual Fund/AMC may adopt such other methods as it may deem appropriate from time to time for determining first time or existing mutual funds investor and further reserves the right to check / verify for the applicant's other mutual fund investments to ascertain the same.

#### 17. Nomination:

The nomination details should be filled up only by investors who opt for allotment in physical (non-demat) form. In case of units held in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable. Nomination would normally be registered at the Folio level and will be recorded for all schemes under that Folio. Nomination cannot be registered in Folios held in the name of a minor. Where a minor is nominated, the name and address of the guardian of the minor nominee shall be provided by the unit holder(s). Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. A new nomination or any change in the nomination already registered with the Mutual Fund/AMC will overwrite the existing nomination registered. All unit holders should be signed for registration / Opt out of nomination

#### 18. Know Your Customer (KYC):

All investors (including joint holders, NRIs, POA holders and guardians in the case of minors) must ensure completion of Know Your Customer (KYC) formalities, failing which the transaction may be rejected. Currently it is mandatory for all investors irrespective amount of investment (including joint holders, NRIs, POA holders and guardians in the case of minors) to submit a copy of the KYC acknowledgement towards completion of Know Your Customers (KYC) policies under the AML Laws.

Central KYC Registry (CKYCR) is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity. With effect from February 1, 2017, individual investors whose KYC is not registered or verified in the KYC Registration Agency (KRA) system should use "CKYC Form". In case such investor provides the old KRA KYC form, additional/missing information must be provided in a "Supplementary CKYC Form". Investors who have already completed Centralised KYC (CKYC) and have a KYC Identification Number (KIN) from CKYCR may quote their 14 digit KIN in the application form. If PAN of such investors is not updated in CKYC system, investors need to submit a self-certified copy of the PAN card.

Applications without such documents and information may be rejected.

- For applications by minors, copy of KYC Acknowledgement of the guardian must be submitted along with the Application / Transaction Form else the application may be rejected
- In case of applications under a Power of Attorney (POA), copy of KYC Acknowledgement of the investors and the POA holders must be submitted along with the Application / Transaction Form else the transaction may be rejected
- In case of subscriptions in scheme where Units are under a lock - in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the CVL/KRA that the KYC is final and if the CVL/KRA informs that the KYC is cancelled, the original amount invested may be refunded.
- In case of any transactions where the KYC formalities are completed for the investors in the folio, and a change of address is also requested, the transaction will be processed based on the current data available in the AMC / RTA records and the change of address will be rejected. Changes of address can only be registered through updation of KYC records via CKYC & KRA.
- As per the SEBI guidelines, the investors need to complete the In Person Verification (IPV) as part of the KYC requirements. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial/ military officers, senior executives of state owned corporations, important political party officials, etc. or any senior political figures and their immediate family members and close associates.

In the event of any KYC Application being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction may be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be dispatched within a maximum period of 21 days from date of acceptance of application. In case of subscriptions in scheme where Units are under a lock - in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the central agency that the KYC is final and if the central agency informs that the KYC is cancelled, the original amount invested may be refunded.

For Investors who have submitted their KYC acknowledgement, changes as listed below must be requested through updation of KYC records.

- Change of address
- Name change
- Any other information provided in KYC form

Any direct requests for the above for folios where the KYC acknowledgement is registered with us will be rejected. The address for a folio will be the 1st holder's/1st Guardian's address for communication. This address will be printed in the account statement and considered for all other communications.

Change of Address for investors who have submitted their KYC acknowledgement with us will be effected into all folios where the investor is the first holder or 1st guardian. If the investor has not

registered their KYC acknowledgement with us, the change of address request will be effected only for the particular folio(s) requested by the investor. Such request needs to be accompanied with the proof of address and proof of identity. If PAN is updated and verified in our records, only PAN card copy would be accepted as proof of identity. If PAN is not updated and verified in our records, PAN card copy or any other proof of identity (bearing photo) is acceptable. When investors submit their KYC acknowledgement for an existing folio, all existing details of the holder(s) will be overwritten with the details available in the records of CVL.

Once the name change is effected at KRA, Investor has to submit a request letter along with the requisite documents. Post receipt of documents from the investor and after verification with KRA, Franklin Templeton would carry out the change of name request.

#### 19. Default Options:

The following defaults will apply to the processing of applications, where required, in addition to the defaults already mentioned in the KIM:

#### New Purchases:

- Where the mode of holding is not mentioned, an application be treated as either SINGLE or JOINT based on the number of applicants/ number of signatures on the form.
- In case the social status of the investor is not mentioned in the application form, the same would be derived on the basis of the other information available in the application form. Eg. PAN, Pay-in bank details, etc
- In case more than one investor's name appears in the application form, but the form has been signed by the first holder only, the same will be processed with the mode of holding as SINGLE in favour of the first holder.
- Application where the scheme name / abbreviation is available, but specifics of the plan or options are not mentioned will be processed as per the default options listed in the KIM.
- Where the investor had failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. Income Distribution cum capital withdrawal and Growth, the application will be processed as per the default option.
- If the Scheme name in the application is different from the scheme name in the cheque, the transaction will be processed as per the application.
- If the Scheme name/Plan/Option is not mentioned in the application form, the transaction will be processed as per the scheme name (under the default option of the scheme) appearing in the cheque.
- In case the amount specified on the cheque /instrument or payment advice differs from the amount on the application, the application will be processed for the amount of the cheque /instrument or payment advice only.

#### Additional Purchases:

- If an investor provides all details, including scheme plan, option, and there is only one existing account matching this in the folio, the purchase will be processed into that account. If there are multiple matching accounts, the purchase will be processed into the last transacted account. The last transacted account is determined by the date of the latest Purchase, Redemption or Switch transaction, or the date of registration of a Systematic Investment, Transfer or Withdrawal Plan. If the last transacted account has NIL balance, then that transaction can be processed in the active account.
- If an investor only provides the scheme name, but not the plan and/or option, transactions will be processed based on the following rules:
  - If there is one account of the scheme in that folio, the transaction will be processed into that account irrespective of whether it is the default option.
  - If there are multiple accounts in different scheme options in the folio, the transaction will be processed in the account under the default option.
  - If there are multiple accounts of the default option in the folio, the transaction will be processed into the last transacted account.
  - If there is no account in that scheme under the folio, a new account in the default option will be created.
- For existing investors, in case of additional purchase, if the mode of holding is Joint all unit holders need to sign.
- If an investor does not provide their bank details in an additional purchase in new scheme, the bank details from the last transacted account will be used
- In case of a difference between the Investor's account number and the scheme name mentioned in the application, the same would be processed on the scheme name mentioned in the application.
- If an investor mentions his/her Existing Folio No with different mode of holding the same Existing Folio Number will be considered and Units allotted with the existing mode of holding already available with FTMF.
- If an investor mentions his/her Existing Folio No with different status the same Existing Folio Number will not be considered and Units allotted with a New Folio.
- The allotment of units is subject to realisation of the payment instrument. Units purchased can be redeemed only after realisation of cheques. The Mutual Fund will reject any request for redemption (including switch-out) of units in respect of which the payment is not realised. In case of switch, requests for redemption/switch-out from destination scheme for the units switched shall be accepted and/or processed only if the payment in respect of those units is received from the source scheme to destination scheme.

#### Applications under 'Direct'

##### New Purchases/ Fresh SIP:

If the broker code field in the application form is blank, the transaction will be processed under "Direct Plan" of the respective scheme mentioned in the application form.

##### Additional Purchases:

If the scheme name is clearly/unambiguously written as "<Scheme> - Direct - <Options>" in the application form, all such transactions will be processed under the Direct Plan. This is irrespective of whether the broker code/existing account number is mentioned in the application form or not. If the scheme name is

clearly/unambiguously written as "<Scheme> - <Option>" and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

**Note:** Minimum investment amount validations will be applicable as per the existing plan for the above transaction(s). If the Minimum Investment requirement is not met by the investor then the particular transaction will be rejected.

#### General

• Advisor codes will be processed under UNKNOWN in the following situations:

- Advisor code is corrected but not countersigned by the investor in the application
- If there are multiple advisor codes mentioned in the application
- If the advisor code is not clear in the application

20. In order to pay the investor the redemption amount requested for (in Rupees), Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable. STT deduction is not applicable when the STT amount is less than the value of Re. 0.50.

21. Investors are requested to contact the nearest Investor Service Centre (ISC) in case of non receipt of Account Statement/Letter confirmation within 30 days of the lodgement of transaction request. The content of the Account Statement will be considered to be correct if no discrepancy is reported within 30 days from the date of the last transaction.

22. In case investor has requested for electronic payment of Income Distribution cum capital withdrawal and redemption facility, Franklin Templeton Investments cannot be responsible for errors or delays in processing the request due to errors in the information provided.

23. As per SEBI Circular SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006 read along with SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, FTMF hereby declare following as the Official Points of Acceptance of Transactions ("OPAT"):

- all its branch offices [Investor Service Centres (ISC)];
- Servers of FTAMIL/FTMF for transactions through online / electronic modes like FTMF's website [www.franklintempletonindia.com](http://www.franklintempletonindia.com)), FT Mobile app or through any other electronic mode introduced from time to time. Additionally, the server of CAMS will be OPAT for online/ electronic transactions including transactions submitted by specified banks, financial institutions, distributors etc., on behalf of investors, with whom FTAMIL has entered or may enter into specific arrangement;
- the designated branch offices of Computer Age Management Services Private Limited (CAMS) (termed as Collection Centres);
- the MF Utilities India Private Limited (MFUI) website [www.mfuiindia.com](http://www.mfuiindia.com) and authorised MFUI Points of Service as updated on [www.mfuiindia.com](http://www.mfuiindia.com);
- The Secured internet site/server hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility (in accordance with the terms and conditions, as may be prescribed from time to time).
- in case of transactions done through the stock exchange infrastructure, all the Eligible Stock Brokers, Eligible Clearing Members and Eligible Mutual Fund Distributors will be considered as the OPAT for the transactions done under this facility.
- MFCentral – A digital platform for Mutual Fund investors - <https://mfcentral.com/>

The "cut off time" mentioned in the Scheme Information Document shall be reckoned at these official points. All transaction (purchase/redemption/switch) applications must be demonstrably received by the Mutual Fund at these OPAT

24. Investors can avail online Account Access and full transaction capabilities, on our website [www.franklintempletonindia.com](http://www.franklintempletonindia.com). The HPIN facility is currently available to all individual and non-individual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to [service@franklintempleton.com](mailto:service@franklintempleton.com). On receipt and verification of the form, investors will be issued an HPIN - using this, investors must create a username and password to access the site. For performing transactions through the HPIN facility, investors are required to furnish verified PAN, failing which the facility may be restricted to a "View Only" facility. For investor transacting through Channel Partners only "View" facility is available under HPIN. Further this facility is not available for investors holding units in demat form.

Franklin Templeton has also introduced a facility for distributors to view their client accounts or transact on the web on behalf of their clients. Transaction can be effected provided the client has authorized the distributor by executing a Power of Attorney (PoA) in favour of the distributor for this purpose. The Power of Attorney must be submitted to the Fund before performing any transactions via the website.

#### 25. Ultimate Beneficial Owner:-

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

#### A. For Investors other than individuals or trusts:

- The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control

through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

- In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

- Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

#### B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

#### C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

#### D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

- Details under FATCA/Foreign Tax Laws:** Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

**If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.** Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

Please note that you may receive more than one request for information if you have multiple relationships with Franklin Templeton Asset Management (India) Pvt. Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Identification and verification of Beneficial Owners of a Foreign Portfolio Investors should be done in accordance with SEBI Circular No. CIR/IMD/EPIC/CIR/P/2018/131 dated September 21, 2018.

#### 27. E-mail Communication

If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. Unit holder is provided an option to opt/request to receive these documents in physical mode.

The AMC / Trustee reserve the right to send any communication in physical mode.

For more information on the relevant sections covered above, please refer the updated Scheme Information Document and Statement of Additional Information.

- The investors should provide primary account holder's own email ID and mobile number while providing the contact details, for speed and ease of communication in a convenient and cost -effective manner and to help prevent fraudulent transactions. In case contact details of a Family member are provided, investor(s) need to give a declaration to this effect. Further, all contact details (i.e., email address, Mobile number) should be of same individual. Providing email address of self and phone number of others and vice versa is not acceptable. If it is identified that the contact details provided in the application form may not be of the investor, or the same appears incorrect / doubtful, then Franklin Templeton may choose not to capture/update such email address and mobile number "Family" for this purpose would mean Spouse, Dependent Children, Dependent Parents only.



**BANK ACCOUNT DETAILS** (Avail Multiple Bank Registration Facility)

My Bank Name

Bank A/C No.  A/C Type  Savings  Current  NRE  NRO  FCNR  Others \_\_\_\_\_

Branch Address

City  Pin  IFSC code: (11 digit)

**ADDITIONAL INFORMATION****SECOND APPLICANT'S DETAILS**

CKYC NO.  Gender  Male  Female  Others

MOBILE NO.

EMAIL ID

TAX STATUS (Mandatory. Please tick)  Residential Individual  NRI-Repatriation  NRI-Non Repatriation

I wish to receive Scheme Annual Report and Abridged Summary :

Online (Preferred & Default)  Physical Copy (Choose **online mode** to help us **save paper** and contribute towards a greener and cleaner environment.)

I declare that Mobile Number in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings  
 Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

I declare that Email address provided in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings  
 Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

**THIRD APPLICANT'S DETAILS**

CKYC NO.  Gender  Male  Female  Others

MOBILE NO.

EMAIL ID

TAX STATUS (Mandatory. Please tick)  Residential Individual  NRI-Repatriation  NRI-Non Repatriation

I wish to receive Scheme Annual Report and Abridged Summary :

Online (Preferred & Default)  Physical Copy (Choose **online mode** to help us **save paper** and contribute towards a greener and cleaner environment.)

I declare that Mobile Number in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings  
 Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

I declare that Email address provided in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings  
 Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

**GUARDIAN OR POA APPLICANT'S DETAILS**

CKYC NO.  Gender  Male  Female  Others

MOBILE NO.

EMAIL ID

TAX STATUS (Mandatory. Please tick)  Residential Individual  NRI-Repatriation  NRI-Non Repatriation

I wish to receive Scheme Annual Report and Abridged Summary :

Online (Preferred & Default)  Physical Copy (Choose **online mode** to help us **save paper** and contribute towards a greener and cleaner environment.)

I declare that Mobile Number in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings  
 Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

I declare that Email address provided in this form belongs to (tick one option)  Self  Spouse  Dependent Children  Dependent Siblings  
 Dependent Parents  Guardian  PMS  Custodian  POA, and approve for usage of these contact details for any communication with FTME.

**DEPOSITORY ACCOUNT DETAILS** (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.

NSDL: DP Name  DP ID  I  N  Beneficiary Ac No.

CDSL: DP Name  Beneficiary Ac No.

Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account. Enclosed  Client Master List OR  DP statement

**KNOW YOUR CUSTOMER (KYC) DETAILS** (Please Tick/ Specify. The application is liable to get rejected if details not filled.)

Status details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI (Repatriable) / NRI (Non-Repatriable) / Minor (Repatriable) / Minor (Non-Repatriable) / PIO / OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual	<input type="checkbox"/> Company/Body <input type="checkbox"/> Corporate <input type="checkbox"/> Partnership <input type="checkbox"/> HUF <input type="checkbox"/> Bank <input type="checkbox"/> AOP <input type="checkbox"/> FI/FII/FPI				Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Trust <input type="checkbox"/> Society We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please quote the NPO Registration Number provided by DARPAN portal. <i>(If not registered already, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF / AMC/ RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.)</i>				Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)					Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Others (Please specify)				
<b>Gross Annual Income Range (in Rs.)</b>					<b>Politically Exposed Person (PEP) details:</b>				
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is a PEP	<input type="checkbox"/>	Related to PEP	<input type="checkbox"/>	Not Applicable
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OR Networth in Rs.</b> (Mandatory for Non Individual) (not older than 1 year)	as on DD MM YY	as on DD MM YY	as on DD MM YY	as on DD MM YY	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Whole-time Directors/Turstees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**FATCA/CRS/UBO DETAILS:** For Individuals (Mandatory). Non Individual Investors including HUF should mandatorily fill separate FATCA/CRS/UBO details form

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Father's Name				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes: Mandatory to fill below FATCA / CRS Details				
Country of Tax Residency#				
Identification Type [TIN or other, please specify]				
Tax Identification Number				

# To also include USA, where the individual is a citizen/ green card holder of USA. ^In case Tax identification is not available, kindly provide its functional equivalent.

**ACKNOWLEDGEMENT SLIP**

Sl. No.

Received from		Pin
Scheme Name	Plan/Option	Payment Details
		Amount _____ Cheque/DD No. _____ Date _____ Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____ Bank and Branch details _____

**NOMINATION DETAILS**

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death

Nomination can be made upto three nominees in the account.		Details of 1 <sup>st</sup> Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
<b>Mandatory Details</b>				
Name of the nominee(s) (Mr./Ms.)*				
Share of each Nominee	Equally [If not equally, please specify percentage]	%	%	%
<i>Any odd lot after division shall be transferred to the first nominee mentioned in the form.</i>				
Relationship With the Applicant ( If Any)				
Date of Birth		D D / M M / Y Y	D D / M M / Y Y	D D / M M / Y Y
Name of Guardian				

\* Date of Birth and Name of Guardian to be provided in case of minor nominee(s)

<b>Non-Mandatory Details</b>			
Address of Nominee(s)/ Guardian in case of Minor City / Place: State & Country:			
Pincode			
Mobile / Telephone No. of nominee(s)/ Guardian in case of Minor			
Email ID of nominee(s)/ Guardian in case of Minor			
Nominee/ Guardian (in case of Minor) Identification details – [Please tick any one of following and provide details of same]	<input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar (masked - only last 4 digits visible) <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID	<input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar (masked - only last 4 digits visible) <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID	<input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar (masked - only last 4 digits visible) <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID

OR  I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio/demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our MF Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio / demat account.

**DECLARATION (SIGNATURE/S MANDATORY)**

Date \_\_\_\_\_ Place \_\_\_\_\_

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we are not residents of Canada and am/ are not applying for Units on behalf of any resident of Canada (ii) I / we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorize Franklin Templeton to use, disclose, share, remit in any form, mode or manner; all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, I hereby authorize Franklin Templeton Asset Management (India) Pvt. Ltd or any of its authorised representative to call on my registered mobile number irrespective of its registration in Do Not Disturb (DND) registry of TRAI. I have opted to receive updates from Franklin Templeton via SMS and WhatsApp. I am aware about the option to opt-out from all our promotional messages at my choice and the timeline to effect such modification. I acknowledge that DND registration/opt-out will not stop regulatory and service related messages.

_____	_____	_____
Sole / First Unit Holder	Second Unit Holder	Third Unit Holder

\* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

- Quick Checklist**
- Name, Address are correctly mentioned
  - Full scheme name, plan, option is mentioned
  - Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
  - Email ID / Mobile number are mentioned along with declaration.
  - Pay-In bank details and supportings are attached
  - Non Individual investors should attach
  - KYC information provided for each applicant
  - Nomination facility opted
  - FATCA/CRS details provided for each applicant
  - Form is signed by all applicants
  - FATCA Details and Declaration Form
  - Corporate Documents/ Trust Deed
  - Proof of relationship with minor
  - UBO Declaration Form
  - PoA Documents



## SIP Payment through National Automated Clearing House Facility / ACH/ Direct Debit

### General T&C

Auto Debit is a facility which enables automatic transfer of funds from the investor's registered bank account to Franklin Templeton Mutual Fund ("FTMF"), as per the chosen frequency. Auto Debit includes NACH, ACH and Direct Debit.

1) This facility is offered to investors having Bank accounts in select banks mentioned in the link below (please refer point 14 in T&C for SIP through Auto Debit). The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Franklin Templeton Asset Management (India) Pvt. Ltd. ("AMC"), Franklin Templeton Trustee Services Pvt. Ltd. ("Trustee") or Franklin Templeton Mutual Fund ("FTMF") without assigning any reasons or prior notice. SIP instructions for investors in such Banks via NACH route will be discontinued. 2) The AMC/Trustee/FTMF will not liable for any transaction failures due to rejection by the investors bank/branch. 3) The investor agrees to abide by the terms and conditions of NACH facility of NPCI and ACH/Direct Debit facility of Reserve Bank of India (RBI) 4) Investor will not hold AMC/Trustee/FTMF and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH/ACH/Direct Debit Registration / Cancellation / Rejections, if any. 5) The AMC/Trustee/FTMF reserves the right to reverse allotments in case the Auto debit/ACH/Direct Debit is rejected by the bank for any reason whatsoever. 6) The AMC/Trustee/FTMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH / ACH/ Direct Debit and takes full responsibility for the same. 7) The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis. 8) The AMC/Trustee reserves the right to discontinue the SIP in case of Auto Debit through NACH / ACH/ Direct Debit routes are rejected by the investor bank for any reasons. 9) For load details and other terms of issue, please refer to the, Scheme Information Document, Key Information Memorandum and the addendum issued from time to time. 10) The AMC/Trustee reserves the right to reject any application without assigning any reason thereof. 11) SIP cancellation can be done separately by submitting the request at least 20 calendar days in advance; however the associated NACH / Direct Debit / ACH mandate can be retained for future investments. 12) For intimating the change in bank particulars, please use the Auto Debit Form to modify transaction limit or add / remove banks from the NACH / Direct Debit / ACH facility. Also fill-up all the relevant details as applicable. Requests for any changes/ cancellation in the NACH / Direct Debit / ACH Bank Mandate request should be submitted at least 30 Business days in advance. 13) In case of micro SIPs, please provide any one of the following photo identification documents as mentioned below: Voter Identity Card, Driving License, Government / Defense identification card, Passport Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks., Senior Citizen / Freedom Fighter ID card issued by Government., Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI., Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO 14) The amount of each SIP instalment should be less than 1 crore in case of a transaction in FIGDf, FIGSF, FISF, FIDHF, FIPEP and FIBPDF. Transaction will be rejected if the instalment amount is greater than 1 crore 15) Minimum Investments: 12 installments of ₹500/- (or) 6 installments of ₹1000/- In FIFSF 12 installments of ₹2000/- (or) 6 installments of ₹4000/-, in FIDPEF 12 installments of ₹1000/- (or) 6 installments of ₹2000/- and in FIGSF 12 installments of ₹10,000/- or 6 installments of ₹20,000/- 16) If during the tenure of a SIP, the unit holder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options. 17) The AMC/Trustee/FTMF reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration.

### T&C for Step Up SIP facility for New SIPs:

1) All the terms applicable to SIP facility shall also apply to Step up SIP. 2) Step-up SIP is applicable only for AMC initiated debit feeds i.e. ACH/NACH/Direct Debit, etc. 3) Investor will need to provide an alternate mandate in case the existing mandate cannot be utilized for the Step Up and the alternate mandate shall be

utilized to debit money for all future SIP installments. The existing mandate will still be active and the investor may choose to use the same if required at a later point of time.

### T&C for SIP through Auto Debit

1) Existing investors must provide their Folio Number / Account number and need to fill up a Common Transaction Form in case the investment is into a new scheme. 2) New investors who wish to enroll for SIP through Auto Debit should also fill up the Common Application form in addition to this form. 3) The SIP through Auto Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 Business days in advance of the date of the first Auto Debit. 4) If Auto Debit Form (ADF) is already registered in the folio, SIP Auto Debit can start in FIVE Business Days. 5) Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form already registered or submitted, if not registered. 6) Investors are required to ensure adequate funds in their bank account on the date of investment transaction. FTMF will endeavor to debit the investor's bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently. The AMC/Trustee/FTMF (or any of its associates) shall not be held responsible for any delay/wrong debits on the part of the bank for executing the auto debit instructions on a specified date from the investor's bank account. 7) FTMF or its authorized banker or agent will initiate the registration of the Auto Debit form / debit instructions. 8) Investments made through Auto Debit/ACH/Direct Debit/NACH mode are subject to realization of funds from investor bank accounts and the NAV guidelines as per Scheme Information Document(s), Key Information Memorandum and Addenda issued till date will be applicable for the transactions which are connected with realization of funds. 9) ACH/Direct Debit bank/NACH mandate is applicable only for investments via debit instructions. 10) The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be a holder in the bank account. 11) The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account number are not mentioned in the request form. 12) The AMC/Trustee/FTMF/Sponsor/Bank/NPCI are not liable for the bank charges, in case debited from investor's bank account, by the destination bank, on account of payment through NACH/ACH/Direct Debit. 13) For further details of the Scheme features like minimum amounts, risk factors etc., investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com. 14) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for ACH/ Direct Debit/NACH Facility. 15) The bank branch provided for ACH/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the ACH/Direct Debit mandate and AMC/Trustee/FTMF will not liable for any transaction failures due to rejection by the investors bank/branch. 16) Only one installment per month/quarter is allowed under one SIP registration, e.g., if for a monthly SIP, the first installment is in the month July, say 2nd July, then the second installment should be in August. 17) Please write the Bank Name in "Full Form" to avoid any ambiguity and rejections e.g., State Bank of India (and not SBI). 18) FTMF reserves the right to determine which payment mode (NACH, ACH or Direct Debit) will be used for each specific transaction. 19) FTMF reserves the right to choose which mandate will be utilized in case an investor has provided multiple mandates for the same bank account. 20) In case the payment isn't processed through NACH within 30 days then same shall be processed through Direct Debit / ACH using my/our below mentioned account 21) For HDFC Bank account holders:

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for the reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be on a non-business day as per the Mutual Fund, execution of the SIP will not happen on the day of holiday and allotment of units will happen as per the terms and conditions listed in the Offer Document of the Mutual Fund. HDFC Bank shall not be liable for, non be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, munity, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. I/we acknowledge that no separate intimation will be received from HDFC Bank in case of non-execution of the instructions for any reasons whatsoever.

## Instructions To Fill Auto Debit Form and Terms and Conditions

- Following fields need to be filled mandatorily:-
  - Date: In format DD/MM/YYYY. If this is left blank, then the date of receipt of Auto Debit Form will be considered as the default date.
  - Select the appropriate checkbox to create, modify or cancel the mandate
  - Bank A/c Type: Tick the relevant box
  - Fill Bank Account Number
  - Fill name of Destination Bank
  - IFSC / MICR code: Fill respective code
  - Mention amount of mandate
  - Select frequency of mandate
  - Select whether the mandate amount is fixed value or maximum value
  - Reference 1: Mention Folio Number
  - Reference 2: Mention Application Number
  - Telephone Number (Optional)
  - Email ID (Optional)
  - Period: Starting and Ending dates should be mandatorily mentioned in the NACH registration (in format DD/MM/YYYY).
  - Signature as per bank account
  - Name: Mention Holder Name as Per Bank Record
- Auto Debit Bank Mandate can be used for both SIP and Lump Sum Purchase.
- Investors are allowed to perform Lump sum purchase and SIP on a same day provided the Auto Debit bank account has the adequate funds to honor multiple debits
- Auto Debit Bank Mandate is applicable for both Individual and Non-Individual
- Registration of Multiple Auto Debit forms is acceptable with different Bank and Accounts.
- Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form Mandate already registered or submitted, if not registered
- For cancelling / updating an Auto Debit mandate. Investor has to use a separate form – "Auto Debit Cancellation/

Update Form". Update option is only for updating the "Debit Amount"

- Investors are required to submit "New Auto Debit / ACH Mandate" registration first and only after successful registration an existing "Auto Debit Mandate" associated with a SIP can be cancelled.
  - Auto Debit Mandate request will be accepted only if the "Bank" mentioned in the request form is listed in the NACH banks list. Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks eligible for Auto Debit Facility.
  - Submitting Auto Debit/ACH/Direct Debit form does not confirm your investments in FTMF unless supported by SIP Investment Form or Common Transaction forms
  - Franklin Templeton will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
  - For other Terms and Conditions governing NACH Auto Debit/ACH/Direct Debit payments please refer to SID or www.franklintempletonindia.com
  - Auto Debit bank mandate is applicable only for investments via debit instructions
  - By submitting the Auto Debit mandate the investor authorizes Franklin Templeton to utilize the information provided herein for the purpose of his/her investments in Franklin Templeton Mutual Fund
  - Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents
- The following applications will be considered as 'not in good order' (NIGO) and are liable to be rejected:
- If folio number mentioned in the Fresh / Additional Purchase, SIP Auto Debit form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in Auto Debit registration mandate Form.
  - If the folio number mentioned in the Auto Debit mandate registration form does not match with our record, the Auto Debit mandate will not be registered.
  - If the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit validity period expired.
  - In case no frequency has been selected or multiple frequencies are selected
  - In case no debit type has been selected or multiple types are selected
  - In case no SIP end date mentioned will be treated as NIGO

## ₹ Daily and Weekly SIP highlights:

- Franklin Templeton Mutual Fund will accept a minimum amount and minimum instalments from any SIP investor based on the grid given below. In case of applications for registration of Systematic Investment Plan (SIP), the mode of payment of SIP instalments should be E-NACH or Direct Debit or NACH or any other mode of payment accepted by the AMC from time to time. Post dated cheques will not be accepted.

	Daily SIP	Weekly SIP
Minimum amount	INR 100	INR 500
<b>Minimum installments</b>		
If INR 100 to INR 499	20	NA
INR 500 to INR 999	12	12
INR 1000 and above	6	6

- During the period when SIP remains active, if the unit holder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.
- The AMC/Trustee reserves the right to discontinue the SIP in case of rejection of Direct Debit/NACH by the bank for any reason.
- The AMC/Trustee reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis.
- Transaction charges as mentioned in the SID will be applicable for daily, weekly, monthly and quarterly SIP.
- Registration for daily and weekly SIP frequencies will require 7 calendar days.

### Applicable for Daily SIP:

- Minimum Investment Amount: INR 100 and multiples of INR 1 thereafter. Minimum number of instalments would be based on the slab structure as provided in the grid above.
- Facilities under Freedom SIP would not be available for Daily SIP frequency

- Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the One Time Mandate.
  - A fixed amount will be invested via SIP only during weekdays\* (Mon, Tue, Wed, Thu, Fri).
  - In case the specified date of SIP instalment is a non-business day for the scheme, the respective SIP instalment will be skipped, and subsequent instalment will be processed.
  - Available for all Franklin Templeton schemes except for Franklin India Taxshield Fund & Franklin India Pension Plan.
  - SIP start date and end date is mandatory
- Applicable for Weekly SIP:
- Available for all Franklin Templeton schemes with a minimum Investment Amount of INR 500 and above with multiples of INR 1 thereafter except for Franklin India Taxshield Fund which requires investments in multiples of INR 500. Minimum number of instalments would be based on the slab structure as provided in the grid above.
  - Facilities under Freedom SIP would not be available for Weekly SIP frequency.
  - Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the One Time Mandate.
  - In case the specified date of SIP instalment is a non-business day for the scheme, the respective SIP instalment will be skipped, and subsequent instalment will be processed.
  - A fixed amount will be invested via SIP on a pre-specified day\* (Mon, Tue, Wed, Thu, Fri - to be chosen by the investor) of every week.
  - SIP start date and end date is mandatory

All other features pertaining to SIP will be applicable to Daily and Weekly frequencies.



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# Third Party Payment Declaration Form

All details are mandatory, including relationship, PAN and KYC. Please read scheme related documents, KIM, Instructions details on Third Party payment guidelines before investing and filling this form. The forms should be filled in English. Please tick relevant boxes where applicable.

Annexure to Common Application Form No.:

### Unit Holder Information (Beneficial Investor)

Name of First/Sole Applicant

For Existing Unit Holder : Folio No.

Account No.

### Third Party Information and Relationship with Applicant (Beneficial Owner)

<b>Name of Third Party making payment</b>			
<b>PAN details and KYC (Mandatory)</b>	<input type="checkbox"/> KYC Acknowledgement of Third Party attached.		
<b>Contact Details</b>	Mobile:	Tel.:	
	Email:		
	Address:		
<b>Contact Person Details For Non Individuals</b>	Name:		
	Designation:		
<b>Beneficial Investor status</b> Please tick one as applicable	<input type="checkbox"/> FII or <input type="checkbox"/> Client	<input type="checkbox"/> Employee/s	<input type="checkbox"/> Agent/ Distributor/ Dealer (similar arrangement with Principal - agent relationship)
<b>Relationship with Beneficial Investor</b>	Custodian: SEBI Regn No.:	Employer	Corporate
	Validity till: DD/MM/YY		
<b>Declaration by Third Party</b>	We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the FII / Client.	We confirm that the investment/s is/are on behalf of our employee/s and payment/s is/are towards Systematic Investment plan/ or Lumpsum or one time through the payroll deduction, or deduction out of expense reimbursement.	We confirm that the investment/s is/are on behalf of our 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 Systematic Investment plan/ or Lump sum or one-time subscription.

### Payment Details

<b>Investment Amount in Rs.</b>			
<b>Payment Mode</b>	<input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft/Pay Order <input type="checkbox"/> Funds Transfer <input type="checkbox"/> RTGS/NEFT		
<b>Cheque/DD/UTR No.</b>			Dated: DD/MM/YY
<b>Payment from A/c No.</b>			
<b>Payment from Bank &amp; Branch</b>			
<b>Account type</b>	For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current	For Non-Residents <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	<input type="checkbox"/> Others _____
<b>Mandatory Documents (based on payment mode) :</b>			
<input type="checkbox"/> Cheque: Account number and account holder name should be printed on the cheque. Else a copy of the bank passbook / bank statement account / bank letter certifying the third party account holder and account number.			
<input type="checkbox"/> Demand Draft: Issuing Banker certificate/DD counterfoil mentioning Bank Account Holder's Name and Bank Account Number debited for issue of the demand draft.			
<input type="checkbox"/> Funds Transfer/RTGS/NEFT: Instruction copy to the Bank stating the Bank Account Number used for payment			

### Declaration

### Signature/s

Third Party and Beneficial Investor have read and understood the Third Party Payment Rules, and hereby agree to be bound by the same.

We certify that the information declared herein is true and correct. We hereby agree to promptly inform Franklin Templeton Mutual Fund (FTMF), its Trustee, the AMC of any changes to the information provided hereinabove and shall furnish such further information as may be required.

Third Party hereby confirms that the monies invested in the scheme(s) of FTMF legally belong to it and / or is derived through legitimate sources and is not held or designed for the purpose of contravention of any applicable act, rules, regulations or any notifications, directions issued by governmental or statutory or judicial or regulatory authorities / agencies, from time to time.

Beneficial Investor has no objection to the funds received from the Third Party.

We acknowledge that FTMF, its Trustee, the AMC shall have sole and absolute discretion to reject / not process the application received from the beneficial investor(s) and refund the subscription monies without any interest or compensation.

I hereby authorize Franklin Templeton Asset Management (India) Pvt. Ltd or any of its authorised representative to call on my registered mobile number irrespective of its registration in Do Not Disturb (DND) registry of TRAI. I have opted to receive updates from Franklin Templeton via SMS and WhatsApp. I am aware about the option to opt-out from all our promotional messages at my choice and the timeline to effect such modification. I acknowledge that DND registration/opt-out will not stop regulatory and service related messages.

**Third Party making Payment**

**Sole / First Investor/Applicant / Registered Guardian**

## Third Party Payment Rules

In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "Risk mitigation process against Third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions.

1. The following words and expressions shall have the meaning specified herein:

- (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
- (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
- (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank 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.

2. The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of

- a. Payment by Employer towards subscription in the name of employees as bonus/incentive paid in form of mutual fund units;
- b. Custodian on behalf of an FII or a client.
- c. 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;
- d. 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.

3. 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, without which applications for subscriptions for units will be rejected / not processed / refunded.

4. KYC is mandatory for all investors and the person making the payment i.e. third party.

The above mentioned Third Party Payment Rules are subject to change from time to time.

# FATCA & CRS Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)  
(Please consult your professional tax advisor for further guidance on your tax residency, if required)

## First / Sole Applicant / Guardian

Name																											
Gender	M	F	O		PAN											Occupation Type	Service	Business	Others								
Father's Name																											
Cust ID / Folio No.																											
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes																											
Type of address given at KYC	<input checked="" type="checkbox"/>	Residential or Business	<input checked="" type="checkbox"/>	Residential	<input checked="" type="checkbox"/>	Business	<input checked="" type="checkbox"/>	Registered Office																			
Permissible documents are	<input type="radio"/> Passport <input type="radio"/> Election ID Card <input type="radio"/> PAN Card <input type="radio"/> Govt. ID Card <input type="radio"/> Driving License <input type="radio"/> UIDAI Card <input type="radio"/> NREGA Job Card <input type="radio"/> Others																										
Date of Birth							Place of Birth																				
Country of Birth																											
Nationality																											
Are you a tax resident of any country other than India?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>																							

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country <sup>#</sup>	Tax Identification Number <sup>%</sup>	Identification Type (TIN or Other, please specify)

<sup>#</sup>To also include USA, where the individual is a citizen / green card holder of The USA

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent \$

## Second applicant

Name																											
Gender	M	F	O		PAN											Occupation Type	Service	Business	Others								
Father's Name																											
Cust ID / Folio No.																											
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes																											
Type of address given at KYC	<input checked="" type="checkbox"/>	Residential or Business	<input checked="" type="checkbox"/>	Residential	<input checked="" type="checkbox"/>	Business	<input checked="" type="checkbox"/>	Registered Office																			
Permissible documents are	<input type="radio"/> Passport <input type="radio"/> Election ID Card <input type="radio"/> PAN Card <input type="radio"/> Govt. ID Card <input type="radio"/> Driving License <input type="radio"/> UIDAI Card <input type="radio"/> NREGA Job Card <input type="radio"/> Others																										
Date of Birth							Place of Birth																				
Country of Birth																											
Nationality																											
Are you a tax resident of any country other than India?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>																							

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country <sup>#</sup>	Tax Identification Number <sup>%</sup>	Identification Type (TIN or Other, please specify)

<sup>#</sup>To also include USA, where the individual is a citizen / green card holder of The USA

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent \$





# Details of Ultimate Beneficial Owner including additional FATCA, GST & CRS information

Name of the entity

Type of address given at KYC  Residential or Business  Residential  Business  Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Customer ID / Folio Number

GSTN Number

PAN

Date of incorporation DD / MM / YYYY

City of incorporation

Country of incorporation

Entity Constitution Type  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Society  AOP/BOI

Please tick as appropriate

Trust  H Liquidator  Limited Liability Partnership  Artificial Juridical Person  Others specify

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India  Yes  No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number <sup>6</sup>	Identification Type (TIN or Other <sup>6</sup> , please specify)

<sup>6</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>8</sup>.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

## FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a,  Financial institution<sup>6</sup> or  Direct reporting NFE<sup>7</sup> (please tick as appropriate)

GIIN

**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable)  Applied for

If the entity is a financial institution,  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>

Not obtained - Non-participating FI

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company<sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market) Yes  (If yes, please specify any one stock exchange on which the stock is regularly traded)  
Name of stock exchange

2. Is the Entity a related entity<sup>2</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)  
Name of listed company  
Nature of relation:  Subsidiary of the Listed Company or  Controlled by a Listed Company  
Name of stock exchange

3. Is the Entity an active<sup>3</sup> NFE Yes  (If yes, please fill UBO declaration in the next section.)  
Nature of Business  
Please specify the sub-category of Active NFE  (Mention code - refer 2c of Part D)

4. Is the Entity a passive<sup>4</sup> NFE Yes  (If yes, please fill UBO declaration in the next section.)  
Nature of Business

# Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

(Mandatory for Non-individual Investors)

**I: Investor details:**

Investor Name	
PAN*	

\* If PAN is not available, specify Folio No. (s)

**II: Category**

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company  
*[If this category is selected, no need to provide UBO details].*

Name of the Stock Exchange where it is listed#.	
Security ISIN#	
Name of the Listed Company (applicable if the investor is subsidiary/associate):	

#mandatory in case of Listed company or subsidiary of the Listed Company

Unlisted Company  
  Partnership Firm / LLP  
  Unincorporated association / body of individuals  
  Public Charitable Trust  
 Private Trust  
  Religious Trust  
  Trust created by a Will.  
  Others [please specify]

**UBO / Controlling Person(s) details.**

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?

Yes  No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. [For Foreign National, TIN to be provided]			
% of beneficial interest#.	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth #	dd-mmm-yyyy	dd-mmm-yyyy	dd-mmm-yyyy
UBO / SMO PEP#	<input type="checkbox"/> Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP.		
UBO / SMO Address [include City, Pincode, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office.		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others		
UBO / SMO Father's Name			
UBO / SMO Occupation	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others		
SMO Designation#			
UBO / SMO KYC Complied?	<input type="checkbox"/> Yes <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.

*Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory. # Mandatory column. \* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.*

**Declaration**

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

# FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with *Franklin Templeton Asset Management (India) Pvt. Limited* and its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

<sup>5</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and

## Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name

Designation

Signature	Signature	Signature	Place _____ Date __/__/_____
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## PART D FATCA Instructions & Definitions

**1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

- Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- FI not required to apply for GIIN:

*A. Reasons why FI not required to apply for GIIN:*

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers

07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

## 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

*a. Publicly traded company (listed company)*  
A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

*b. Related entity of a publicly traded company*  
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

## 3. Other definitions

<p><i>(i) Related entity</i></p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p><i>(ii) Passive NFE</i></p> <p>The term passive NFE means</p> <p>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;</p> <p>or</p> <p>(ii) an investment entity defined in clause (b) of these instructions</p> <p>(iii) a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>

(iii) *Passive income*

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

**Instructions on Controlling Persons / Ultimate Beneficial Owner**

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

E. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
  - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

F. For Investors which is a trust: The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

G. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

H. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

**(A) Controlling Person Type:**

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

*(v) Specified U.S. person – A U.S. person other than the following:*

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

*(vi) Owner documented FFI*

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

*(vii) Direct reporting NFE*

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

*(viii) Exemption code for U.S. persons*

<i>Code</i>	<i>Sub-category</i>
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

## FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND</li> <li>3. Any one of the following documents:                Certified Copy of "Certificate of Loss of Nationality  <b>or</b> Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;  <b>or</b> Reason the customer did not obtain U.S. citizenship at birth             </li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; <b>OR</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body\*
2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

**\* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

## FRANKLIN INDIA BLUECHIP FUND (FIBCF)

### TYPE OF SCHEME

Large-cap Fund- An open-ended equity scheme predominantly investing in large cap stocks.

### CATEGORY OF SCHEME

Large-cap Fund

### SEBI SCHEME CODE

FTMF/O/E/LCF/93/12/0002

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital appreciation by actively managing a portfolio of equity and equity related securities. The Scheme will invest in a range of companies, with a bias towards large cap companies.

There is no assurance that the investment objective of the Scheme will be achieved.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity and Equity related instruments of Large cap companies	100	80
Equity and Equity related instruments of other companies	20	0
Debt & Money Market Instruments	20	0

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and credit default swaps 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.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 20% of the net assets	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	Up to a maximum of 50% of its AUM	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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	REITs and InvITs	The scheme shall not invest in units issued by REITs and InvITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 1 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 1 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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 20% of net assets	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

### INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of stocks which have a large market capitalization and are liquid.

### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 500 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 79

**BENCHMARK INDEX**

Nifty 100

**NAME OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Venkatesh Sanjeevi	2.95 Years
2. Ajay Argal	0.83 Years
3. Sandeep Manam (dedicated for foreign securities)	2.95 Years

**NAME OF THE TRUSTEE COMPANY**

Franklin Templeton Trustee Services Pvt. Ltd.

**PERFORMANCE OF THE SCHEME**

AS OF September 30, 2024

**FIBCF**

Compounded annualised returns	FIBCF Returns %	Nifty 100 TRI# \$ Returns %
Returns for the last 1 year	37.59%	38.59%
Returns for the last 3 years	14.03%	15.93%
Returns for the last 5 years	18.88%	19.57%
Returns since inception	19.65%	12.73%

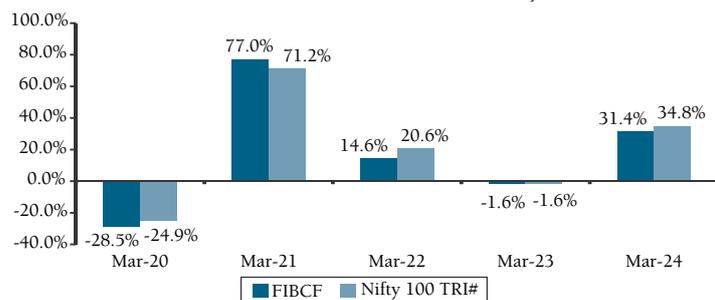
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. TRI: Total Return Index Values. Inception date: December 1, 1993

# Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

As TRI data is not available Returns since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$ S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996, S&P BSE SENSEX TRI values from 19.08.1996 to 04.06.2018 and Nifty 100 TRI values since 04.06.2018)

Dividends are assumed to be reinvested and Bonus is adjusted

**Year-wise returns for the 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 adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

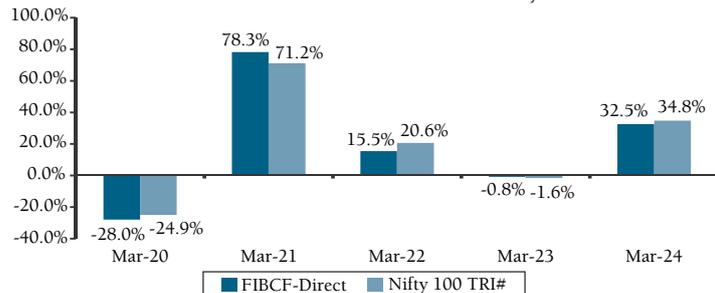
**FIBCF - DIRECT**

Compounded annualised returns	FIBCF - Direct Returns %	Nifty 100 TRI# Returns %
Returns for the last 1 year	38.72%	38.59%
Returns for the last 3 years	14.97%	15.93%
Returns for the last 5 years	19.82%	19.57%
Returns since inception	14.43%	14.89%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

**Year-wise returns for the 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 adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

**ADDITIONAL SCHEME RELATED DISCLOSURES**

- Scheme's portfolio holdings (Top 10 portfolio holdings by issuer and fund allocation towards various sectors): These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/4614/franklin-india-bluechip-fund>
- 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
- Portfolio Turnover Rate as on September 30, 2024- 71.99%

**EXPENSES OF THE SCHEME****i) Load Structure**

**Exit Load:** For each purchase of units - 1% if the Units are redeemed/switched-out within one year of allotment

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 1.84% Regular
- 0.94% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**TEMPLETON INDIA VALUE FUND (TIVF)****TYPE OF SCHEME**

An Open ended equity scheme following a value investment strategy

**CATEGORY OF SCHEME**

Value Fund

**SEBI SCHEME CODE**

FTMF/O/E/VAF/96/06/0004

**INVESTMENT OBJECTIVE**

The Investment Objective of the Scheme is to provide long-term capital growth to its Unitholders by following a value investment strategy.

There is no assurance that the investment objective of the Scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related instruments	65	100
Debt Securities, Money Market Instruments, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash	0	35

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.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 50% 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. # 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 on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
2.	Securitized Debt	upto 35%	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%	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	A maximum of 10% of net assets may be deployed in REITs and 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	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)	The scheme 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 without charging any fees, provided that aggregate interscheme investment made by all schemes under the management 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 35% of net assets	Not applicable

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

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset

allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

#### INVESTMENT STRATEGY

The stock selection would generally be based on constructing a diversified portfolio generally of large capitalised and/or liquid stocks.

Methodology adopted by the fund is based on long term, bottom-up value investing approach. The fund invests in stocks that trade at discounts to their intrinsic value held with a long-term view, leading to low portfolio valuations and low portfolio turnover. Fund manager identifies value through rigorous fundamental analysis, proprietary screens and a worldwide network of experienced research resources. Research is done on a company-by-company basis to determine what we consider its economic worth to be based on projected future earnings, cash flow, asset value potential, and material environmental, social and governance (ESG) factors. There is no assurance that the investment objective of the Scheme will be achieved.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>A</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>A</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Tier-1 Index: Nifty 500

Tier-2 Index: NIFTY500 Value 50

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rajasa Kakulavarapu	3.07 Years
2. Ajay Argal	0.83 Years
3. Sandeep Manam (Dedicated Foreign Fund Manager)	2.62 years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

TIVF

Compounded annualised returns	TIVF - IDCW Returns %	Tier-1 Index: Nifty 500 TRI # Returns %	Tier-2 Index: Nifty500 Value 50 TRI# Returns %
Returns for the last 1 year	42.44%	41.27%	71.15%
Returns for the last 3 years	24.65%	28.03%	39.29%
Returns for the last 5 years	27.08%	28.27%	37.82%
Returns since inception	17.16%	N.A	N.A

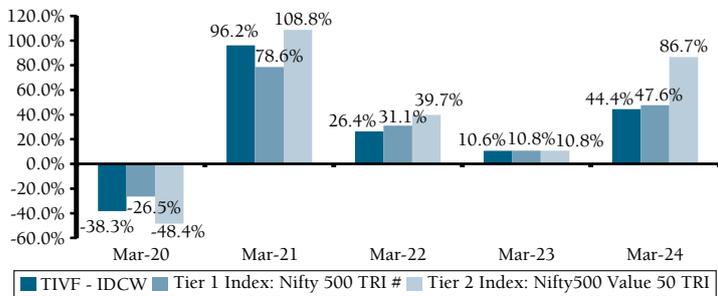
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Growth Plan was introduced in the scheme w.e.f. September 05, 2003 and hence, returns are calculated based on Dividend Plan NAVs of May 31, 2019. Performance of dividend plan / option would be at the gross rates. Dividends are assumed to be reinvested and Bonus is adjusted

TRI: Total Return Index Values. Inception date: September 10, 1996

# Index is adjusted for the period Dec 29, 2000 to February 11, 2019 with the performance of MSCI India Value, for the period Feb 11, 2019 to December 1, 2021 with the performance of S&P BSE 500 and for the period December 1, 2021 to August 1, 2023 with the performance of NIFTY500 Value 50. NIFTY 500 is the benchmark for TIVF effective August 1, 2023

### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Dividend Plan NAVs. Dividends assumed to be reinvested and bonus is adjusted

# Index is adjusted for the period Dec 29, 2000 to February 11, 2019 with the performance of MSCI India Value, for the period Feb 11, 2019 to December 1, 2021 with the performance of S&P BSE 500 and for the period December 1, 2021 to August 1, 2023 with the performance of NIFTY500 Value 50. NIFTY 500 is the benchmark for TIVF effective August 1, 2023

### TIVF - DIRECT

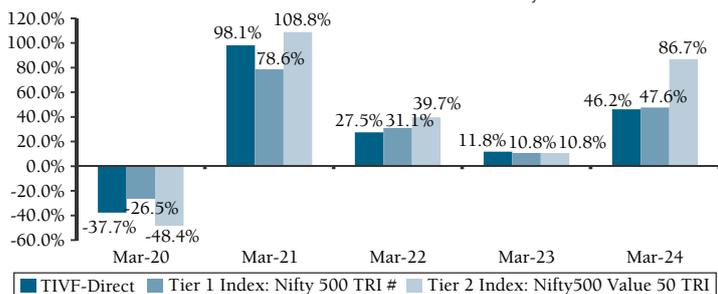
Compounded annualised returns	TIVF - Direct Returns %	Tier-1 Index: Nifty 500 TRI # Returns %	Tier-2 Index: Nifty500 Value 50 TRI# Returns %
Returns for the last 1 year	44.11%	41.27%	71.15%
Returns for the last 3 years	26.05%	28.03%	39.29%
Returns for the last 5 years	28.42%	28.27%	37.82%
Returns since inception	17.59%	16.97%	18.97%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index is adjusted for the period Dec 29, 2000 to February 11, 2019 with the performance of MSCI India Value, for the period Feb 11, 2019 to December 1, 2021 with the performance of S&P BSE 500 and for the period December 1, 2021 to August 1, 2023 with the performance of NIFTY500 Value 50. NIFTY 500 is the benchmark for TIVF effective August 1, 2023

### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. TRI: Total Return Index

# Index is adjusted for the period Dec 29, 2000 to February 11, 2019 with the performance of MSCI India Value, for the period Feb 11, 2019 to December 1, 2021 with the performance of S&P BSE 500 and for the period December 1, 2021 to August 1, 2023 with the performance of NIFTY500 Value 50. NIFTY 500 is the benchmark for TIVF effective August 1, 2023

### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - <https://www.franklintempletonindia.com/fund-details/fund-overview/629/templeton-india-value-fund>)
- 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
- Portfolio Turnover Rate as on September 30, 2024- 36.04%

### EXPENSES OF THE SCHEME

#### i) Load Structure

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

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

• 2.16% Regular      • 0.94% Direct

### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

### UNITHOLDERS' INFORMATION

Please refer to Page No. 81

### TEMPLETON INDIA EQUITY INCOME FUND (TIEIF)

#### TYPE OF SCHEME

Open ended equity scheme predominantly investing in dividend yielding stocks

#### CATEGORY OF SCHEME

Dividend Yield Fund

#### SEBI SCHEME CODE

FTMF/O/E/DYF/06/03/0025

#### INVESTMENT OBJECTIVE

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.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

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

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 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. # 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 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	A maximum of 10% of net assets may be deployed in REITs and 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	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 35% of net assets	Not applicable

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (INVTs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

#### INVESTMENT STRATEGY

The 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

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW^ Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- ^IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Tier I – Nifty 500 index

Tier II – Nifty Dividend Opportunities 50 Index

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rajasa Kakulavarapu	3.07 Years
2. Ajay Argal	0.83 Years
3. Sandeep Manam (Dedicated Foreign Fund Manager)	2.95 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

#### TIEIF- Regular

Compounded annualised returns	TIEIF- Regular Returns %	Tier-1 Index: Nifty 500 TRI # Returns %	Tier-2 Index: Nifty Dividend Opportunities 50 TRI# Returns %
Returns for the last 1 year	51.53%	41.27%	53.34%
Returns for the last 3 years	23.91%	21.26%	25.39%
Returns for the last 5 years	27.18%	22.45%	24.93%
Returns since inception	15.91%	13.86%	NA

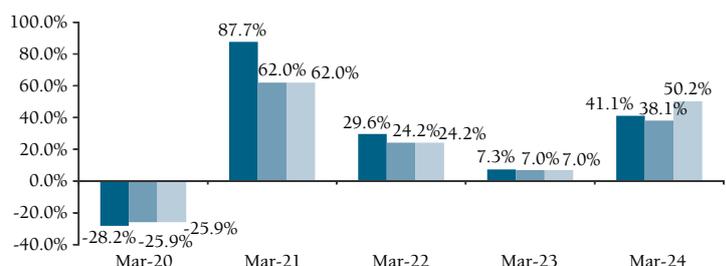
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. 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)

#### Year-wise returns for the last 5 financial years



Year	TIEIF	Tier 1 Index: Nifty 500 TRI #	Tier 2 Index: Nifty Dividend Opportunities 50 TRI
Mar-20	-28.2%	-25.9%	-25.9%
Mar-21	87.7%	62.0%	62.0%
Mar-22	29.6%	24.2%	24.2%
Mar-23	7.3%	7.0%	7.0%
Mar-24	41.1%	38.1%	50.2%

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 TIEIF effective August 1, 2023

#### TIEIF - Direct

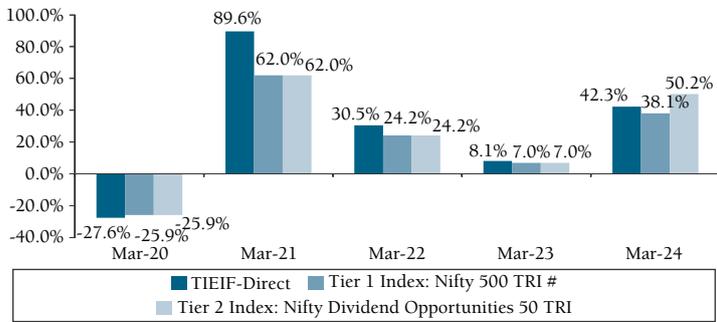
Compounded annualised returns	TIEIF - Direct Returns %	Tier-1 Index: Nifty 500 TRI # Returns %	Tier-2 Index: Nifty Dividend Opportunities 50 TRI# Returns %
Returns for the last 1 year	52.74%	41.27%	53.34%
Returns for the last 3 years	24.88%	21.26%	25.39%
Returns for the last 5 years	28.26%	22.45%	24.93%
Returns since inception	18.03%	16.04%	15.33%

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, 2024. 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.

**Year-wise returns for the 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 TIEIF 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/fund-details/fund-overview/4487/templeton-india-equity-income-fund>)
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, 2024– 10.44%.

**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 (as % of daily net assets):** Please refer to Page No. 80

**iii) Actual Expenses for the financial year ending March 2024:**

- 2.16% Regular
- 1.31% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**FRANKLIN INDIA PRIMA FUND (FIPF)**

**TYPE OF SCHEME**

An open-ended equity scheme predominantly investing in mid cap stocks

**CATEGORY OF SCHEME**

Mid Cap Fund

**SEBI SCHEME CODE**

FTMF/O/E/MIF/93/12/0001

**INVESTMENT OBJECTIVE**

To provide medium to long-term capital appreciation as a primary objective and income as a secondary objective. There is no assurance that the investment objective of the Scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equities and Equity related Instruments of Midcap Companies	100	65
Equities and Equity related Instruments of other than Midcap Companies	35	0
Debt and Money Market Instruments	35	0

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, other permitted securities/assets and such other securities/assets shall not exceed 100% of the net assets of the scheme.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	upto 35%	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. Trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes.	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.	Covered call options	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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InVITS	The scheme shall not invest in units issued by REITs and InVITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Securities borrowing & Short selling	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

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 35% of net assets	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

#### INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of primarily mid cap stocks.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW^ Plan (with Reinvestment and Payout Options)
- Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

^IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty Midcap 150

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. R. Janakiraman	11.51 Years
2. Akhil Kalluri	2.65 Years
3. Sandeep Manam (Dedicated Foreign Fund Manager)	2.95 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

#### FIFP- Regular

Compounded annualised returns	FIFP-Regular Returns %	Nifty Midcap 150 TRI# Returns %
Returns for the last 1 year	53.76%	47.90%
Returns for the last 3 years	22.48%	26.12%
Returns for the last 5 years	24.97%	31.42%
Returns since inception	20.09%	14.42%

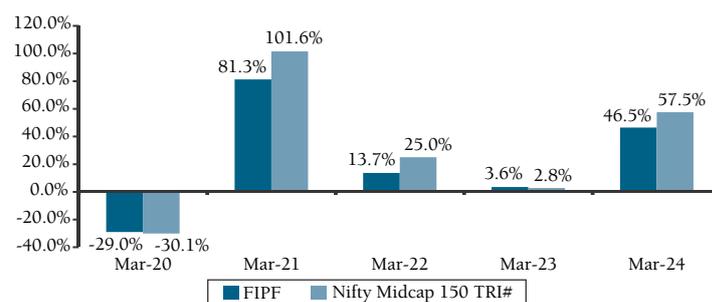
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs on September 30, 2024. TRI: Total Return Index Values. Inception date: December 1, 1993

# Index is adjusted for the period December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to June 4, 2018 with the performance of Nifty Midcap 100

As TRI data is not available Returns since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$ Nifty 500 PRI values from 01.12.1993 to 26.11.1998 and TRI values since 26.11.1998, @Nifty Midcap 100 PRI values from 01.01.2001 to 01.01.2003 and TRI values since 01.01.2003)

#### Year-wise returns for the 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 December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100

#### FIFP- Direct

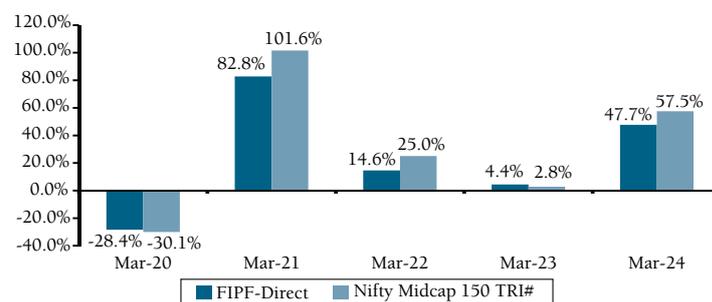
Compounded annualised returns	FIFP-Direct Returns %	Nifty Midcap 150 TRI# Returns %
Returns for the last 1 year	55.00%	47.90%
Returns for the last 3 years	23.50%	26.12%
Returns for the last 5 years	26.01%	31.42%
Returns since inception	21.13%	20.32%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index is adjusted for the period December 1, 1993 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to June 4, 2018 with the performance of Nifty Midcap 100

#### Year-wise returns for the 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 December 1, 93 to May 20, 2013 with the performance of Nifty 500 and for the period May 20, 2013 to Jun 4, 2018 with the performance of Nifty Midcap 100

**ADDITIONAL SCHEME RELATED DISCLOSURES**

1. Top 10 portfolio holdings by issuer and fund allocation towards various sectors as at September 30, 2024: These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/4615/franklin-india-prima-fund>
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
3. Portfolio Turnover - Last one year ended September 30, 2024 – 26.07%.

**EXPENSES OF THE SCHEME****i) Load Structure**

**Exit Load:** For each purchase of units – 1% if the Units are redeemed/switched-out within one year of allotment

**ii) Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

**iii) Actual Expenses for the financial year ending March 2024:**

- 1.80% Regular
- 0.92% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	REITS and InvITS	The scheme shall not invest in units issued by REITs and InvITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)	The scheme will not invest in such securities.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	The scheme will not invest in such securities.	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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	upto 35% of net assets	Not applicable

**FRANKLIN INDIA FLEXI CAP FUND (FIFCF)****TYPE OF SCHEME**

Flexi cap Fund- An open-ended dynamic equity scheme investing across large, mid and small cap stocks

**CATEGORY OF SCHEME**

Flexi Cap Fund

**SEBI SCHEME CODE**

FTMF/O/E/FCF/94/09/0003

**INVESTMENT OBJECTIVE**

The investment objective of the scheme is to provide growth of capital plus regular IDCW through a diversified portfolio of equities, fixed income securities and money market instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity and Equity related instruments	100	65
Treasury bills, Government securities, call or notice money, repos / reverse repos, TREP, CROMS with G Secs as underlying.	35	0

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and credit default swaps 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.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 20% of net assets will be deployed in securities lending.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
2.	Securitized Debt	The scheme will not invest in Securitized debt	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme may take exposure in derivatives up to a maximum of 50% of AUM invested in equity and equity related securities.	Para 12.25 of SEBI Master Circular dated June 27, 2024.

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

**Portfolio Rebalancing**

In the event of deviations, the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

#### INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose wealth creating companies across sectors.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty 500

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. R. Janakiraman	13.67 Years
2. Rajasa Kakulavarapu	0.83 Years
3. Sandeep Manam (dedicated for foreign securities)	4.10 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

#### FIFCF- Regular

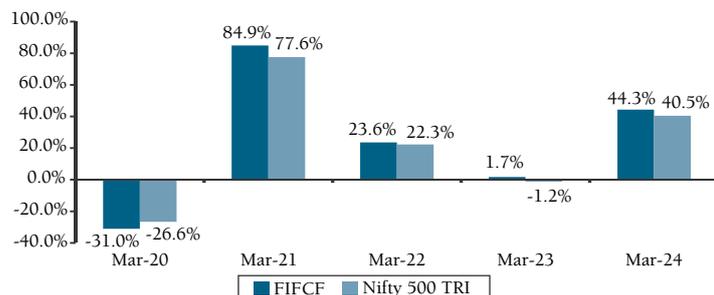
Compounded annualised returns	FIFCF-Regular Returns %	Nifty 500 TRI# \$ Returns %
Returns for the last 1 year	43.61%	41.27%
Returns for the last 3 years	21.21%	18.42%
Returns for the last 5 years	24.43%	22.25%
Returns since inception	18.63%	12.30%

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, 2024. TRI: Total Return Index Values. Inception date: September 29, 1994

As TRI data is not available Returns since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$ Nifty 500 PRI values from 29.09.1994 to 26.11.1998 and TRI values since 26.11.1998)

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (\$ Nifty 500 PRI values from 29.09.1994 to 26.11.1998 and TRI values since 26.11.1998)

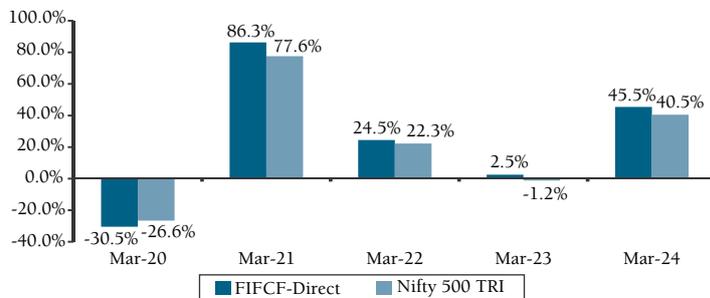
#### FIFCF - DIRECT

Compounded annualised returns	FIFCF-Direct Returns %	Nifty 500 TRI# Returns %
Returns for the last 1 year	44.69%	41.27%
Returns for the last 3 years	22.13%	18.42%
Returns for the last 5 years	25.37%	22.25%
Returns since inception	18.53%	16.10%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

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

#### ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (Top 10 portfolio holdings by issuer and fund allocation towards various sectors): These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/4616/franklin-india-flexi-cap-fund-erstwhile-franklin-india-equity-fund>
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
3. Portfolio Turnover Rate as on September 30, 2024 – 27.69%

#### 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 (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 1.77% Regular
- 0.97% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 81

### FRANKLIN INDIA EQUITY ADVANTAGE FUND (FIEAF)

#### TYPE OF SCHEME

Large & Mid-cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks

#### CATEGORY OF SCHEME

Large & Mid-cap Fund

#### SEBI SCHEME CODE

FTMF/O/E/LMF/04/12/0023

#### INVESTMENT OBJECTIVE

The scheme seeks to provide medium to long-term capital appreciation by investing primarily in Large and Mid-cap stocks.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)#	
	Maximum	Minimum
Equity and Equity linked instruments of large cap companies	65%	35%
Equity and Equity linked instruments of Mid cap companies	65%	30%
Equity and Equity linked instruments of other companies	30%	0%
Debt & Money Market Instruments	30%	0%

#including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 30% of the 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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITs and InVITS	The scheme shall not invest in units issued by REITs and InVITS.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 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 1 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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 30% of net assets	Not applicable

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InVITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

#### INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest predominantly in large and mid-cap stocks.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty Large Midcap 250

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Venkatesh Sanjeevi	2.95 Years
2. R. Janakiraman	10.61 Years
3. Sandeep Manam (Dedicated Foreign Fund Manager)	2.95 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

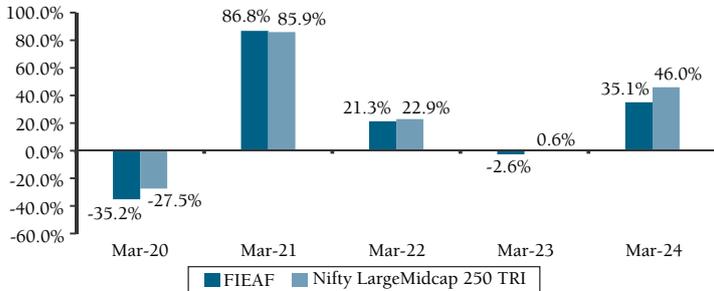
### FIEAF

Compounded annualised returns	FIEAF Returns %	Nifty LargeMidcap 250 TRI # Returns %
Returns for the last 1 year	42.47%	43.26%
Returns for the last 3 years	17.17%	21.05%
Returns for the last 5 years	20.55%	25.50%
Returns since inception	16.41%	16.19%

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, 2024. TRI: Total Return Index Values. Inception date: March 2, 2005. # Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500.

#### Year-wise returns for the 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 Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500

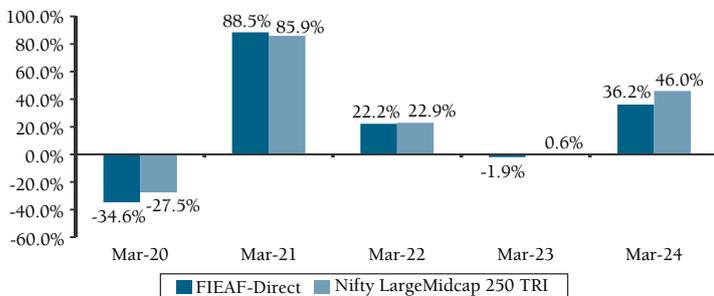
### FIEAF - DIRECT

Compounded annualised returns	FIEAF-Direct Returns %	Nifty LargeMidcap 250 TRI # Returns %
Returns for the last 1 year	43.48%	43.26%
Returns for the last 3 years	18.05%	21.05%
Returns for the last 5 years	21.51%	25.50%
Returns since inception	16.49%	17.27%

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

Based on Growth Plan NAVs. TRI: Total Return Index Values. # Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500

#### Year-wise returns for the 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 Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500

## ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - <https://www.franklintempletonindia.com/fund-details/fund-overview/4114/franklin-india-equity-advantage-fund>
- 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
- Portfolio Turnover Rate as on September 30, 2024-100.72%

## EXPENSES OF THE SCHEME

### i) Load Structure

**Exit Load:** In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

• 2.04% Regular      • 1.24% Direct

## TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

## DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

## UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN INDIA FOCUSED EQUITY FUND (FIFE)

### TYPE OF SCHEME

An Open ended equity scheme investing in maximum 30 stocks. The scheme intends to focus on multi-cap space.

### CATEGORY OF SCHEME

Focused Fund

### SEBI SCHEME CODE

FTMF/O/E/FOC/07/05/0026

### INVESTMENT OBJECTIVE

To achieve capital appreciation through investing predominantly in Indian companies/sectors with high growth rates or potential.

There is no assurance that the investment objective of the Scheme will be achieved

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equities and Equity Linked instruments	100	65
Debt securities* and Money Market Instruments	35	0

The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps 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.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	up to 20% 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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	REITs and InvITS	The scheme shall not invest in units issued by REITs and InvITS.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 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	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 1 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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 35% of net assets	Not applicable

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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.

#### Portfolio Rebalancing

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.

#### INVESTMENT STRATEGY

The fund will also combine bottom-up stock selection with top down industry themes to identify stocks/sectors exhibiting above average growth or high potential. The shifts between companies and sectors to be identified based on relative valuations, liquidity and growth potential.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty 500

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Ajay Argal	2.95 Years
2. Varun Sharma#	1.50 Years
3. Sandeep Manam (dedicated for foreign securities)	2.95 Years
#Effective October 04, 2024 Mr. Venkatesh Sanjeevi is the new Fund Manager.	

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

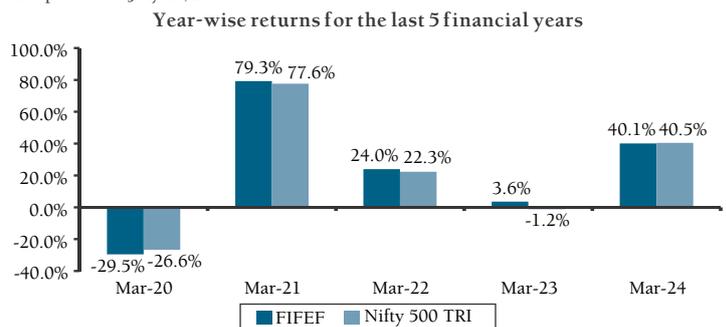
AS OF September 30, 2024

FIFEF

Compounded annualised returns	FIFEF Returns %	Nifty 500 TRI Returns %
Returns for the last 1 year	40.53%	41.27%
Returns for the last 3 years	20.23%	18.42%
Returns for the last 5 years	23.27%	22.25%
Returns since inception	15.16%	12.57%

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, 2024. TRI: Total Return Index Values. Inception date: July 26, 2007



Past performance may or may not be sustained in future.

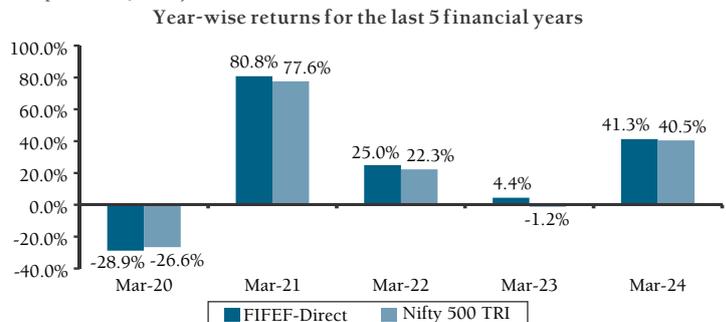
Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

#### FIFEF - DIRECT

Compounded annualised returns	FIFEF-Direct Returns %	Nifty 500 TRI Returns %
Returns for the last 1 year	41.66%	41.27%
Returns for the last 3 years	21.20%	18.42%
Returns for the last 5 years	24.29%	22.25%
Returns since inception	20.18%	16.10%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

**ADDITIONAL SCHEME RELATED DISCLOSURES**

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - <https://www.franklintempletonindia.com/fund-details/fund-overview/11624/franklin-india-focused-equity-fund>
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
3. Portfolio Turnover Rate as on September 30, 2024-19.59%.

**EXPENSES OF THE SCHEME****i) Load Structure**

**Exit Load:** In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 1.79% Regular
- 0.94% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**FRANKLIN INDIA NSE NIFTY 50 INDEX FUND (FIIF)****TYPE OF SCHEME**

Open ended scheme replicating/ tracking Nifty 50 Index

**CATEGORY OF SCHEME**

Index Fund

**SEBI SCHEME CODE**

FTMF/O/O/OIN/00/05/0013

**INVESTMENT OBJECTIVE**

To invest in companies whose securities are included in the Nifty and subject to tracking errors, endeavouring to attain results commensurate with Nifty 50 Index under NSE Nifty Plan

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)#	
	Maximum	Minimum
Securities covered by the Nifty	100	0
Money Market instruments, convertible bonds & cash including money at call but excluding subscription and Redemption Cash Flow	5	0

#including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	The scheme shall not invest in securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
3.	Derivatives for hedging and rebalancing purposes	The Scheme may invest in index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or other derivative products, as and when introduced but always subject to regulatory requirements and in compliance with the investment objective of the Scheme. The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. Trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes.	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.	Covered call options	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	The scheme may invest in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	REITs and InvITS	The scheme shall not invest in units issued by REITs and InvITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and/or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework)	The scheme shall not invest in such securities.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	The scheme shall not invest in such securities.	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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 5% of net assets	Not applicable

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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.

#### Portfolio Rebalancing

As per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

Tracking Error: The performance of the Scheme may not be commensurate with the performance of the Nifty 50 on any given day or over any given period. Such variations, referred to as tracking error, are expected to be around 2% per annum, but may vary substantially due to several factors.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

#### INVESTMENT STRATEGY

The scheme is a passively managed index fund replicating composition of Nifty 50 index.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
- Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

<sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty 50

The AMC / Trustee reserves the right to change / modify the benchmark by issuing an addendum.

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Shyam Sundar Sriram	0.01 Years
2. Sandeep Manam (dedicated for foreign securities)	2.62 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

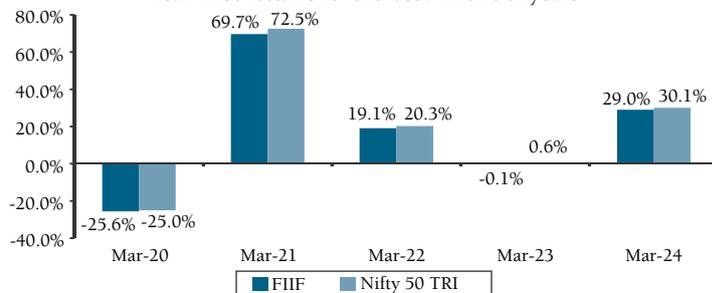
#### FIIF

Compounded annualised returns	FIIF-NSE 50 Plan Returns %	Nifty 50 TRI Returns %
Returns for the last 1 year	31.85%	32.80%
Returns for the last 3 years	14.10%	14.92%
Returns for the last 5 years	17.84%	18.95%
Returns since inception	13.35%	14.64%

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, 2024. TRI: Total Return Index Values. Inception date: August 4, 2000.

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

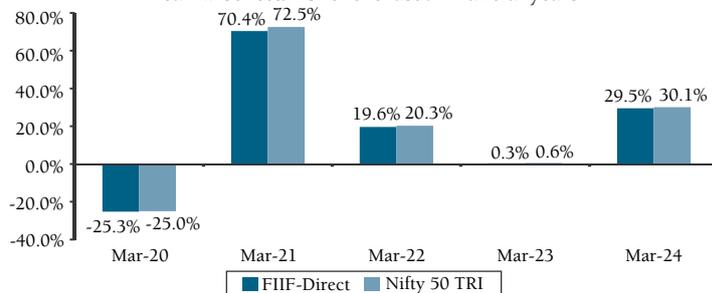
#### FIIF - Direct

Compounded annualised returns	FIIF-NSE 50 Plan - Direct Returns %	Nifty 50 TRI Returns %
Returns for the last 1 year	32.34%	32.80%
Returns for the last 3 years	14.54%	14.92%
Returns for the last 5 years	18.34%	18.95%
Returns since inception	13.91%	14.69%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

#### ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - <https://www.franklintempletonindia.com/fund-details/fund-overview/2415/franklin-india-nse-nifty-50-index-fund-erstwhile-franklin-india-index-fund-nse-nifty-plan>
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
3. Portfolio Turnover Rate as on September 30, 2024–5.23%

#### EXPENSES OF THE SCHEME

##### i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 80

iii) Actual Expenses for the financial year ending March 2024:

- 0.62% Regular
- 0.25% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN INDIA EQUITY HYBRID FUND (FIEHF)

### TYPE OF SCHEME

An Open ended hybrid scheme investing predominantly in equity and equity related instruments

### CATEGORY OF SCHEME

Aggressive Hybrid Fund

### SEBI SCHEME CODE

FTMF/O/H/AHF/00/05/0012

### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide long-term growth of capital and current income by investing in equity and equity related securities and fixed income instruments.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity and Equity related securities	80	65
Fixed Income and Money market instruments and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	35	20

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	up to a maximum limit of 35%	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps	As per applicable regulations	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Covered call options	The Scheme shall not invest in covered call options	Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Repos/reverse repo in corporate debt securities	Upto 10% of net assets	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	Investments in foreign securities including ADRs / GDRs / Foreign equity and debt securities shall not exceed 20% of the net assets of the Scheme	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InvITS	A maximum of 10% of net assets may be deployed in REITs and 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	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 1 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 1 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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 35% of net assets	Not applicable

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

### INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The equity portion of the scheme will invest in diversified portfolio of stocks. The debt portion of the scheme will be invested in fixed income instruments.

### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

Purchase	Additional Purchase	Repurchase
₹ 5000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 79

**BENCHMARK INDEX**

CRISIL Hybrid 35+65 - Aggressive Index

**NAME OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rajasa Kakulavarapu	3.07 Years
2. Sandeep Manam	2.95 Years
3. Varun Sharma#	1.08 Years
4. Chandni Gupta	0.57 Years
5. Anuj Tagra	0.57 Years

# Effective October 4, 2024 Mr. Ajay Argal is the new Fund Manager.

**NAME OF THE TRUSTEE COMPANY**

Franklin Templeton Trustee Services Pvt. Ltd.

**PERFORMANCE OF THE SCHEME**

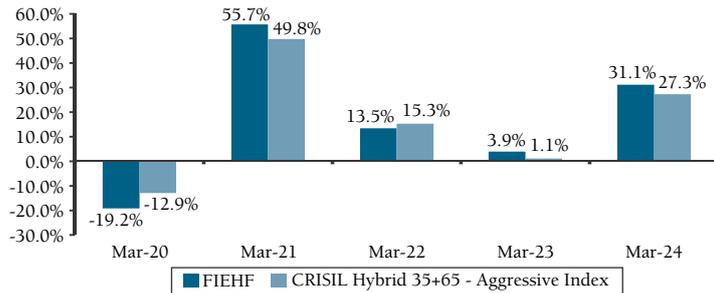
AS OF September 30, 2024

**FIEHF**

Compounded annualised returns	FIEHF Returns %	CRISIL Hybrid 35+65 - Aggressive Index Returns %
Returns for the last 1 year	30.85%	28.52%
Returns for the last 3 years	15.07%	13.61%
Returns for the last 5 years	17.58%	16.80%
Returns since inception	14.21%	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, 2024. Index returns calculated based on Total Return Index Values. Inception date: December 10, 1999.

**Year-wise returns for the last 5 financial years**


Past performance may or may not be sustained in future.

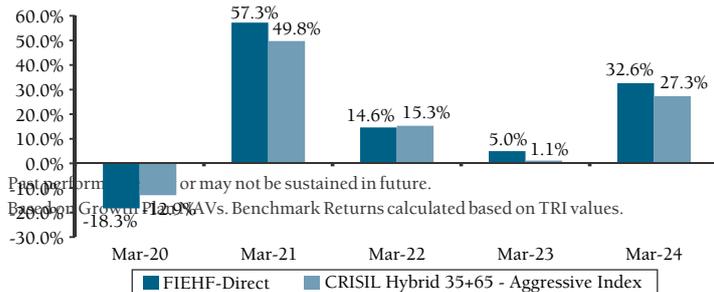
Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values.

**FIEHF - DIRECT**

Compounded annualised returns	FIEHF-Direct Returns %	CRISIL Hybrid 35+65 - Aggressive Index Returns %
Returns for the last 1 year	32.19%	28.52%
Returns for the last 3 years	16.27%	13.61%
Returns for the last 5 years	18.79%	16.80%
Returns since inception	15.71%	13.48%

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, 2024. Index returns calculated based on Total Return Index Values. Inception date: January 01, 2013.

**Year-wise returns for the last 5 financial years**


Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values.

**ADDITIONAL SCHEME RELATED DISCLOSURES**

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - <https://www.franklintempletonindia.com/fund-details/fund-overview/4625/franklin-india-equity-hybrid-fund>
- 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
- Portfolio Turnover Rate as on September 30, 2024-52.72%

**EXPENSES OF THE SCHEME**
**i) Load Structure**

**Exit Load:** In respect of each purchase of Units

- Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.
- Any redemption in excess of the above limit shall be subject to the following exit load:
  - 1.00% - if redeemed on or before 1 year from the date of allotment
  - Nil - if redeemed after 1 year from the date of allotment

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 2.15% Regular
- 1.05% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**FRANKLIN INDIA ELSS TAX SAVER FUND (FIETSF)  
ERTSWHILE FRANKLIN INDIA TAXSHIELD**
**TYPE OF SCHEME**

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

**CATEGORY OF SCHEME**

ELSS

**SEBI SCHEME CODE**

FTMF/O/E/ELS/99/04/0009

**INVESTMENT OBJECTIVE**

An open end Equity Linked Savings scheme with an objective to provide medium to long-term growth of capital along with income tax rebate.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

The investment policies shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and rules and guidelines for ELSS-1992 scheme (including any modification to them) and within the following guidelines:

- The funds collected under a scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.
- It shall be ensured that funds of a scheme shall remain invested to the extent of at least 80 percent in securities specified in clause (1). The scheme shall strive to invest their funds in the manner stated above within a period of 6 months from the date of closure. In exceptional circumstances, this requirement may be dispensed with by the scheme, in order that the interests of the investors are protected.
- Pending investment of funds of a scheme in the required manner, the scheme may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the scheme may hold upto 20 percent of net assets of the plan in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unitholders who would seek to tender the units for repurchase.

**4. Steady State Asset Allocation**

Instruments	Indicative Allocations (% of Net assets)	
	Maximum	Minimum
Equity/Equity related instruments	100	0
PSU Bonds/ Debentures	20	0
Money Market Instruments	20	0

The above percentages will be reckoned at the time of investment and the above allocation is based on a steady state situation.

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.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	The scheme shall not invest in securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time	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	The scheme shall not invest in overseas securities.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InVITS	The scheme shall not invest in units issued by REITs and InVITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)	The scheme 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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 20% of net assets	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time. On defensive considerations, the scheme may invest in money market instruments and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the scheme.

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.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

#### INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking. The scheme will invest in diversified portfolio of stocks across sectors and market capitalisation.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Payout Option)
  - Direct – Growth Plan • Direct – IDCW Plan (with Payout Option)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 500 and in multiples of ₹ 500	₹ 500 and multiples of ₹ 500	₹ 500 and in multiples of ₹ 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

#### LOCK IN PERIOD

All subscriptions in FIETSF are subject to a lock-in period of 3 years from the date of allotment and the unitholder cannot redeem, transfer, assign or pledge the units during this period.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty 500

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. R. Janakiraman	2.95 Years
2. Rajasa Kakulavarapu	0.83 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

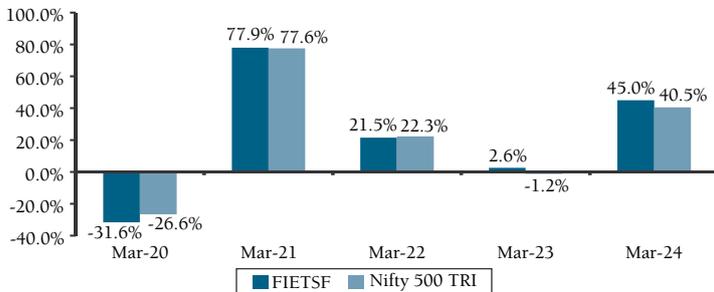
### FIETSF

Compounded annualised returns	FIETSF Returns %	Nifty 500 TRI Returns %
Returns for the last 1 year	44.74%	41.27%
Returns for the last 3 years	21.62%	18.42%
Returns for the last 5 years	22.43%	22.25%
Returns since inception	21.83%	16.67%

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, 2024. TRI: Total Return Index Values. Inception date: April 10, 1999

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

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

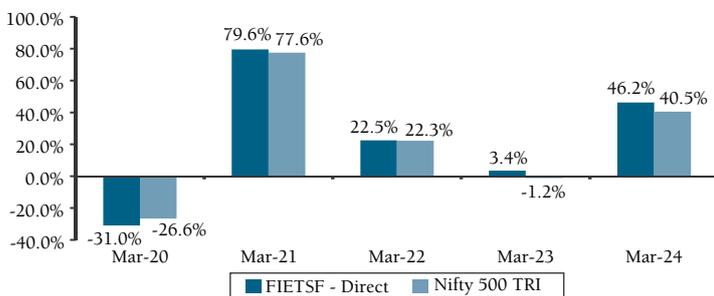
### FIETSF - Direct

Compounded annualised returns	FIETSF - Direct Returns %	Nifty 500 TRI Returns %
Returns for the last 1 year	45.87%	41.27%
Returns for the last 3 years	22.63%	18.42%
Returns for the last 5 years	23.48%	22.25%
Returns since inception	18.02%	16.10%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

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

## ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/4621/franklin-india-ells-tax-saver-fund-erstwhile-franklin-india-taxshield>
- 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.
- Portfolio Turnover Rate as on September 30, 2024-26.90%

## EXPENSES OF THE SCHEME

### i) Load Structure

Exit Load: Nil

Subject to the Regulations, the Trustee / AMC reserve the right to modify / change the load structure on a prospective basis.

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 80

iii) Actual Expenses for the financial year ending March 2024:

- 1.83% Regular
- 0.99% Direct

## TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

## DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

## UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN INDIA SMALLER COMPANIES FUND (FISCF)

### TYPE OF SCHEME

An open-ended equity scheme predominantly investing in small cap stocks

### CATEGORY OF SCHEME

Small Cap Fund

### SEBI SCHEME CODE

FTMF/O/E/SCF/05/10/0024

### INVESTMENT OBJECTIVE

The Fund seeks to provide long-term capital appreciation by investing predominantly in small cap companies. There is no assurance that the investment objective of the Scheme will be achieved.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equities and Equity related Instruments of Smaller Companies	100	65
Equities and Equity related Instruments of other Companies	35	0
Debt/Money Market Instruments/Cash	35	0

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and credit default swaps 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.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 35% of the net assets	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	As per applicable regulations	Para 12.28 of SEBI Master Circular on Mutual Funds 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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InvITS	The scheme shall not invest in units issued by REITs and InvITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)	The scheme 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 enhanced/ 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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	upto 35% of net assets	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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 for change in fundamental attributes shall be followed.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio

#### INVESTMENT STRATEGY

Franklin India Smaller Companies Fund (FISCF) is an open-end equity fund designed for those investors who seek exposure to an equity product that can take advantage of the opportunities available predominantly in the small cap space. The universe may also include some allocation to companies in large and mid-cap space.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Nifty Smallcap 250

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. R Janakiraman	16.65 Years
2. Akhil Kalluri	2.06 Years
3. Sandeep Manam (Dedicated Foreign Fund Manager)	2.95 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

FISCF- Regular

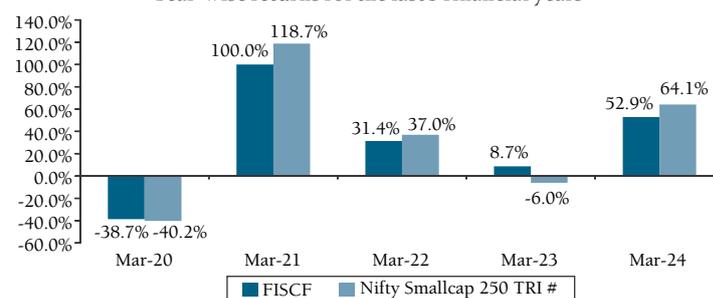
Compounded annualised returns	FISCF- Regular Returns %	Nifty Smallcap 250 TRI# \$ Returns %
Returns for the last 1 year	46.97%	51.15%
Returns for the last 3 years	27.96%	26.25%
Returns for the last 5 years	30.25%	32.63%
Returns since inception	16.90%	16.24%

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, 2024. TRI: Total Return Index Values. Inception date: January 13, 2006

# Index adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

Year-wise returns for the 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 adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

#### FISCF- Direct

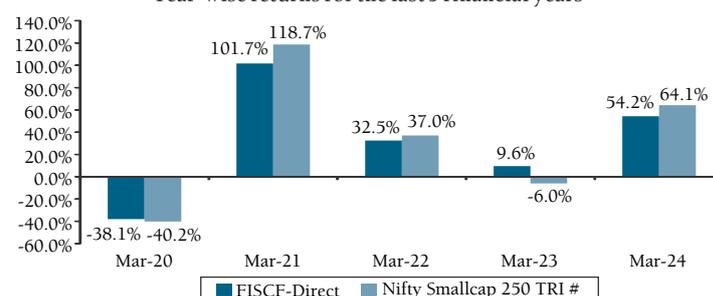
Compounded annualised returns	FISCF- Direct Returns %	Nifty Smallcap 250 TRI# \$ Returns %
Returns for the last 1 year	48.19%	51.15%
Returns for the last 3 years	29.04%	26.25%
Returns for the last 5 years	31.36%	32.63%
Returns since inception	23.69%	18.58%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

Year-wise returns for the 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 adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100

**ADDITIONAL SCHEME RELATED DISCLOSURES**

- Top 10 portfolio holdings by issuer and fund allocation towards various sectors as at September 30, 2024: These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/4373/franklin-india-smaller-companies-fund>
- 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
- Portfolio Turnover Rate as on September 30, 2024–24.61%.

**EXPENSES OF THE SCHEME****i) Load Structure**

**Exit Load:** In respect of each purchase of Units - 1% if the Units are redeemed/ switched-out within one year of allotment.

**ii) Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

**iii) Actual Expenses for the financial year ending March 2024:**

- 1.78% Regular
- 0.91% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

S1. No	Type of Instrument	Percentage of exposure	Circular references*
3.	Derivatives for hedging and rebalancing purposes	The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time	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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InvITS	The scheme shall not invest in units issued by REITs and InvITs.	Para 12.21 of SEBI Master Circular dated June 27, 2024.
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)	The scheme will not invest in such securities.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	The scheme shall not invest in such securities.	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 without charging any fees, provided that aggregate interscheme investment made by all schemes under the management 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.	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 20% of net assets	Not applicable

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

**FRANKLIN INDIA OPPORTUNITIES FUND (FIOF)****TYPE OF SCHEME**

An open-ended equity scheme following special situations theme.

**CATEGORY OF SCHEME**

Thematic - Special Situations Fund

**SEBI SCHEME CODE**

FTMF/O/E/THE/00/02/0011

**INVESTMENT OBJECTIVE**

To generate capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.

There is no assurance that the investment objective of the Scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity and equity related instruments of special situations theme	100	80
Money Market instruments	20	0

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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.
2.	Securitized Debt	The scheme shall not invest in securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024

## Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio

## INVESTMENT STRATEGY

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking. The scheme will invest in stocks with an emphasis on opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.

## RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

## PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
- Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

<sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

## MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 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

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

## BENCHMARK INDEX

Nifty 500

## NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. R. Janakiraman	11.51 Years
2. Kiran Sebastian	2.65 Years
3. Sandeep Manam (Dedicated Foreign Fund Manager)	2.95 Years

## NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

### FIOF

Compounded annualised returns	FIOF Returns %	Nifty 500 TRI# Returns %
Returns for the last 1 year	64.51%	41.27%
Returns for the last 3 years	28.93%	18.42%
Returns for the last 5 years	29.48%	22.25%
Returns since inception	14.11%	6.32%

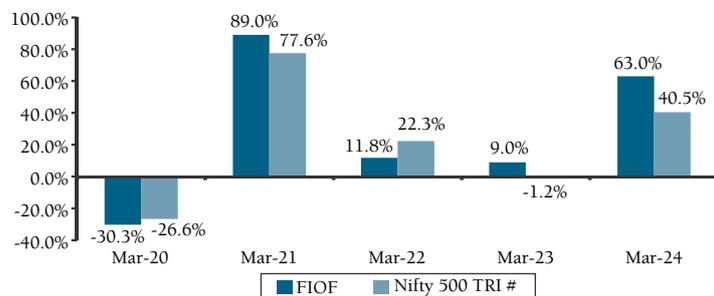
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. TRI: Total Return Index Values. Inception date: February 22, 2000

# Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200.

As TRI data is not available Returns since inception of the scheme, benchmark performance is calculated using composite CAGR of (# ET Mindex PRI values from 21.02.2000 to 10.03.2004, S&P BSE 200 PRI values from 10.03.2004 to 01.08.2006 and S&P BSE 200 TRI values since 01.08.2006)

### Year-wise returns for the 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 adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200.

## FIOF-Direct

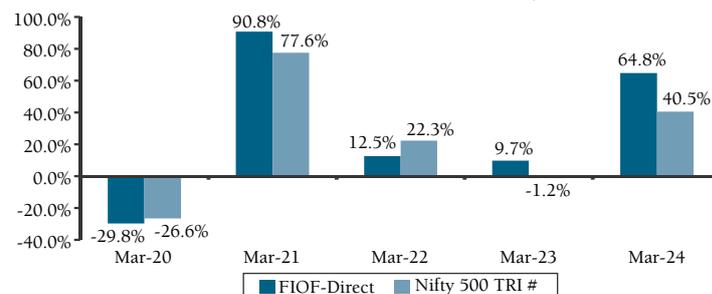
Compounded annualised returns	FIOF-Direct Returns %	Nifty 500 TRI# Returns %
Returns for the last 1 year	66.58%	41.27%
Returns for the last 3 years	30.10%	18.42%
Returns for the last 5 years	30.64%	22.25%
Returns since inception	19.86%	16.03%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200.

### Year-wise returns for the 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 January 16, 2008 to March 9, 2024 with the performance of MSCI Asia (ex-Japan) Standard Index

## ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors. <https://www.franklintempletonindia.com/fund-details/fund-overview/4620/franklin-india-opportunities-fund>)
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
3. Portfolio Turnover Rate as on September 30, 2024-70.24%

## 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 (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 2.12% Regular
- 1.00% Direct

## TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

## DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

## UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN ASIAN EQUITY FUND (FAEF)

### TYPE OF SCHEME

An open ended equity scheme following Asian (excluding Japan) equity theme.

### CATEGORY OF SCHEME

Sectoral-Thematic Fund

### SEBI SCHEME CODE

FTMF/O/E/THE/07/08/0027

### INVESTMENT OBJECTIVE

To provide medium to long term appreciation through investments primarily in Asian Companies / sectors (excluding Japan) with long term potential across market capitalisation.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equities and Equity Linked instruments	100	80
Domestic securities	45	35
Foreign Securities@	65	45
Domestic Debt securities* and Money Market Instruments	20	0
Units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	10	0

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.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	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. # 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 20% of the 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. Investment in derivatives including imperfect hedging using Interest Rate Futures and writing call options through covered strategy shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps	The Scheme shall not invest in Credit Default Swap transactions.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Covered call options	<<May be deleted since covered in point 3>>	Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Repos/reverse repo in corporate debt securities	Upto 10% of net assets	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	45-65% of net assets. Foreign Securities of Asian companies (excluding Japan) and other companies that are benefiting from growth in Asian economies.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InvITS	A maximum of 10% of net assets may be deployed in REITs and 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	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 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 1 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	upto 10% of the net assets	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 20% of net assets	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

### INVESTMENT STRATEGY

The Scheme will primarily be a diversified equity fund which will seek to invest in undervalued companies in Indian and international markets to generate long-term capital appreciation. The investment approach is bottom up stock picking. The Scheme seeks to invest in the best opportunities in the Indian and international markets, without any sector/cap bias. However, the fund managers expect to have a high focus on opportunities in Asia Pacific (ex-Japan) region including India. A limited exposure to various equity derivatives instruments is likely. The fund managers will adopt a combination of top-down (macro analysis to identify sectors) and bottom-up (micro analysis to pick stocks within these sectors) approach, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long-term growth prospects, returns in capital and management quality. The dedicated fund manager who is assisting the Principal Fund Manager would carry out the research on foreign securities and send an approved list of international securities/stocks once a week having following details: Name of the Company, Sector, Place of Issue, Type of security, Maximum weightage, price range. The trades would be placed by the Principal Fund Manager or any other member of the team authorised for that purpose in accordance with the approved list and for the period contemplated in the approved list. Further the trades would be executed by Global Equity Trading Team network, which also includes equity trading function based in Chennai (India).

The holdings, asset allocation, and performance of the schemes are presented to the boards of AMC/Trustee at frequent intervals. Investment in securities from a scheme's corpus would be only in transferable securities in accordance with Regulation 43 of Chapter VI of SEBI (Mutual Funds) Regulations, 1996 (including any modifications thereto). The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time. Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. Further, the fund manager will consider relevant risk before making any investment in Foreign Securities.

**RISK PROFILE OF THE SCHEME**

Please refer to Page No. 78

**PLANS AND OPTIONS**

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 79

**BENCHMARK INDEX**

75% MSCI Asia (Ex-Japan) Standard Index + 25% Nifty 500 Index (Effective March 9, 2024, the benchmark of the scheme has changed from MSCI Asia (ex-Japan) Standard Index)

**NAME OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Shyam Sundar Sriram	0.01 Years
2. Sandeep Manam (dedicated for foreign securities)	2.95 Years

**NAME OF THE TRUSTEE COMPANY**

Franklin Templeton Trustee Services Pvt. Ltd.

**PERFORMANCE OF THE SCHEME**

AS OF September 30, 2024

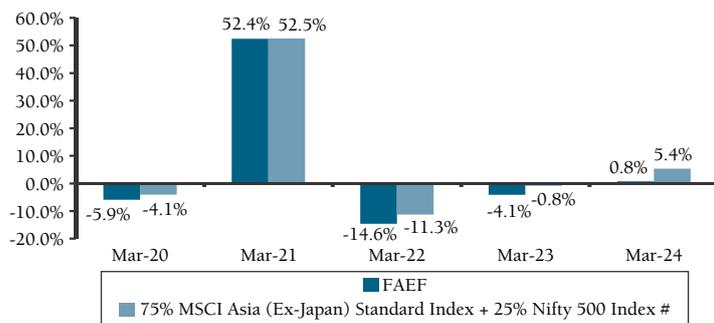
**FAEF**

Compounded annualised returns	FAEF Returns %	75% MSCI Asia (Ex-Japan) Standard Index + 25% Nifty 500 Index # Returns %
Returns for the last 1 year	24.79%	30.44%
Returns for the last 3 years	0.16%	5.16%
Returns for the last 5 years	6.54%	10.54%
Returns since inception	6.80%	9.31%

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, 2024. TRI: Total Return Index Values. Inception date: January 16, 2008

# Index is adjusted for the period January 16, 2008 to March 9, 2024 with the performance of MSCI Asia (ex-Japan) Standard Index.

**Year-wise returns for the 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 January 16, 2008 to March 9, 2024 with the performance of MSCI Asia (ex-Japan) Standard Index.

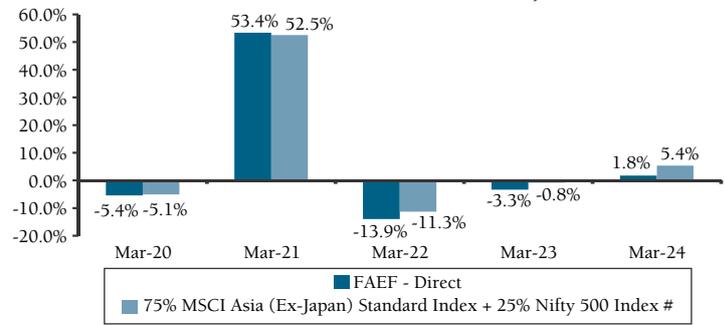
**FAEF-Direct**

Compounded annualised returns	FAEF-Direct Returns %	75% MSCI Asia (Ex-Japan) Standard Index + 25% Nifty 500 Index # Returns %
Returns for the last 1 year	25.89%	30.44%
Returns for the last 3 years	1.06%	5.16%
Returns for the last 5 years	7.39%	10.54%
Returns since inception	8.03%	9.46%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index is adjusted for the period January 16, 2008 to March 9, 2024 with the performance of MSCI Asia (ex-Japan) Standard Index.

**Year-wise returns for the 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 January 16, 2008 to March 9, 2024 with the performance of MSCI Asia (ex-Japan) Standard Index.

**ADDITIONAL SCHEME RELATED DISCLOSURES**

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/12083/franklin-asian-equity-fund>
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.
3. Portfolio Turnover Rate as on September 30, 2024 – 108.26%

**EXPENSES OF THE SCHEME****i) Load Structure****Exit Load:** For each purchase of units – 1% if the Units are redeemed/switched-out within one year of allotment.**ii) Recurring expenses (as % of daily net assets):** Please refer to Page No. 80**iii) Actual Expenses for the financial year ending March 2024:**

- 2.50% Regular
- 1.49% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**FRANKLIN INDIA TECHNOLOGY FUND (FITF)****TYPE OF SCHEME**

An open-ended equity scheme following Technology theme

**CATEGORY OF SCHEME**

Thematic - Technology Fund

**SEBI SCHEME CODE**

FTMF/O/E/THE/98/08/0008

**INVESTMENT OBJECTIVE**

To provide long-term capital appreciation by predominantly investing in equity and equity related securities of technology and technology related companies.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity/Equity related instruments of technology and technology related companies	100	80
Debt & Money Market Instruments	20	0

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 20% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 5%# of net assets outstanding at any point of time. # Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	up to 20%	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes		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 35% of net assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITs and InvITS	The scheme shall not invest in units issued by REITs and InvITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 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 1 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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 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	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	Upto 20% of net assets	Not applicable

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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 for change in fundamental attributes shall be followed.

#### Portfolio Rebalancing

In the event of deviations, the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

#### INVESTMENT STRATEGY

The scheme seeks to achieve long-term capital appreciation through investments in companies across market capitalizations in Indian as well as global markets which are expected to benefit from the development, advancement, and use of technology. These will predominantly include companies in the following industries:

- Technology services, including software, IT management, Data and IT Infrastructure services including Mobile computing, cloud computing infrastructure.
- Internet technology enabled services including e-commerce, technology platforms, IoT (Internet of Things) and other online services.
- Electronic technology, including computers, computer products, and electronic components.
- Telecommunications, including networking, wireless, and wire-line services, equipment and support.
- Media and information services, including the distribution of information and content providers.
- IT products, hardware and components like PCs, Laptops, Servers, Chips, Semi-conductors etc.

The fund will follow a bottom-up approach to stock-picking. The portfolio composition of the scheme will be primarily guided by the type of issuers, sectors or industry comprised within the scheme benchmark.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

BSE Teck (The benchmark is renamed from S&P BSE Teck w.e.f June 1, 2024)

## NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Varun Sharma#	8.84 Years
2.R. Janakiraman	0.83 Years
3. Sandeep Manam (dedicated for foreign securities)	2.95 Years
# Effective October 04, 2024 Mr.Venkatash Sanjeevi is the new Fund Manager.	

## NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

FITF

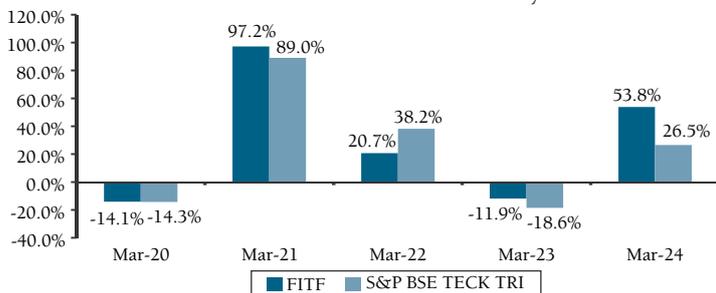
Compounded annualised returns	FITF Returns %	BSE TECK TRI# Returns %
Returns for the last 1 year	47.98%	38.25%
Returns for the last 3 years	16.38%	10.63%
Returns for the last 5 years	27.89%	22.89%
Returns since inception	19.66%	N.A

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 29, 2023. Benchmark returns calculated based on Total Return Index (TRI) Values. Inception date: August 22, 1998.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (# S&P BSE Information Technology PRI values from 01/02/1999 to 23/08/2004; S&P BSE Information Technology TRI values from 23/08/2004 to 29/05/2017 and S&P BSE TECK TRI values since 29/05/2017)

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

# Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology

FITF-Direct

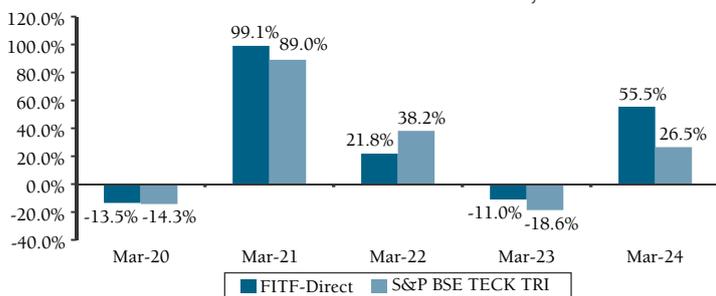
Compounded annualised returns	FITF-Direct Returns %	BSE TECK TRI# Returns %
Returns for the last 1 year	49.45%	38.25%
Returns for the last 3 years	17.58%	10.63%
Returns for the last 5 years	29.15%	22.89%
Returns since inception	21.32%	18.95%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013

# Index is adjusted for the period Jan 31, 2000 to May 26, 2017 with the performance of S&P BSE Information Technology.

Year-wise returns for the 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 February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology

## ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors is available on <https://www.franklintempletonindia.com/fund-details/fund-overview/4617/franklin-india-technology-fund>
- 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
- Portfolio Turnover Rate as on September 30, 2024-73.59%

## EXPENSES OF THE SCHEME

i) Load Structure

Exit Load: In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 80

iii) Actual Expenses for the financial year ending March 2024:

- 2.20% Regular
- 1.14% Direct

## TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

## DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

## UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN BUILD INDIA FUND (FBIF)

### TYPE OF SCHEME

An open-ended equity scheme following Infrastructure theme

### CATEGORY OF SCHEME

Thematic - Infrastructure Fund

### SEBI SCHEME CODE

FTMF/O/E/THE/09/06/0028

### INVESTMENT OBJECTIVE

To achieve capital appreciation through investments in companies engaged either directly or indirectly in infrastructure-related activities.

There is no assurance that the investment objective of the Scheme will be achieved.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equities and Equity Linked instruments of Smaller Companies		
• Infrastructure-related companies	100	20
• Other companies	80	0
Debt securities* and Money Market Instruments	20	0

\* including government securities and securitised debt up to 20%

The Scheme would primarily invest in equities and equity related instruments of companies which are engaged either directly or indirectly in infrastructure-related activities.

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and credit default swaps 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.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 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. ^ 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	The scheme will not invest in Securitized debt	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	Upto 50% The cumulative gross exposure through debt and derivative positions should not exceed 100% of the net assets of the Scheme.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps	As per applicable regulations	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
5.	Covered call options	The scheme will 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	The scheme will not invest in overseas securities	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InVITS	The scheme will not invest in REITs and InVITS	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
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. 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.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework)	The scheme will not invest in such securities.	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 in such 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: a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade.; and b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	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 without charging any fees, provided that aggregate interscheme investment made by all schemes under the management 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.	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	upto 100%	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

#### Portfolio Rebalancing

In the event of deviations, the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

#### INVESTMENT STRATEGY

FBIF is an open-ended equity scheme following Infrastructure theme which seeks to achieve capital appreciation through investments in companies engaged either directly or indirectly in infrastructure-related activities. Broadly defined, infrastructure-related activities include development, operations, management and maintenance of various infrastructures such as Transportation, Energy, Resources, Communication and other infrastructure. Primarily, the scheme would invest in companies within the following areas/sectors of the economy:

- Airports & related services
- Banking & other related financial services
- Cement & cement products
- Communication materials and equipment
- Construction, construction materials & equipment
- Dams
- Electrical & electronic equipment, components & products
- Energy including Coal, Oil & Gas, Power, Petroleum, Pipelines
- Engineering
- Industrial and Capital goods/products
- Irrigation, Water Supply projects, Water Management Services
- Transportation, Logistics, warehouse, cold storage
- Metals and Minerals
- Mining
- Ports
- Power generation, distribution & transmission and Power equipments & products
- Road, Bridges, Railways, Civil Aviation and Inland Waterways
- Docks, shipping, Ship building & repairs
- Telecommunication – basic & cellular services and tower, radio, satellite and other wireless communication, cable & Fibre networking, equipment manufacturers, internet and broadband services etc.
- Water treatment, Sanitation, Sewerage Systems, Solid Waste management
- Infrastructure including industrial, software/IT, housing & commercial infrastructure, healthcare, education, social infrastructure - recreational parks, hospitality etc.

The fund will follow a bottom-up approach to stock-picking and choose the best companies across sectors.

The above list is only indicative and the Fund Manager will have the discretion to invest in any or all those sectors / areas which are either directly or indirectly related to the infrastructure growth / development of the Indian economy.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

BSE India Infrastructure Index (The benchmark is renamed from S&P BSE India Infrastructure Index w.e.f June 1, 2024)

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Ajay Argal	2.95 Years
2. Kiran Sebastian	2.65 Years
3. Sandeep Manam (dedicated for foreign securities)	2.95 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

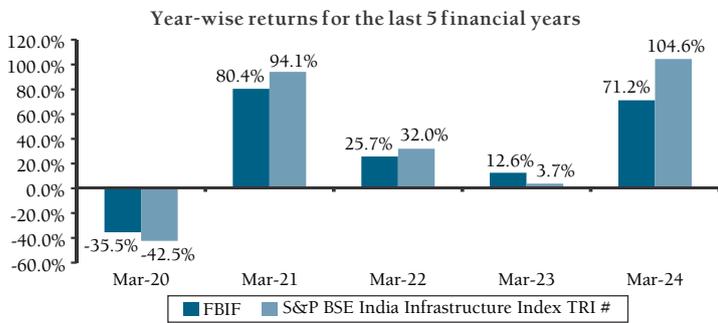
AS OF September 30, 2024

#### FBIF

Compounded annualised returns	FBIF Returns %	BSE India Infrastructure Index TRI # Returns %
Returns for the last 1 year	57.85%	85.49%
Returns for the last 3 years	31.97%	40.89%
Returns for the last 5 years	29.64%	35.14%
Returns since inception	19.53%	16.58%

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, 2024. TRI: Total Return Index Values. Inception date: September 4, 2009. # Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500



Past performance may or may not be sustained in future.

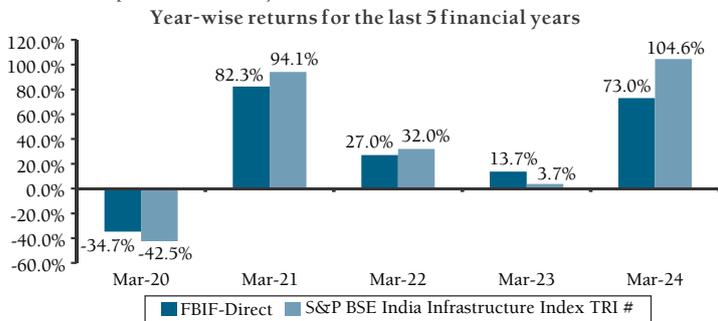
Based on Growth Plan NAVs. TRI : Total Return Index Values# Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

#### FBIF-Direct

Compounded annualised returns	FBIF-Direct Returns %	BSE India Infrastructure Index TRI # Returns %
Returns for the last 1 year	59.46%	85.49%
Returns for the last 3 years	33.35%	40.89%
Returns for the last 5 years	31.00%	35.14%
Returns since inception	23.86%	19.14%

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, 2024. TRI: Total Return Index Values. Inception date: January 1, 2013. # Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. TRI : Total Return Index Values # Index adjusted for the period September 4, 2009 to June 4, 2018 with the performance of Nifty 500

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (Top 10 portfolio holdings by issuer and fund allocation towards various sectors): These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/12340/franklin-build-india-fund>
- 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
- Portfolio Turnover Rate as on September 30, 2024-24.37%

#### EXPENSES OF THE SCHEME

##### i) Load Structure

**Exit Load:** In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

• 2.13% Regular • 1.06% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN INDIA FEEDER - FRANKLIN U.S. OPPORTUNITIES FUND (FIF-FUSOF)

#### TYPE OF SCHEME

Open ended fund of fund scheme investing in units of Franklin U. S. Opportunities Fund

#### CATEGORY OF SCHEME

FoF - Overseas Fund

#### SEBI SCHEME CODE

FTMF/O/O/FOO/11/08/0029

#### INVESTMENT OBJECTIVE

The Fund that seeks to provide capital appreciation by investing predominantly in units of Franklin U. S. Opportunities Fund, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America.

There is no assurance that the investment objective of the Scheme will be achieved.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Units of Franklin U. S. Opportunities Fund	100	95
Debt securities and Money Market Instruments	5	0

The scheme would predominantly invest in units of Franklin U.S. Opportunities Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxembourg) that invests in securities in the United States of America.

Under normal circumstances, at least 95% of the total portfolio will be invested in Franklin U. S. Opportunities Fund, subject to the Eligible Investment Amount and the terms of offer of Franklin U. S. Opportunities Fund.

Subscriptions received in excess of the Eligible Investment Amount shall be invested in domestic debt and Money market Instruments including government securities, or securities which are supported by the Central or a state government. Further, if the investment proposed to be made by the Scheme in the underlying fund(s) exceeds any restriction (regulatory or otherwise), or is less than the minimum investment amount requirement, imposed by the underlying fund(s), the subscription received in the Scheme may be invested in debt and Money market Instruments.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The scheme does not intend engaging in stock lending. However, the underlying mutual fund schemes may engage in stock lending.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
2.	Securitized Debt	The scheme does not intend to invest in Securitised Debt and in such debt securities that may have a coupon or payout linked to the performance of an equity/equity index as an underlying (popularly known as 'equity linked debentures').	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme shall not invest in derivatives. However, the underlying mutual fund schemes may have investment in derivatives.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps		Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	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 participate in repo in corporate debt securities. However, the underlying mutual fund schemes may engage in repo in corporate debt securities.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	upto 100%	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	REITs and InVITS	The scheme shall not invest in units issued by REITs and InVITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Securities borrowing & Short selling	The scheme does not intend engaging in short selling. However, the underlying mutual fund schemes may engage in short selling.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
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 1 bonds and Tier 2 bonds issued under Basel III framework)	Upto 5% of net assets	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	Upto 5% of net assets	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
12.	Tri-party repos	Upto 5% of net assets	Not applicable

It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially 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, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors and would generally be rebalanced in about one month 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.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of the mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

#### INVESTMENT STRATEGY

The scheme seeks to invest predominantly in units of Franklin U.S. Opportunities Fund, an overseas mutual fund, which primarily invest in securities in the United States of America.

Mutual Fund schemes can be of two types viz. actively managed and passively managed. An actively managed scheme would try and beat the returns generated by a given market by employing sophisticated research tools, actively trading a portfolio etc. All these translate to higher cost of managing the fund - but do not necessarily guarantee out performance - especially over the long term. On the other hand, a passively managed scheme like this master feeder fund would invest in the overseas mutual funds / unit trusts within the investment pattern allowing Indian investor to diversify his / her risk from a single country and single currency investment. The investment made in the underlying fund will be based on the subscriptions and redemptions received in the Scheme and within the overall limits specified by SEBI/RBI.

The Scheme currently proposes to invest in units of Franklin U.S. Opportunities Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxemburg) that invests in securities in the United States of America.

The benchmark used for Franklin U.S. Opportunities Fund is Russell 3000 Growth Index, which will be followed for FIF-FUSOF also after converting it to Indian Rupee.

The FIF-FUSOF may not be able to mirror the performance of underlying overseas fund(s) due to various reasons such as currency difference between FIF-FUSOF and underlying fund, daily revaluation of foreign exchange in FIF-FUSOF for the portfolio valuation, entire assets of FIF-FUSOF may not be invested in underlying fund, the amount payable/receivable on settlement date would be different as compared to the amount payable/receivable on the trade confirmation date of the investment in the FIF-FUSOF / underlying fund due to foreign exchange movement, difference in the date of allotment of units in FIF-FUSOF and the investment by FIF-FUSOF into the underlying fund etc.

#### For local (domestic) investments

The main aim of the investment process is to meet Fund specific investment objectives and to develop a well-diversified, high credit portfolio that minimises liquidity risk and credit risk. The performance review includes portfolio holding, peer group review, policy deviation, performance vis-à-vis peers and benchmark indices etc. The Investment process is intensely research oriented. It comprises of qualitative as well as quantitative measures.

The fund manager shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
- Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

<sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 or any amount in multiple of ₹ 1/- thereafter	₹ 1,000/- or 'All Units' if the account balance is less than ₹ 1,000/-.

The amount of subscription, SIP and redemption in excess of the minimum amount specified above should be any amount in multiple of ₹ 1/-.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

Russell 3000 Growth Index

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Sandeep Manam	2.95 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

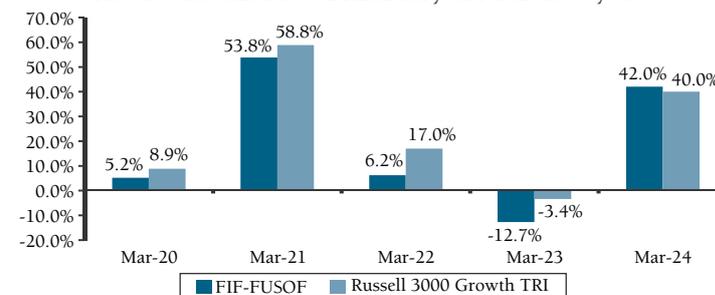
#### FIF-FUSOF (Regular)

Compounded annualised returns	FIF-FUSOF Returns %	Russell 3000 Growth TRI Returns %
Returns for the last 1 year	40.98%	42.49%
Returns for the last 3 years	6.99%	15.88%
Returns for the last 5 years	17.17%	23.12%
Returns since inception	16.61%	21.26%

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, 2024. TRI: Total Return Index Values. Inception date: February 6, 2012

#### Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

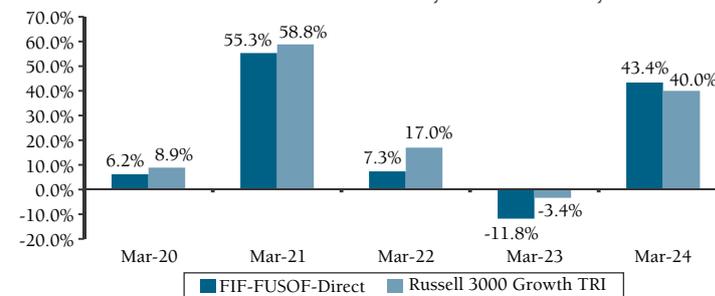
#### FIF-FUSOF (Direct)

Compounded annualised returns	FIF-FUSOF-Direct Returns %	Russell 3000 Growth TRI Returns %
Returns for the last 1 year	42.35%	42.49%
Returns for the last 3 years	8.05%	15.88%
Returns for the last 5 years	18.33%	23.12%
Returns since inception	17.74%	21.16%

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, 2024. TRI: Total Return Index Values. Inception date: January 2, 2013

#### Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

**ADDITIONAL SCHEME RELATED DISCLOSURES**

1. Top 10 portfolio holdings by issuer and fund allocation towards various sectors as at September 30, 2024: <https://www.franklintempletonindia.com/fund-details/fund-overview/18249/franklin-india-feeder-templeton-european-opportunities-fund>
2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme:- Not applicable
3. Portfolio Disclosure- Fortnightly / Monthly/ Half yearly –The same is available on the below link:- <https://www.franklintempletonindia.com/reports> and <https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds>
4. Portfolio Turnover Rate as on September 30, 2024– 0.00%

**EXPENSES OF THE SCHEME****i) Load Structure**

**Exit Load:** In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 1.52% Regular
- 0.55% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**FRANKLIN INDIA FEEDER - TEMPLETON EUROPEAN OPPORTUNITIES FUND (FIF-TEOF)****TYPE OF SCHEME**

Open ended fund of fund scheme investing in units of Templeton European Opportunities Fund

**CATEGORY OF SCHEME**

FoF – Overseas Fund

**SEBI SCHEME CODE**

FTMF/O/O/FOO/14/03/0031

**INVESTMENT OBJECTIVE**

The Fund seeks to provide capital appreciation by investing predominantly in units of Templeton European Opportunities Fund, an overseas equity fund which primarily invests in securities of issuers incorporated or having their principal business in European Countries. However, there is no assurance or guarantee that the objective of the scheme will be achieved

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Units of Templeton European Opportunities Fund	100	95
Debt securities and Money Market Instruments	5	0

- The scheme would predominantly invest in units of Templeton European Opportunities Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxembourg) that invests in securities of issuers incorporated or having their principal business activities in European countries.
- Under normal circumstances, at least 95% of the total portfolio will be invested in Templeton European Opportunities Fund, subject to the Eligible Investment Amount and the terms of offer of Templeton European Opportunities Fund.

Subscriptions received in excess of the Eligible Investment Amount shall be invested in domestic debt and Money market Instruments including government securities, or securities which are supported by the Central or a state government. Further, if the investment proposed to be made by the Scheme in the underlying fund(s) exceeds any restriction (regulatory or otherwise), or is less than the minimum investment amount requirement, imposed by the underlying fund(s), the subscription received in the Scheme may be invested in debt and Money market Instruments.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The scheme does not intend engaging in stock lending. However, the underlying mutual fund schemes may engage in stock lending.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
2.	Securitized Debt	The scheme does not intend to invest in Securitized Debt and in such debt securities that may have a coupon or payout linked to the performance of an equity/equity index as an underlying (popularly known as 'equity linked debentures')	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme shall not invest in derivatives and corporate debt repos. However, the Underlying Fund may have such investments.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
	Credit default Swaps		Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
4.	Covered call options		Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Repos/reverse repo in corporate debt securities		Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Overseas Securities	upto 100%	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	REITs and InVITS	The scheme shall not invest in units issued by REITs and InVITs.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	Securities borrowing & Short selling	The scheme does not intend engaging in short selling. However, the underlying mutual fund schemes may engage in short selling.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	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 1 bonds and Tier 2 bonds issued under Basel III framework)	Upto 5% of net assets	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with Credit enhancement/ structured obligations	Upto 5% of net assets	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.			
12.	Tri-party repos	Upto 5% of net assets	Not applicable

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

**Portfolio Rebalancing**

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

**Policy on India exposure:**

The Underlying Fund shall not invest in Securities listed in India. The Underlying Fund however can invest in Securities of Indian companies listed outside India, as allowed under relevant regulations.

The Underlying Fund shall not invest in unlisted securities issued by companies registered in India. The Underlying Fund shall invest in derivatives and engage in stock lending, however it does not invest in securitized debt and does not engage in short selling. The exposure of the Underlying Fund in India will not be gained through participatory notes. The exposure and limit is further subject to SEBI guidelines issued from time to time.

## INVESTMENT STRATEGY

Franklin India Feeder - Templeton European Opportunities Fund is an open-end passively managed fund investing predominantly in units of Templeton European Opportunities Fund, an overseas equity fund which primarily invest in securities of issuers incorporated or having their principal business activities in European countries.

Mutual Fund schemes can be of two types viz. actively managed and passively managed. An actively managed scheme would try and beat the returns generated by a given market by employing sophisticated research tools, actively trading a portfolio etc. All these translate to higher cost of managing the fund - but do not necessarily guarantee out performance - especially over the long term. On the other hand, a passively managed scheme like this master feeder fund would invest in the overseas mutual funds / unit trusts within the investment pattern allowing Indian investor to diversify his / her risk from a single country and single currency investment. The investment made in the underlying fund will be based on the subscriptions and redemptions received in the Scheme and within the overall limits specified by SEBI/RBI.

The Scheme currently proposes to invest in units of Templeton European Opportunities Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxembourg) that invests in securities of issuers incorporated or having their principal business activities in European countries.

The benchmark used for Templeton European Opportunities Fund is MSCI Europe Index, which will be followed for FIF-TEOF also after converting it Indian Rupee.

The FIF-TEOF may not be able to mirror the performance of underlying overseas fund due to various reasons such as currency difference between FIF-TEOF and underlying fund, daily revaluation of foreign exchange in FIF-TEOF for the portfolio valuation, entire assets of FIF-TEOF may not be invested in underlying fund, the amount payable/receivable on settlement date would be different as compared to the amount payable/receivable on the trade confirmation date of the investment in the FIF-TEOF / underlying fund due to foreign exchange movement, difference in the date of allotment of units in FIF-TEOF and the investment by FIF-TEOF into the underlying fund etc.

### For local (domestic) investments

The main aim of the investment process is to meet Fund specific investment objectives and to develop a well-diversified, high credit portfolio that minimises liquidity risk and credit risk. The performance review includes portfolio holding, peer group review, policy deviation, performance vis-à-vis peers and benchmark indices etc. The Investment process is intensely research oriented. It comprises of qualitative as well as quantitative measures.

The fund manager shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations.

## RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

## PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

## MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 or any amount in multiple of ₹ 1/- thereafter	₹ 1,000 or any amount in multiple of ₹ 1/- thereafter

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

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

## BENCHMARK INDEX

MSCI Europe Index

## NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Sandeep Manam	2.95 Years

## NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

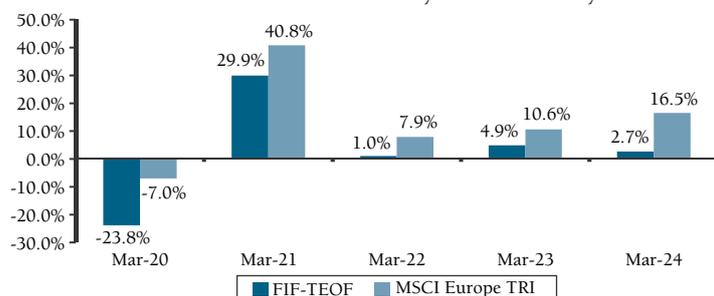
### FIF- TEOF (Regular)

Compounded annualised returns	FIF-TEOF Returns %	MSCI Europe TRI Returns %
Returns for the last 1 year	18.35%	26.99%
Returns for the last 3 years	4.22%	11.75%
Returns for the last 5 years	4.17%	13.27%
Returns since inception	0.98%	9.01%

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, 2024. TRI: Total Return Index Values. Inception date: May 16, 2014.

### Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

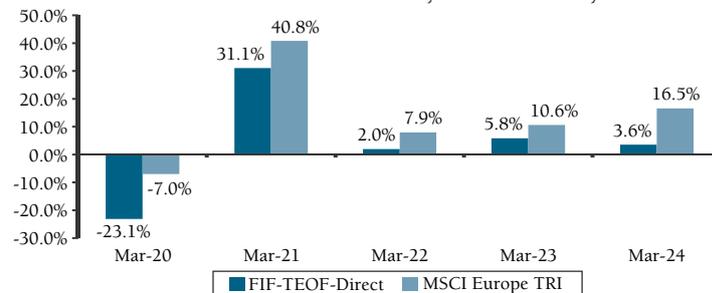
## FIF-TEOF (Direct)

Compounded annualised returns	FIF-TEOF - Direct Returns %	MSCI Europe TRI Returns %
Returns for the last 1 year	19.37%	26.99%
Returns for the last 3 years	5.15%	11.75%
Returns for the last 5 years	5.09%	13.27%
Returns since inception	2.08%	9.01%

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, 2024. TRI: Total Return Index Values. Inception date: May 16, 2014.

### Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in future.

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

## ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (Top 10 portfolio holdings by issuer and fund allocation towards various sectors): These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/18249/franklin-india-feeder-templeton-european-opportunities-fund>
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
3. Portfolio Turnover Rate as on September 30, 2024– 0.00%

## EXPENSES OF THE SCHEME

### i) Load Structure

Exit Load: 1% if the Units are redeemed/switched-out within one year of allotment.

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 80

iii) Actual Expenses for the financial year ending March 2024:

- 1.38% Regular
- 0.51% Direct

## TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

## DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

## UNITHOLDERS' INFORMATION

Please refer to Page No. 81

**FRANKLIN INDIA DYNAMIC ASSET ALLOCATION  
FUND OF FUNDS (FIDAAF)**

**TYPE OF SCHEME**

An open-ended fund of fund scheme investing in dynamically balanced portfolio of equity and debt funds

**CATEGORY OF SCHEME**

Dynamic Asset Allocation Fund

**SEBI SCHEME CODE**

FTMF/O/O/FOD/03/10/0017

**INVESTMENT OBJECTIVE**

The Scheme intends to generate long-term capital appreciation and income generation by investing in a dynamically managed portfolio of equity and debt mutual funds.

The equity allocation [i.e. the allocation to the equity fund(s)] will be determined based on qualitative and quantitative parameters. There can be no assurance that the investment objective of the scheme will be realized.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Units of domestic Mutual Fund Schemes as under:	100	95
A. Equity Schemes*	85	20
B. Debt Schemes**	80	15
Cash and Money Market Instruments	5	0

\*Equity schemes of Franklin Templeton Mutual Fund including Franklin India Bluechip Fund, Franklin India Flexicap Fund, Franklin India Focused Equity Fund, Franklin India Equity Advantage Fund, Franklin India Prima Fund, Franklin India Smaller Companies Fund, Franklin Build India Fund, Templeton India Value Fund, Templeton India Equity Income Fund, Franklin Asian Equity Fund and /or any other prospective equity scheme(s) of Franklin Templeton Mutual Fund.

In case the allocation of FIDAAF reaches 20% of the corpus of any of aforementioned underlying equity scheme(s), then further investments would not be made in the said scheme. In case the Fund Manager decides to change the investment allocations between the underlying schemes, the redemptions from the underlying scheme(s) on account of such re-allocation of investments will be limited to 5% of the net assets of the underlying scheme(s) on a single day.

\*\* Units of domestic debt schemes of any SEBI registered Mutual Fund(s) including Franklin India Overnight Fund, Franklin India Liquid Fund, Franklin India Savings Fund, Franklin India Floating Rate Fund, Franklin India Corporate Debt Fund, Franklin India Banking & PSU Debt Fund, Franklin India Government Securities Fund, Kotak Bond Short Term Plan, SBI Short Term Debt Fund, Aditya Birla Sun Life Medium Term Plan, HDFC Ultra Short Term Fund, HDFC Low Duration Fund any other existing / prospective debt schemes of domestic Mutual fund(s) registered with SEBI. This is an indicative list of debt funds and the actual investments in debt funds in the portfolio could differ from this list.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The scheme does not intend engaging in stock lending. However, the underlying mutual fund schemes may engage in stock lending.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
2.	Securitized Debt	The scheme shall not invest in securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme shall not invest in derivatives. However, the underlying mutual fund schemes may have investment in derivatives.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps		Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	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 participate in repo in corporate debt securities. However, the underlying mutual fund schemes may engage in repo in corporate debt securities.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	The Scheme does not intend to invest in overseas mutual funds / unit trusts. However, the underlying mutual fund schemes may have investments in overseas mutual funds / unit trusts / foreign securities.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InvITS	However, the underlying mutual fund schemes may have investments in	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Securities borrowing & Short selling	The scheme does not intend engaging in short selling. However, the underlying mutual fund schemes may engage in short selling.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 1 bonds and Tier 2 bonds issued under Basel III framework)	The scheme shall not invest in such securities.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	The scheme shall not invest in such securities.	Para 4.5.3 (For Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
12.	Tri-party repos	Upto 5% of net assets	Not applicable

**Determination of asset allocation:**

A mix of quantitative and qualitative factors will be used to determine equity asset allocation.

Quantitative parameter: This will be determined based on the month-end weighted average P/E ratio and P/B ratio of the Nifty 500 Index, combined in the weightage of 50:50 ratio. As per the ratio bands, the corresponding equity allocation will be identified for both P/E and P/B. These allocations will be accorded 50% weightage each and added to arrive at the final equity allocation based on quantitative parameters for the month.

**Price to Equity band-based allocation:**

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

**Price to Book Value band-based allocation:**

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

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

**Calculation of P/E and P/B ratios:**

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

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

- economic regime models,
- aggregate corporate fundamentals and
- valuation models,
- market liquidity models and
- analyst assessments of policy backdrops.

Fund manager can decide allocation to equity component which may be +/- 15% from the band specified in the table above subject to overall asset allocation limits for each asset class. The portfolio will be realigned at least once a month, generally in the first week of the following month.

**Illustration of Asset allocation using P/E and P/B bands:**

If Nifty 500 Index weighted average P/E as on 30th April stands at 28x, the corresponding equity allocation as per the band will be, say, 30%.

If Nifty 500 Index weighted average P/B as on 30th April stands at 2.7x, the corresponding equity allocation as per the band will be, say, 72%.

50% weight will be applied to 30% (P/E based allocation) and 50% weight to 72% (P/B based allocation) to arrive at a combined weighted average equity allocation of 51%. Debt allocation will constitute the balance of 49%.

The equity allocation level of 51% thus obtained from quantitative model is further subject to modification by the fund manager to the extent of +/- 15% based on his/ her qualitative analysis.

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.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) Business Days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

**TEMPORARY INVESTMENTS:** When the Fund Managers believes market or economic conditions are unfavourable for investors, the scheme may invest up to 100% of the Fund's assets in a temporary defensive manner by holding all or a substantial portion of its assets in cash, cash equivalents or other high quality short-term investments. Temporary defensive investments generally may include commercial paper, bank obligations, repurchase agreements and other approved money market instruments, including Mibor/call linked instruments, fixed deposits of banks etc. The manager also may invest in these types of securities or hold cash while looking for suitable investment opportunities or to maintain liquidity. In these circumstances, the Fund may be unable to achieve its investment goal. As per Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024 such changes in the investment pattern will be for short term and for defensive considerations only and shall be rebalanced within 30 calendar days from date of deviation.

#### INVESTMENT STRATEGY

The scheme endeavors to provide long-term capital appreciation and income from a mix of investments in equity and debt funds. The scheme will dynamically allocate its assets between equity and debt funds based on a combination of qualitative and quantitative parameters.

The portfolio will be realigned at least once a month, generally in the first week of the following month.

#### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

#### PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
- Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

<sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

#### BENCHMARK INDEX

CRISIL Hybrid 50+50 - Moderate Index

#### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rajasa Kakulavarapu	2.65 Years
2. Varun Sharma#	1.08 Years
# Effective October 4, 2024 Mr. Venkatesh Sanjeevi is the new Fund Manager.	

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

#### FIDAAF- Regular

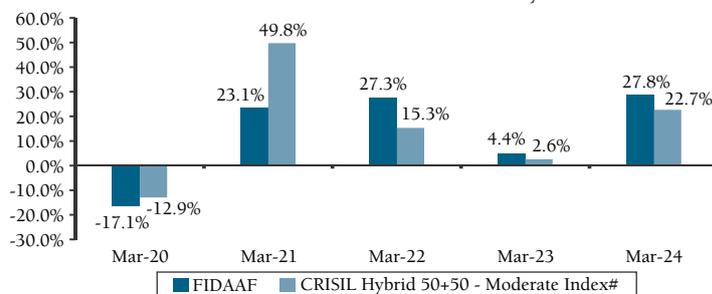
Compounded annualised returns	FIDAAF Returns %	CRISIL Hybrid 50+50 - Moderate Index # Returns %
Returns for the last 1 year	22.10%	23.86%
Returns for the last 3 years	15.07%	12.05%
Returns for the last 5 years	13.80%	15.83%
Returns since inception	14.22%	13.43%

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, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: October 31, 2003.

# index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. CRISIL Hybrid 50+50 - Moderate Index is the benchmark for FIDAAF effective December 19, 2022. Benchmark returns calculated

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

# The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. CRISIL Hybrid 50+50 - Moderate Index is the benchmark for FIDAAF effective Dec 19, 2022.

#### FIDAAF- DIRECT

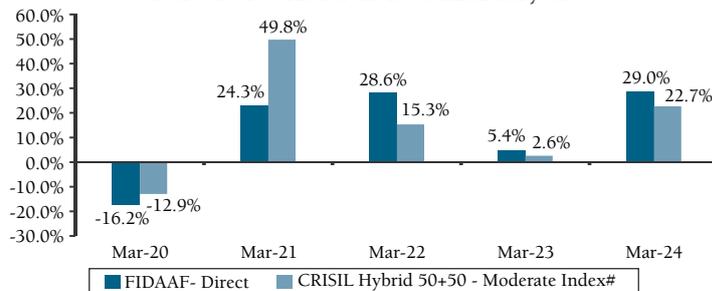
Compounded annualised returns	FIDAAF- Direct Returns %	CRISIL Hybrid 50+50 - Moderate Index # Returns %
Returns for the last 1 year	23.22%	23.86%
Returns for the last 3 years	16.16%	12.05%
Returns for the last 5 years	14.91%	15.83%
Returns since inception	12.37%	13.07%

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, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: January 01, 2013.

# index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. CRISIL Hybrid 50+50 - Moderate Index is the benchmark for FIDAAF effective December 19, 2022. Benchmark returns calculated

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

# The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. CRISIL Hybrid 50+50 - Moderate Index is the benchmark for FIDAAF effective Dec 19, 2022.

#### ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - <https://www.franklintempletonindia.com/fund-details/fund-overview/4622/franklin-india-dynamic-asset-allocation-fund-of-funds>
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.
3. Portfolio Turnover Rate as on September 30, 2024-19.40%

#### EXPENSES OF THE SCHEME

##### i) Load Structure

Exit Load: In respect of each purchase of Units – NIL

Exit load – for 10% of the units upto completion of 12 months.

- o The "First In First Out (FIFO)" logic will be applied while selecting the units for redemption
- o Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
- o The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
- All units redeemed /switched-out in excess of the 10% load free units will be subject to the below mentioned exit load.
- o 1.00% - if Units are redeemed/switched-out on or before 1 year from the date of allotment
- o Nil - if redeemed after 1 year from the date of allotment

\*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 80

iii) Actual Expenses for the financial year ending March 2024:

- 1.37% Regular
- 0.45% Direct

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 81

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 81

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 81

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 81

**FRANKLIN INDIA MULTI - ASSET SOLUTION  
FUND OF FUNDS (FIMAS)****TYPE OF SCHEME**

An open-ended fund of fund scheme investing in funds which in turn invest in equity, debt and gold

**CATEGORY OF SCHEME**

FoF - Domestic Fund

**SEBI SCHEME CODE**

FTMF/O/O/FOD/14/05/0032

**INVESTMENT OBJECTIVE**

The fund seeks to achieve capital appreciation and diversification through a mix of strategic and tactical allocation to various asset classes such as equity, debt and gold by investing in funds investing in these asset classes.

However, there is no assurance or guarantee that the objective of the scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Units of domestic Mutual Fund Schemes as under	100	95
A. Equity Schemes*	75	10
B. Debt Schemes**	75	10
C. Allocation to gold (Gold Exchange Traded Funds)	50	3
Cash and Money Market Instruments	5	0

\*Equity schemes of Franklin Templeton Mutual Fund including Franklin India Bluechip Fund, Franklin India Flexicap Fund, Franklin India Focused Equity Fund, Franklin India Equity Advantage Fund, Franklin India Corporate Debt Fund, Franklin India Smaller Companies Fund, Franklin Build India Fund, Templeton India Value Fund, Templeton India Equity Income Fund, Franklin Asian Equity Fund and / or any other prospective equity scheme(s) of Franklin Templeton Mutual Fund

In case the allocation of FIMAS reaches 20% of the corpus of any of afore-mentioned underlying equity schemes, then further investments would not be made in the said scheme. In case the Fund Manager decides to change the investment allocations between the underlying schemes, the redemptions from the underlying scheme(s) on account of such re-allocation of investments will be limited to 5% of the net assets of the underlying scheme(s) on a single day.

\*\* Units of domestic debt schemes of any SEBI registered Mutual fund(s) including Franklin India Overnight Fund, Franklin India Liquid Fund, Franklin India Savings Fund, Franklin India Floating Rate Fund, Franklin India Corporate Debt Fund, Franklin India Banking & PSU Debt Fund, Franklin India Government Securities Fund, Kotak Bond Short Term Plan, SBI Short Term Debt Fund, Aditya Birla Sun Life Medium Term Plan, HDFC Ultra Short Term Fund, HDFC Low Duration Fund or any other existing / prospective debt schemes of domestic Mutual Fund(s) registered with SEBI. This is an indicative list of debt funds and the actual investments in debt funds in the portfolio could differ from this list.

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.

Please refer indicative table for instrument/ percentage.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The scheme does not intend engaging in stock lending. However, the underlying mutual fund schemes may engage in stock lending.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references*
2.	Securitized Debt	The Scheme does not intend to invest in securitized debt. However, the underlying mutual fund schemes may have investments in securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The scheme shall not invest in derivatives. However, the underlying mutual fund schemes may have investment in derivatives.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps		Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	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 participate in repo in corporate debt securities. However, the underlying mutual fund schemes may engage in repo in corporate debt securities.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	The Scheme does not intend to invest in overseas mutual funds / unit trusts. However, the underlying mutual fund schemes may have investments in overseas mutual funds / unit trusts / foreign securities.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	ReITS and InvITS	The scheme shall not invest in units issued by REITs and InvITs. However, the underlying mutual fund schemes may have investments in such instruments.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Securities borrowing & Short selling	The scheme does not intend engaging in short selling. However, the underlying mutual fund schemes may engage in short selling.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework)	The scheme shall not invest in such securities.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	The scheme shall not invest in such securities.	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
12.	Tri-party repos	Upto 5% of net assets	Not applicable

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

**Portfolio Rebalancing**

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

**TEMPORARY INVESTMENTS:** When the Fund Managers believes market or economic conditions are unfavourable for investors, the scheme may invest up to 100% of the Fund's assets in a temporary defensive manner by holding all or a substantial portion of its assets in cash, cash equivalents or other high quality short-term investments. Temporary defensive investments generally may include commercial paper, bank obligations, repurchase agreements and other approved money market instruments, including Mibor/call linked

instruments, fixed deposits of banks etc. The manager also may invest in these types of securities or hold cash while looking for suitable investment opportunities or to maintain liquidity. In these circumstances, the Fund may be unable to achieve its investment goal.

## INVESTMENT STRATEGY

The scheme endeavours to provide long term capital appreciation and income from a mix of investments in domestic equity, debt and gold oriented schemes of mutual fund(s).

The investment strategy of the fund is to provide an asset allocation solution to the investors. The asset allocation will be dynamically managed across Equity, Debt, Gold and Money Market. Allocation to the asset classes will be made based on a combination of output from the proprietary model which is a mix of quantitative and qualitative analysis and uses a combination of economic, valuation and momentum/sentiment factors.

The proprietary model uses strategic and tactical allocation. While strategic allocation determines long term allocation to different asset classes, tactical allocation uses a combination of economic, valuation and momentum/sentiment factors to determine the allocation towards a particular asset class/security.

The portfolio will be realigned at least once a month, generally in the first week of the following month.

Implied category exclusions: Close ended schemes, hybrid schemes, solution-oriented schemes and Fixed Maturity Plans.

## RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

## PLANS AND OPTIONS

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)
  - Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)
- <sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

## MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

## BENCHMARK INDEX

40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price

## NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rajasa Kakulavarapu	2.65 Years
2. Varun Sharma#	1.08 Years

# Effective October 04, 2024 Mr.Venkatesh Sanjeevi is the new Fund Manager.

## NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

### FIMAS

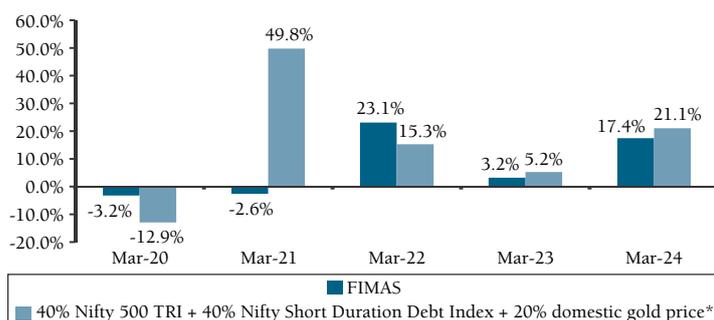
Compounded annualised returns	FIMAS Returns %	40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price * Returns %
Returns for the last 1 year	21.59%	25.08%
Returns for the last 3 years	11.59%	12.63%
Returns for the last 5 years	8.58%	16.19%
Returns since inception	6.91%	12.34%

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, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: November 28, 2014.

\*The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective Dec 19, 2022.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

\*The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective Dec 19, 2022.

## FIMAS-Direct

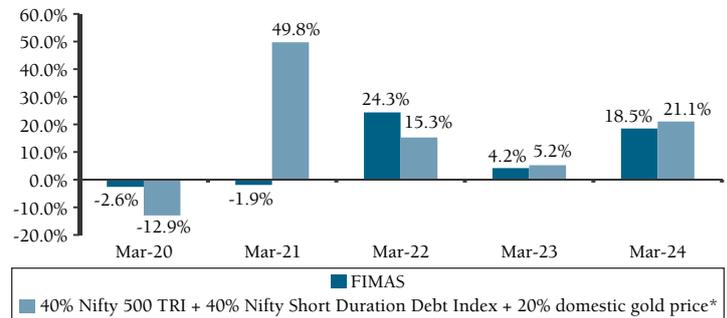
Compounded annualised returns	FIMAS - Direct Returns %	40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price * Returns %
Returns for the last 1 year	22.76%	25.08%
Returns for the last 3 years	12.67%	12.63%
Returns for the last 5 years	9.54%	16.19%
Returns since inception	8.14%	12.34%

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, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: November 28, 2014.

\*The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective Dec 19, 2022.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

\*The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective Dec 19, 2022.

## ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - <https://www.franklintempletonindia.com/fund-details/fund-overview/19810/franklin-india-multi-asset-solution-fund-of-funds>
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-NA
3. Portfolio Turnover Rate as on September 30, 2024-104.62%

## 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 (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 1.09% Regular
- 0.12% Direct

Note: This excludes the weighted average of charges levied by the underlying scheme(s)

## TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

## DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

## UNITHOLDERS' INFORMATION

Please refer to Page No. 81

**FRANKLIN INDIA EQUITY SAVINGS FUND (FIESF)**

**TYPE OF SCHEME**

An open-ended scheme investing in equity, arbitrage and debt

**CATEGORY OF SCHEME**

Equity Savings Fund

**SEBI SCHEME CODE**

FTMF/O/H/ESF/18/05/0034

**INVESTMENT OBJECTIVE**

The Scheme intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The Scheme also intends to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. There can be no assurance that the investment objective of the scheme will be realized.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Under normal circumstances, the asset allocation pattern will be:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity and Equity related securities	90%	65%
A. Of which Net Long Equity*	65%	15%
B. Of which Equity Derivatives**	75%	0%
Debt & Money Market Instruments including cash & cash equivalent	35%	10%
Units issued by REITs & InvITs	10%	0%

Under defensive circumstances, the asset allocation pattern will be:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equity and Equity related securities	65%	15%
A. Of which Net Long Equity*	65%	15%
B. Of which Equity Derivatives**	50%	0%
Debt & Money Market Instruments including cash & cash equivalent	85%	35%
Units issued by REITs & InvITs	10%	0%

\* Net long equity exposure is a directional equity exposure that will not be hedged. This equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.

\*\* Equity derivative exposure would normally be taken against the underlying equity investments and such exposure will not be considered for calculating the gross exposure of the scheme.

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme.

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 20% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 5%# of net assets outstanding at any point of time. # Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 20% of the net assets. The Scheme shall not invest in foreign securitised debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The margin money deployed on derivative positions would be included in Debt & Money Market Instruments. The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.  The Scheme may also use fixed income derivative instruments (including imperfect hedging using Interest Rate Futures) subject to the guidelines as may be issued by SEBI and RBI and for such purposes as may be permitted from time to time.	Para 12.25 of SEBI Master Circular dated June 27, 2024.

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 will not invest in covered call options	Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Repos/reverse repo in corporate debt securities	Upto 10% of net assets	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	Investments in foreign securities including ADRs / GDRs / Foreign equity and debt securities shall not exceed 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	A maximum of 10% of net assets may be deployed in Units issued by REITs and 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.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Securities borrowing & Short selling	The Scheme shall not engage in securities borrowing and short selling activities.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with special features viz. subordination to equity (absorbs before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 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 1 bonds and Tier 2 bonds issued under Basel III framework) 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 without charging any fees, provided that aggregate interscheme investment made by all schemes under the management 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.	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	upto 35%* (Under normal circumstances)	Not applicable

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

**Portfolio Rebalancing**

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in 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.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

### INVESTMENT STRATEGY

The scheme has a dual objective of generating income by investing in debt and money market securities as well as generating capital appreciation by investing in equity and equity related securities. It will seek to reduce volatility of returns by actively using equity derivatives as hedge.

Further, the scheme may invest into equity stocks in the cash market and take short position in futures market to avail arbitrage between spot & futures market and reduce net long equity exposure.

### RISK PROFILE OF THE SCHEME

Please refer to Page No. 78

### PLANS AND OPTIONS

Growth Plan

- IDCW<sup>A</sup> Plan (Reinvestment Option and Payout Option)
- Monthly IDCW Plan (Reinvestment Option and Payout Option)
- Quarterly IDCW Plan (Reinvestment Option and Payout Option)
- Direct – Growth Plan • Direct – IDCW Plan (Reinvestment and Payout Option)
- Direct - Monthly IDCW Plan (Reinvestment Option and Payout Option)
- Direct - Quarterly IDCW Plan (Reinvestment Option and Payout Option)

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

Please refer to Page No. 79

### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 79

### BENCHMARK INDEX

Nifty Equity Savings Index

### NAME OF THE FUND MANAGER(S)

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rajasa Kakulavarapu	3.07 Years
2. Varun Sharma#	1.08 Years
3. Anuj Tagra	0.42 Years
4. Pallab Roy#	0.57 Years
5. Sandeep Manam (dedicated for foreign securities)	2.95 Years
#Effective October 4 and 10, 2024 Mr. Venkatesh Sanjeevi and Mr. Rohan Maru is the new Fund Manager.	

### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024

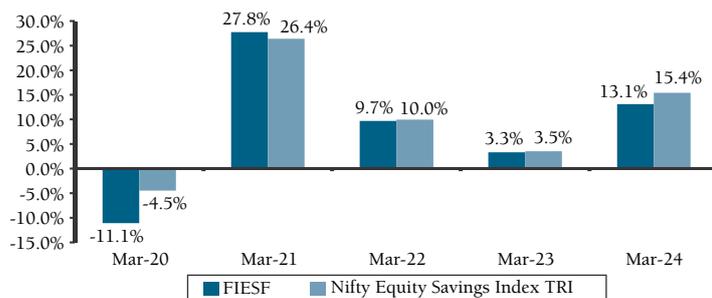
#### FIESF

Compounded annualised returns	FIESF Returns %	Nifty Equity Savings Index TRI Returns %
Returns for the last 1 year	11.79%	16.16%
Returns for the last 3 years	7.49%	9.29%
Returns for the last 5 years	9.08%	10.85%
Returns since inception	7.76%	9.79%

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

Based on Growth Plan NAVs. TRI: Total Return Index Values. Inception date: August 27, 2018.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

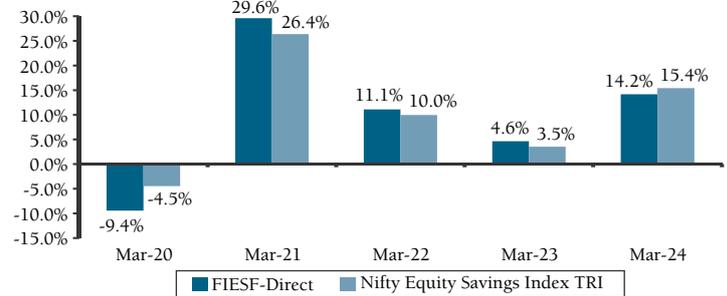
#### FIESF- Direct

Compounded annualised returns	FIESF-Direct Returns %	Nifty Equity Savings Index TRI Returns %
Returns for the last 1 year	12.64%	16.16%
Returns for the last 3 years	8.66%	9.29%
Returns for the last 5 years	10.46%	10.85%
Returns since inception	9.23%	9.79%

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

Based on Growth Plan NAVs. TRI: Total Return Index Values. Inception date: August 27, 2018.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values

### ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors is available on <https://www.franklintempletonindia.com/fund-details/fund-overview/27440/franklin-india-equity-savings-fund>)
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, 2024-710.07%

### EXPENSES OF THE SCHEME

i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 80

iii) Actual Expenses for the financial year ending March 2024:

- 1.27% Regular
- 0.44% Direct

### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

### UNITHOLDERS' INFORMATION

Please refer to Page No. 81

## FRANKLIN INDIA BALANCED ADVANTAGE FUND (FIBAF)

### TYPE OF SCHEME

An open ended dynamic asset allocation Fund

### CATEGORY OF SCHEME

Dynamic Asset Allocation or Balanced Advantage Fund

### SEBI SCHEME CODE

FTMF/O/H/BAF/22/07/0043

### INVESTMENT OBJECTIVE

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

### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the asset allocation pattern will be:

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Equities and Equity related Securities (Including Foreign Securities)	100	0
Debt & Money Market Instruments (including foreign securities) including cash & cash equivalent	100	0

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

S1. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	A maximum of 20% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 5%# of net assets outstanding at any point of time. # Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are 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 on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 20% of the net assets of the Scheme.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives for hedging and rebalancing purposes	up to a maximum of 50% of its AUM The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps	As per applicable regulations	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Covered call options	The Scheme shall not invest in covered call options	Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Repos/reverse repo in corporate debt securities	Upto 10%	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Overseas Securities	Investments in foreign securities including ADRs / GDRs / Foreign equity and debt securities shall not exceed 20% of the net assets of the Scheme	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	REITs and InvITS	The scheme shall not invest in units issued by REITs and InvITS.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Securities borrowing & Short selling	The Scheme shall not engage in securities borrowing and short selling activities.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024

S1. No	Type of Instrument	Percentage of exposure	Circular references*
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 1 bonds and Tier 2 bonds issued under Basel III framework)	The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Debt instruments with Credit enhancement/ structured obligations	The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
12.	Units of mutual Fund schemes	The scheme may invest in Mutual Fund units including ETFs to the extent of 35% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
13.	Tri-party repos	upto 100%	Not applicable

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

#### Usage of Short Term Deposits

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

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. As per Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024 such changes in the investment pattern will be for short term and for defensive considerations only and shall be rebalanced within 7 calendar days from date of deviation.

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.

#### INVESTMENT STRATEGY

The scheme endeavours to provide long term capital appreciation and income from a mix of equity and debt investments. The scheme will dynamically allocate its net assets between equity and equity related instruments and debt instruments based on a combination of qualitative and quantitative parameters. The scheme will seek to manage net equity exposure by actively using derivatives for the purpose of hedging and balancing the portfolio.

Further, the scheme may invest into equity stocks in the cash market and take short position in futures market to reduce net long equity exposure.

#### Determination of asset allocation:

A mix of quantitative and qualitative factors will be used to determine equity asset allocation. As per the ratio bands, the corresponding equity allocation will be identified for both P/E and P/B. These allocations will be accorded 50% weightage each and added to arrive at the final equity allocation based on quantitative parameters for the month.

**Price to Equity band-based allocation:**

If weighted average PE ratio of Nifty 500 Index falls in this band...	...the equity component will be...(%)	...and the debt component will be...(%)
Upto 12	80-	8515-20
12-16	67.5-80	20-32.5
16-20	55-67.5	32.5-45
20-24	42.5-55	45-57.5
24-28	30-42.5	57.5-70
Above 28	15-30	70-85

**Price to Book Value band-based allocation:**

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

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

**Calculation of P/E and P/B ratios:**

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

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

- economic regime models,
- aggregate corporate fundamentals and
- valuation models,
- market liquidity models and
- analyst assessments of policy backdrops.

Fund manager can decide allocation to equity component which may be +/- 15% from the band specified in the table above subject to overall asset allocation limits for each asset class. The portfolio will be rebalanced in the first week of the following month.

**Illustration of Asset allocation using P/E and P/B bands:**

If Nifty 500 Index weighted average P/E as on 30th April stands at 28x, the corresponding equity allocation as per the band will be, say, 30%.

If Nifty 500 Index weighted average P/B as on 30th April stands at 2.7x, the corresponding equity allocation as per the band will be, say, 72%.

50% weight will be applied to 30% (P/E based allocation) and 50% weight to 72% (P/B based allocation) to arrive at a combined weighted average equity allocation of 51%. Debt allocation will constitute the balance of 49%.

The equity allocation level of 51% thus obtained from quantitative model is further subject to modification by the fund manager to the extent of +/- 15% based on his/ her qualitative analysis.

**Dynamic modification in Asset Allocation**

Subject to applicable laws, the Investment Manager may make appropriate modification in the asset allocation basis market conditions, market opportunities, applicable regulations, political and economic factors etc. While the fund endeavors to have a minimum 65 percentage of total proceeds (computed as per tax laws) of the fund invested in the equity shares of domestic companies listed on a recognized Stock Exchange, the fund may use derivatives for hedging purpose and at times, the effective economic exposure to the equity shares may fall below 65%.

For example;

Instruments % to Net Assets

Equity Shares of Domestic Companies Listed on recognized Stock Exchange 65%

Hedging/Short position in equity derivatives(-10%)

Effective Economic Exposure 55%

- Equity portion management

The strategy for managing the equity portion will be unconstrained with respect to investment in stocks across market capitalizations.

- Fixed income portion management

Fixed income investment will be made in investment grade instruments across government, corporate, PSUs, NBFCS, Banks and other issuers.

- Derivatives portion management

The fund may use derivative instruments for the purpose of hedging and balancing the portfolio. The hedging instruments will be used as a tool to balance the portfolio and not to generate alpha.

The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.

The margin money deployed on derivative positions would be included in Debt & Money Market Instruments. The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

For detailed derivative strategies, please refer to SAI.

**RISK PROFILE OF THE SCHEME**

Please refer to Page No. 78

**PLANS AND OPTIONS**

- Growth Plan • IDCW<sup>^</sup> Plan (with Reinvestment and Payout Options)

- Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

<sup>^</sup>IDCW stands for Income Distribution cum Capital Withdrawal

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

Please refer to Page No. 79

**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and multiples of ₹ 1	Minimum of ₹ 1,000/- and in multiples of ₹ 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

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 79

**BENCHMARK INDEX**

NIFTY 50 Hybrid Composite Debt 50:50 Index

**NAME OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)	Tenure of managing the scheme (Upto September 30, 2024)
1. Rahul Goswami	0.89 Years
2. Rajasa Kakulavarapu (Equity Portion)	2.07 Years
3. Varun Sharma#	1.08 Years
4. Chandni Gupta	0.57 Years
5. Anuj Tagra	0.57 Years
6. Sandeep Manam (Dedicated Fund Manager for overseas investments)	2.07 Years

#Effective October 04, 2024 Mr. Venkatesh Sanjeevi is the new Fund Manager.

**NAME OF THE TRUSTEE COMPANY**

Franklin Templeton Trustee Services Pvt. Ltd.

**PERFORMANCE OF THE SCHEME**

AS OF September 30, 2024

**FIBAF**

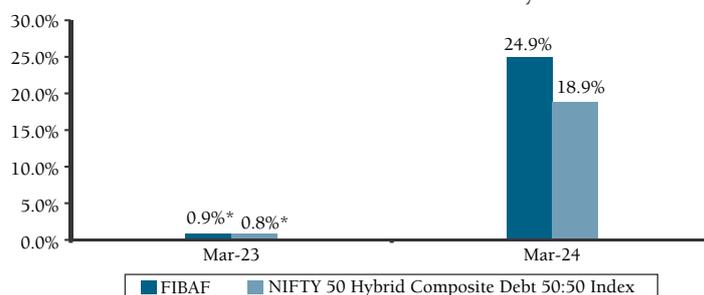
Compounded annualised returns	FIBAF Returns %	NIFTY 50 Hybrid Composite Debt 50:50 Index Returns %
Returns for the last 1 year	23.46%	20.58%
Returns for the last 3 years	N.A	N.A
Returns for the last 5 years	N.A	N.A
Returns since inception	17.78%	14.57%

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

Returns based on Growth Plan NAVs of September 30, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: September 6, 2022

N.A.- Not Applicable.

Year-wise returns for the last 2 financial years



Past performance may or may not be sustained in future.

\*For schemes/plans launched during the year the returns are from inception date.

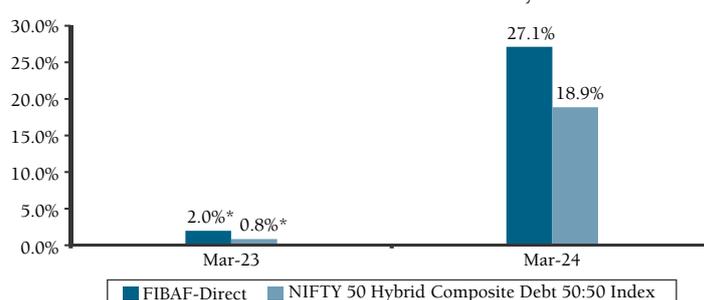
**FIBAF-Direct**

Compounded annualised returns	FIBAF-Direct Returns %	NIFTY 50 Hybrid Composite Debt 50:50 Index Returns %
Returns for the last 1 year	23.46%	20.58%
Returns for the last 3 years	N.A	N.A
Returns for the last 5 years	N.A	N.A
Returns since inception	17.78%	14.57%

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

Returns based on Growth Plan NAV of September 30, 2024. Inception date: September 6, 2022. N.A – Not Applicable. Index returns are based on Total Return Index Values.

Year-wise returns for the last 2 financial years



Past performance may or may not be sustained in future.

\*For schemes/plans launched during the year the returns are from inception date

#### ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (Top 10 portfolio holdings by issuer and fund allocation towards various sectors): These details are available on <https://www.franklintempletonindia.com/fund-details/fund-overview/34400/franklin-india-balanced-advantage-fund>
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
3. Portfolio Turnover Rate as on September 30, 2024–313.37%

#### EXPENSES OF THE SCHEME

##### i) Load Structure

**Exit Load:** If redeemed/switched-out within 1 year from the date of allotment\*:

- Upto 10% of units (limit): NIL
- In excess of 10% of units: 1%
- If redeemed/switched-out after 1 year from the date of allotment: NIL

\*This condition is applicable on a yearly basis. In case of multiple transactions, Units will be redeemed on First In First Out (FIFO) basis the date of allotment of such units. If the limit is not availed during a year, it shall not be clubbed or carried forward to the next year.

ii) **Recurring expenses (as % of daily net assets):** Please refer to Page No. 80

iii) **Actual Expenses for the financial year ending March 2024:**

- 2.06% Regular
- 0.33% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 81

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 81

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 81

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 81

#### CATEGORY OF SCHEME

Multi Cap Fund

#### SEBI SCHEME CODE

FTMF/O/E/MCF/24/05/0044

#### INVESTMENT OBJECTIVE

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. There is no assurance that the investment objective of the Scheme will be achieved.

### Risk Profile of the Schemes

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern.

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.

Performance of the relevant index will have a direct bearing on the performance of the index schemes. Tracking errors are inherent in any indexed fund and such errors may cause the scheme to generate returns, which are not in line with the performance of the relevant index or one or more securities covered by/included in the relevant index.

In case of sector funds, the schemes would primarily invest in the respective industry / sector thereby restricting the diversification of the scheme. Therefore, the performance of the scheme would be dependent upon the performance and market price movements of companies in the said industry/sector. Hence, movements in the

NAV of the schemes would be more volatile compared to the NAV of a scheme with a more diversified portfolio. In case of FBIF, the investments under the scheme are oriented towards equity and equity linked instruments of companies engaged in the infrastructure related activities and hence will be affected by risks associated with the infrastructure industries. The performance of the Scheme would be dependent upon the performance and market price movements of companies in the infrastructure industry. Amongst the infrastructure industries as mentioned under the investment strategy, the majority of the equity/equity linked investments could be concentrated under a single or a few sectors.

While mid cap and small cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that mid/small cap stocks can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in small cap and mid cap stocks is more than investing in stocks of large well-established companies. Please note that over a time these two categories have demonstrated different levels of volatility and Investment returns. And it is important to note that generally, no one class consistently outperforms the others. While smaller and medium size companies may offer substantial opportunities for capital appreciation, they also involve substantial risks.

Historically, these companies have been more volatile in price than larger company securities, especially over the short term. Among the reasons for the greater price volatility are the less certain growth prospects of smaller companies, the lower degree of liquidity in the markets for such securities, and the greater sensitivity of smaller companies to changing economic conditions. Smaller companies carry large amount of liquidity risk compared to the Large Cap companies, as the ability to sell is limited by overall trading volume in the securities, which it invests.

In addition, smaller companies may lack depth of management, be unable to generate funds necessary for growth or development, or be developing or marketing new products or services for which markets are not yet established and may never become established.

They could also suffer from disadvantages such as – outdated technologies, lack of bargaining power with suppliers, low entry barriers and inadequate management depth. Overall, the risks of investing in medium / small companies are (a) transparency/liquidity levels may not be on par with established, large companies; (b) corporate governance may be an issue with some companies; and (c) they may not be resilient enough to withstand shocks of business/economic cycles. FIF-FUSOF & FIF-TEOF may not be able to mirror the performance of underlying overseas fund(s) due to various reasons such as currency difference between FIF-FUSOF & FIF-TEOF and underlying fund, daily revaluation of foreign exchange in FIF-FUSOF & FIF-TEOF for the portfolio valuation, entire assets of FIF-FUSOF & FIF-TEOF may not be invested in underlying fund, the amount payable/receivable on

settlement date would be different as compared to the amount payable/receivable on the trade confirmation date of the investment in the FIF-FUSOF & FIF-TEOF/ underlying fund due to foreign exchange movement, difference in the date of allotment of units in FIF-FUSOF & FIF-TEOF and the investment by FIF-FUSOF & FIF-TEOF into the underlying fund etc.

Investments in the Fund of Funds schemes will have all the risks associated with the underlying funds including liquidity risks. Any change in the investment policies or fundamental attributes of the underlying funds will affect the performance of Fund of Funds.

Any change in the ability to purchase/redeem units in the underlying scheme on account of suspension of sale of units, suspension of redemption of units, segregation of portfolio, winding up, etc may affect ability of FOF to invest and liquidate funds.

The Investors shall bear the recurring expenses of the FOF schemes in addition to the expenses (recurring expenses and load) of the underlying schemes. The load and the recurring expenses charged by the underlying fund may change from time to time. Therefore, the returns of the Scheme may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the underlying fund could obtain.

Movements in the Net Asset Value (NAV) of the underlying funds would impact the performance of Fund of Funds. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of FIMAS' investments in Gold Exchange Traded Fund schemes (Gold ETFs).

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.

The tax benefits available under the ELSS and other tax saving schemes are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfilment of the relevant conditions. In view of the individual nature of tax consequences, each Investor/ Unit holder is advised to consult his/her own professional tax advisor. The Trustee, AMC, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up before the completion of the lock-in period.

Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

**Regional Market risk:** Funds investing in a single region are subject to higher concentration risk and potentially greater volatility compared to funds following a more diversified policy.

**Eurozone risk (FIF-TEOF):** Mounting sovereign debt burdens and slowing economic growth among European countries, combined with uncertainties in European financial markets, including feared or actual failures in the banking system and the possible break-up of the Eurozone and Euro currency, may adversely affect interest rates and the prices of both fixed income and equity securities across Europe and potentially other markets as well. These events may increase volatility, liquidity and currency risks associated with investments in Europe. In any event of the break-up of the Eurozone or Euro currency, the relevant funds maybe exposed to additional operational or performance risks. While the European governments, the European Central Bank, and other authorities are undertaking economic reforms and other measures to address the current fiscal conditions, these measures may not have the desired effect and therefore the future stability and growth of Europe is uncertain. The performance and value of the fund may be adversely affected, should there be any adverse credit events. 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.

**Risks associated with participation in repo transactions in Corporate Debt Securities**

#### • Counter-party risk

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the Schemes shall carry out repo transactions with only those counterparties, which has a credit rating of 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the Scheme's account through an exchange settled matching process. Generally, we would have a limited number of counter-parties, comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers etc. Similarly, in the event of the Scheme being unable to pay back the money to the counterparty as contracted, the counter-party may dispose off the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases.

#### • Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, minimum haircuts have been stipulated on the value of the security. The Investment Manager may ask for a higher haircut depending upon the market conditions.

**Risks associated with Investments in REITs and InvITs:**

• **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

• **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

• **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or Payout of Income Distribution cum capital withdrawal option, etc.

Consequently, the proceeds may get invested in assets providing lower returns.

- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

**Risk Mitigation Factors:**

**Equity**

**Liquidity Risk:** The fund will try to maintain a proper asset liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks. FISCF will endeavour to invest in a mix of Smaller Companies and Other Companies stocks (as defined in the asset allocation) and also try to maintain a portion of investments in cash & liquid assets.

**Concentration Risk:** Except in case of sector funds and FBIF, the schemes will endeavour to have a well-diversified equity portfolio comprising stocks across various sectors of the economy. This would aid in managing concentration risk and sector-specific risks. Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.

**Derivatives Risk:** The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

**Debt**

**Interest Rate Risk:** The Fund seeks to mitigate this risk by keeping the maturity of the schemes in line with the interest rate expectations.

**Credit Risk or default risk:** The Fund will endeavour to minimise Credit/Default risk by primarily investing in medium-high investment grade fixed income securities rated by SEBI registered credit rating agencies. Historical default rates for investment grade securities (BBB and above) have been low.

**Reinvestment Risk:** Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. The schemes may take positions in interest rate derivatives to hedge market/interest rate risks.

**Liquidity or Marketability Risk:** The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.

**Dividend (Income Distribution cum capital withdrawal) 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.

**No Load on Bonus/Reinvestment of Income Distribution cum capital withdrawal option:** No entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal.

**Commission to distributor**

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

**Credit of exit load to schemes:**

Effective October 01, 2012, Exit load/ CDSC (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods & Service Tax. Goods & Service Tax on exit load, if any, shall be paid out of the exit load proceeds.

**Transaction Charges:**

The AMC/Mutual Fund shall deduct Transaction Charges on purchase/subscription applications received from investors that are routed through a distributor/agent/broker as follows, provided the distributor/agent/broker has opted to receive the transaction charges:

- (i) First time investor in mutual funds:  
Transaction Charge of Rs.150/- on purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).
- (ii) Investors other than first time investor in mutual funds:  
Transaction Charge of Rs.100/- per purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).
- (iii) In case of investments through Systematic Investment Plan (SIP), the Transaction Charge shall be deducted only if the total commitment through SIP (i.e. amount per SIP instalment x No. of SIP instalments) amounts to Rs.10,000/- and above. The Transaction Charge shall be deducted in 3 or 4 instalments, as may be decided by the AMC from time to time.
- (iv) The Transaction Charges shall not be deducted for:
  - (a) purchase/subscription applications for an amount less than Rs.10,000/-;
  - (b) transactions other than purchases/ subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Transfer of Income Distribution cum capital withdrawal plan etc.;
  - (c) direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor/agent/broker; and
  - (a) transactions routed through stock exchange platform (not applicable for ARN holders who have 'opted-in' for levy of transaction charges in respect of mutual fund transactions of their clients routed through stock exchange platforms).

The statement of account shall disclose the net investment as gross subscription less transaction charges and the units allotted against the net investment. The upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate payment based on his assessment of various factors including the service rendered by the distributor.

**Employee Unique Identification Number (EUIDN):**

As per Para 15.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024; the employee/ relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIDN from AMFI. EUIDN needs to be mentioned on the application alongwith the ARN number. This will assist in tackling the problem of mis-selling even if the employee/ relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

**Default Plan/Option**

The investors must clearly indicate the Plan and Option 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 which shall be 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 of fresh purchase/additional purchase/switch/SIP & STP Registration requests received from investors with unempanelled/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

The Trustee / AMC reserve the right to alter / vary the default plan / option, after giving notice. The Trustee/AMC reserves the right to alter/vary the default plan/option, and the terms and conditions of these facilities and privileges, after giving notice. The trustee is entitled, in its sole and absolute discretion, to reject any Application.

Scheme	Default Option
TIVF, FIEHF, FIIF, FIBCF, FIFCF, FIOF, FIEAF, FIFP, FITF, FIFEF, TIEIF, FAEF, FIDPEF, FBIF, FISCF, FIF-FUSOF, FIF-TEOF, FIMAS and FIBAF	<ul style="list-style-type: none"> <li>• Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated.</li> <li>• 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.</li> </ul>
FIT	<ul style="list-style-type: none"> <li>• Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated.</li> </ul>
FIESF	<ul style="list-style-type: none"> <li>• Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated.</li> <li>• Income Distribution cum capital withdrawal (IDCW) option in case IDCW or Monthly or Quarterly IDCW Option is not indicated</li> <li>• 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.</li> </ul>

**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.

**Despatch of Repurchase (Redemption) Request**

The redemption proceeds will be despatched to the unit holders within the regulatory time limit of with 3 working days (for FAEF, FIF-FUSOF & FIF-TEAF: 5 working days) of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund. 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.

**Applicable NAV**

**For Purchase 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 (all funds):

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.

#### Compulsory reinvestment of Income Distribution cum capital withdrawal (Not applicable to FIT)

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

#### ANNUAL SCHEME RECURRING EXPENSES

For Templeton India Value Fund, Franklin India Equity Advantage Fund, Franklin India Smaller Companies Fund, Templeton India Equity Income Fund, Franklin India Bluechip Fund, Franklin India Prima Fund, Franklin India Flexi Cap Fund, Franklin India Technology Fund, Franklin India Opportunities Fund, Franklin India Focused Equity Fund, Franklin Asian Equity Fund, Franklin Build India Fund, Franklin India Equity Hybrid Fund, Franklin India Equity Savings Fund, Franklin India Balanced Advantage Fund and Franklin India ELSS Tax Saver Fund (Formerly known as Franklin India Taxshield)

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:

**For FIBAF** - As the Scheme endeavors to invest a minimum of 65% of its net assets in equity and equity related instruments, the AMC has estimated following expenses.

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

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

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

- (a) brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions
- (b) 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 management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above.

As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of

recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.

The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

#### ANNUAL SCHEME RECURRING EXPENSES

##### For Franklin India NSE Nifty 50 Index Fund

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.

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) 1.00% of the daily net assets of the scheme including the investment and advisory fees <https://www.franklintempletonindia.com/reports?firstFilter=15>.

- (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 management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above.

As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.

The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

#### ANNUAL SCHEME RECURRING EXPENSES

##### For Franklin India Dynamic Asset Allocation Fund Of Funds, Franklin India Multi-Asset Solution Fund of Funds, Franklin India Feeder - Franklin U.S. Opportunities Fund and Franklin India Feeder - Templeton European Opportunities Fund

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.

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) in case of Fund of Funds (FOF) scheme –
- investing in liquid schemes, index fund scheme and exchange traded funds (i.e. liquid/ index/ exchange traded FOF), the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.
  - investing a minimum of sixty-five per cent of assets under management in equity oriented schemes (i.e. equity oriented FOF) as per scheme information document, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.25 per cent of the daily net assets of the scheme.
  - investing in schemes other than as specified in clause (I)(i) and (I)(ii) of this sub-regulation (i.e. other FOF), the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme: 59 Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated at clause (I)(i), (I)(ii) and (I)(iii). <https://www.franklintempletonindia.com/reports?firstFilter=15>.
- (II) In addition to the above, the following costs or expenses may be charged to the Scheme, as per sub regulation 52(6A) namely-

- 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
- 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.

- 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.

- Goods and Service Tax on expenses other than investment and advisory fees; and,
- brokerage and transaction costs (including Goods and Service Tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any.

Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as a percentage of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and advisory fee shall not exceed the aggregate of expenses charged under clause (I) and (II)(c) above.

The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above.

As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.

The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

**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.

**Equity Linked Savings Scheme:** Individuals, HUFs and Minors through their parents/guardians can invest upto Rs.1,50,000 in a financial year in Franklin India Taxshield, and qualify for deduction under Section 80C of the Income-tax Act, 1961.

#### Daily Net Asset Value (NAV) Publication

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](http://www.amfiindia.com).

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.

Since FIF-FUSOF & FIF-TEOF are fund of funds scheme that invests predominantly in overseas mutual funds / units trusts, the NAV of the Scheme(s) will be based on the NAV of the underlying fund, which is determined as per a different time zone. Hence, the Scheme(s) will declare the NAV of the day on the next Business Day by 10.00 a.m.

Since FIMAS & FIDAAF are fund of funds scheme that invests predominantly in other mutual funds schemes, the Scheme(s) will declare the NAV of the day on the next Business Day by 10:00 a.m.

**For Investor Grievances please contact:** Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Good Shepherd Square, 4th Floor, No.82, MGR Salai (Erstwhile Kodambakkam High Road), Chennai- 600034, Tamil Nadu Tel: 1800 425 4255 or 1-800 -258- 4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. Email: [service@franklintempleton.com](mailto:service@franklintempleton.com).

**Name of Investor Relations Officer:** Rini Krishnan

**Name and Address of Registrar:** Computer Age Management Services Private Limited, No.10 (Old No.178), M.G.R. Salai, Nungambakkam, Chennai – 600 034.

#### Unitholders' Information:

##### Account Statement:

On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their e-mail address and/or mobile number registered with the Mutual Fund/AMC.

##### 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:

##### 1. Unitholders who hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar

month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

CAS shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such Unitholders in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.

## 2. Unitholders who do not hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month 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, value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.

### B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:

For normal transactions during ongoing sales and repurchase:

- The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment.

### For SIP / STP/ Reinvestment of Income Distribution cum capital withdrawal option transactions:

- Account Statement for SIP and STP will be despatched once every month along with Reinvestment of Income Distribution cum capital withdrawal option (daily, weekly, monthly) account statement. All other Income Distribution cum capital withdrawal (dividend) statements will be despatched as and when the distribution 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, 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 e-mail. The unitholder may request for a physical account statement by writing/ calling us at any of the ISCs.

The Account Statement issued by the AMC is a record of holdings in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement.

### Annual Financial Reports

As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without demur. 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.

### Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued there under (AML Laws), Mutual Funds are required to formulate and implement a client identification programme, to collect, verify and maintain the record of identity and address(es) of investors. It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

### Submission of PAN:

As per Para 14.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its letter dated July 24, 2012 has conveyed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN.

Accordingly, where the aggregate of lump sum investment (fresh purchase and additional purchase) and SIPs where the aggregate of instalments in a financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro investment"), it shall be exempt from the requirement of PAN.

Such investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN). This exemption will be available only to Micro investment made by individuals being Indian citizens (including NRIs, joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

For the purpose of identifying Micro investment, applications shall be aggregated at the investor level (same sole holder/joint holders in the same sequence) and such aggregation shall be done irrespective of the number of folios / accounts under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy. E-PAN issued by CBDT can also be provided by FPI. All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

All transactions in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as stated above, failing which the applications are liable to be rejected. It is clarified that all categories of investors seeking exemption from PAN still need to complete the KYC requirements stipulated by the AMC/Trustee from time to time, irrespective of the amount of investment.

Under the provisions of Income tax Act 1961, every person who has been allotted a PAN and is eligible to obtain Aadhaar Number is required to intimate his Aadhaar Number to the prescribed authority on or before 31st March, 2023. On failure to do so, his/her PAN shall become inoperative and he/she shall be liable to all the consequences under the Income Tax Act, 1961 for not furnishing, intimating or quoting the PAN. Therefore, it is mandatory for investors to link PAN with Aadhaar.

SEBI in its letter SEBI/HO/OW/IMD/PoD/P/2022/ 48112 /1 dated September 12, 2022, SEBI has advised that:

1. No investments (Systematic transaction, lumpsum, redemption) shall be permitted in such folios wherein PAN/ PEKRN details are not available.
2. Non-compliant, Non-PAN and Non-PEKRN folios will be liable to be frozen from April 01, 2023.
3. Non-investor-initiated transactions such as dividend payout, if any, declared by the Mutual Fund schemes shall also be disallowed
4. Unitholders whose folio(s) has/have been frozen due to the above requirement shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details.

**All Financial transactions with Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as noted above.**

If there is any change in the Client Due Diligence/KYC information provided by the investor, the same is required to be updated within 30 days of such change.

Investors are instructed not to make cash payments. No outstation cheques or post-dated cheques will be accepted. Applications with outstation cheques/post dated cheques may be rejected.

**Non acceptance of Third Party payment**

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement; (b) Custodian on behalf of an FII or a client. (c) 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; (d) 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.

**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, inter alia

mandated that a minimum of 20% 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. The said guidelines came into effect from the October 1, 2021.

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.

**INVESTMENTS IN FOREIGN SECURITIES**

As advised by SEBI, in order to avoid breach of industry-wide overseas investment limits as allowed by RBI and as per Para 12.19 of SEBI Master Circular of Mutual Funds dated June 27, 2024, the total investment in overseas funds or securities across all schemes of FTMF is capped at the level as of February 1, 2022. The aforesaid capping is temporary in nature and will continue only till further enhancement of limit by Regulators in this regard.

