

KEY INFORMATION MEMORANDUM



FRANKLIN INDIA MULTI ASSET ALLOCATION FUND

(An open-ended fund investing in equity, debt and commodities)

This product is suitable for investors who are seeking*:	Scheme Riskometer (Based on portfolio as on September 30, 2025)	Benchmark Riskometer (Based on information as on September 30, 2025)
<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity, debt and commodities. 		<p>65% Nifty 500+ 20% Nifty Short Duration Index+ 5% Domestic price of gold+ 5% Domestic price of silver+ 5% iCOMDEX</p>

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

Continuous offer for Units at NAV based prices.

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

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

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

This Key Information Memorandum is dated November 28, 2025.

Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing in equity and equity related instruments, debt & money market instruments and commodities. However, there can be no assurance that the investment objective of the scheme will be realized									
Asset Allocation Pattern of the scheme	Types of Instruments	Indicative allocations (% of total assets)								
		Maximum	Minimum							
	Equity and Equity related instruments;	80	65							
	Debt & Money Market Instruments, cash & cash equivalent@	25	10							
	Commodities^	25	10							
	Units issued by REITs and InvITs	10	0							
	<p>@includes mutual fund units; Money Market instruments include commercial papers, commercial bills, treasury bills, Tri-party repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, and any other like instruments as specified under applicable regulations from time to time; 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.</p> <p>^Includes Gold ETF, Silver ETF, Exchange Traded Commodity Derivatives (ETCDs) & any other mode of investment in commodities as permitted by SEBI from time to time</p> <p>The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), and repo transactions in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets shall not exceed 100% of the net assets of the scheme.</p> <p>Indicative Table (Actual instrument/ percentages may vary subject to applicable SEBI circulars):</p> <table> <tr> <th>Sl. No</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references*</th></tr> <tr> <td>1.</td><td>Derivatives including index futures, stock</td><td>Upto 50% of net assets of the scheme</td><td>Para 12.25 of SEBI Master Circular dated June 27, 2024.</td></tr> </table>			Sl. No	Type of Instrument	Percentage of exposure	Circular references*	1.	Derivatives including index futures, stock	Upto 50% of net assets of the scheme
Sl. No	Type of Instrument	Percentage of exposure	Circular references*							
1.	Derivatives including index futures, stock	Upto 50% of net assets of the scheme	Para 12.25 of SEBI Master Circular dated June 27, 2024.							

		<p>futures, index options, & stock options (including covered call strategy) in line with SEBI guidelines, etc. (excluding Commodity futures)</p> <p>Debt derivatives including Forward Rate Agreements, Interest Rate Futures and Interest rate swaps.</p>	<p>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.</p> <p>Derivatives exposure for non-hedging purposes: upto 20%</p>	
	2.	Securities Lending	<p>Upto 20% of net assets and the maximum single party exposure will be restricted to 5%^ of net assets outstanding at any point of time.</p> <p>^ Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are guaranteed by Clearing Corporations and hence do not carry any counter party risk. Accordingly, single party exposure limit will not apply to trades on Stock Exchange platform. Single party exposure limits can only apply in case of OTC (over the counter) trades where counterparty can be identified.</p>	Para 12.11 of SEBI Master Circular dated June 27, 2024.
	3.	Securitized Debt	<p>Upto 20% of net assets</p> <p>The Scheme shall not invest in foreign securitized debt.</p>	Para 12.15 of SEBI Master Circular dated June 27, 2024.
	4.	Exchange Traded Commodity Derivatives	The exposure to ETCDs shall not be more than 25% of the net asset value of the scheme.	Para 12.26 of SEBI Master Circular on Mutual Funds dated June 27, 2024
	5.	Overseas Securities/ETFs	Upto 20% of net assets	Para 12.19 of SEBI Master Circular dated June 27, 2024.
	6.	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	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

		for loss absorption (For eg. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework)		
	7.	Debt instruments having Structured Obligations / Credit Enhancements	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.
	8.	Repo/reverse repo transactions in Corporate debt securities	Upto 10% of net assets	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
	9.	Units of mutual funds	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 interscheme 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
	10.	Credit Default Swap transactions	As per applicable regulations	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
	11.	Securities borrowing and Short Selling activities	The Scheme shall not invest in Securities borrowing and Short Selling activities	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
	12.	Tri-party repos	Upto 100% of net assets	Not applicable
	13.	REITS and InvITS	<p>The scheme may invest upto 10% of the net assets of the scheme in units issued by InvITs and not more than 5% of the net assets of the Scheme will be invested in InvITs and REITs of any single issuer.</p> <p>Any potential future investment in units of Real Estate Investment Trusts (REITs) shall be undertaken in accordance with the Securities and Exchange Board of India (Mutual Funds) (Second Amendment) Regulations, 2025, notified on October 31, 2025, and any other applicable Regulations,</p>	<p>Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024</p> <p>In accordance with the SEBI (Mutual Funds) (Second Amendment) Regulations, 2025, notified on October 31, 2025</p>

			circulars or guidelines issued by SEBI from time to time.	
	<p>The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially (subject to and within the maximum limits prescribed above) depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations (As per Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 calendar days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.</p> <p>Portfolio Rebalancing</p> <p>In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme.</p>			
Investment Strategy	<p>The investment strategy of the fund is to provide an asset allocation solution to the investors basis our proprietary model (which uses a combination of multiple macroeconomic indicators) and qualitative inputs basis views from the portfolio manager. The fund will achieve its investment objective of generating long term capital appreciation by investing in a diversified portfolio of Equity / equity related instruments, fixed income / money market instruments & Commodities. The investment in commodities will be through Gold ETF, Silver ETF, Exchange Traded Commodity Derivatives (ETCDs) & any other mode of investment in commodities as permitted by SEBI from time to time. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>			
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. 			

	<ul style="list-style-type: none"> • Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. • The performance of the scheme may be affected by the corporate performance, macro-economic factors, changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in the securities markets. • Transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s). <p>Risk associated with Equity & Equity related investments</p> <ul style="list-style-type: none"> • Market Risk: Investing in equity and related securities carries inherent market risks, where liquidity can be affected by trading volumes and market conditions. Additionally, securities not listed on exchanges are more illiquid and may present higher risks. • Liquidity Risk: Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. Securities listed on exchanges generally exhibit lower liquidity risks compared to unlisted ones, which may be challenging to sell during unfavourable market conditions. • Mid & Small Cap Stocks: Investing in mid and small-cap stocks can offer higher capital appreciation opportunities but also comes with greater volatility and risks compared to larger, established companies. Factors contributing to this volatility include uncertain growth prospects and lower liquidity. • Historical Trends and Performance: The performance of equity investments may be influenced by historical trends and statistical data. However, there is no assurance that these trends will continue, and changes in market conditions can affect the performance of the schemes. • Liquidity in Abnormal Circumstances: In abnormal market conditions, it may be difficult to complete transactions due to poor liquidity in stock futures or the spot market. The fund will aim to take exposure into relatively liquid stocks to minimize the risk of such transactions <p>Risk associated with Debt and Money Market Instruments</p> <ul style="list-style-type: none"> • Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc. • 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
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	<p>which interim cash flows can be reinvested may be lower than that originally assumed.</p> <ul style="list-style-type: none"> • Mutual funds are member of securities segment and Triparty Repo trade settlement of CCIL. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. The market for repo transactions in corporate bonds is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. <p>Risk associated with Derivatives</p> <ul style="list-style-type: none"> • 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 success of derivative strategies depends on the fund manager's ability to identify and execute opportunities. There is no assurance that the fund manager will always be profitable • Using derivatives for hedging introduces risks such as mispricing, execution risk, and basis risk. Imperfect hedging can result in mismatches between the underlying assets and derivatives, impacting overall portfolio risk. The Scheme may face difficulties in executing derivative transactions due to insufficient bids, suspension of trading, or other market conditions <p>Risk associated with Commodity Investments</p> <ul style="list-style-type: none"> • Exchange Traded Commodity Derivatives: Investing in ETCDs involves liquidity, price, and settlement risks. The nascent market in India may lead to mispricing due to various factors, including technical issues and market volatility. • Gold and Silver ETFs: Investments in Gold and Silver ETFs are directly tied to the prices of the metals, which can fluctuate due to various economic and geopolitical factors. Risks include potential loss or damage to the physical assets, operational risks, and redemption delays. <p>Risk associated with REITs and InvITs</p> <ul style="list-style-type: none"> • Market Risk: REITs and InvITs are volatile and prone to daily price fluctuations due to market movements. The NAV of the Scheme is vulnerable to various market-related factors. • Liquidity Risk: The liquidity of investments may be restricted by trading volumes and settlement periods, leading to high time for liquidating investments in case of immediate redemption requirement. • Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk due to repatriation of funds by the Trusts, which may get invested in assets providing lower returns. • Interest Rate Risk: Securities/ Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase. • General Risks: There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly, or annual basis <p>Risk associated with other asset classes:</p> <ul style="list-style-type: none"> • Overseas Investments: Investing in foreign assets involves currency and country risks, including potential losses due to unfavourable currency movements and political instability. The repatriation of capital may also face regulatory challenges. • Security Lending: Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks
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	<p>There is no assurance or guarantee that the objectives of the scheme will be achieved. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the scheme.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
Plans/Options	<p>Plans:</p> <ul style="list-style-type: none"> • Regular • Direct <p>Options:</p> <ul style="list-style-type: none"> • Growth • Income Distribution cum capital withdrawal (IDCW) Option (Payout and Reinvestment) <p>Default plan and option: Direct – Growth</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
Applicable NAV (after the scheme opens for subscriptions and redemptions)	<p>Purchases including switch-in:</p> <p>In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day before the cut-off time - the closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p>In respect of valid applications received* after 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilisation shall be applicable.</p> <p>However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable provided the application is received* prior to availability of the funds.</p> <p>Investors are encouraged to avail electronic payment modes to transfer funds to the bank account of the Scheme to expedite unit allotment.</p> <p>For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</p> <p>For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution cum capital withdrawal plan (TIDCW) etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the destination Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.</p> <p>In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.</p> <p>Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including switch-in, Systematic investments, Reinvestment of Income Distribution cum capital withdrawal option, etc) to the unitholders would be reduced to that extent.</p>

	Redemptions including switch-out : In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received* after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. The redemption and switch-out of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realised. *Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund.		
Minimum Application Amount/ Number of Units	Purchase Rs. 5000 and in multiples of Rs. 1 thereafter	Additional Purchase Rs.1,000 and multiples of Re.1	Redemption Rs.1,000/- and multiples of Re.1
Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption amount	As per Para 6.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a certain percentage of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.		
Despatch of Redemption Request	The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 3 working days of the receipt of the valid redemption request at the OPAT of the Mutual Fund. As per AMFI guidelines dated January 27, 2023, the AMC will endeavour to payout the redemptions within 2 working days of the receipt of valid redemption request. In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023.		
Benchmark Index	Tier I benchmark – 65% Nifty 500+ 20% Nifty Short Duration Index+ 5% Domestic price of gold+ 5% Domestic price of silver+ 5% iCOMDEX		
Dividend Policy	Income Distribution cum capital withdrawal (IDCW) is based on the availability of adequate distributable surplus in the scheme. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The Trustee may, at its sole discretion distribute income under IDCW option/plan in the fund at any time. Although there is every intention to distribute income, there is no assurance or guarantee as to the frequency or quantum of such distribution nor that the distributions be regularly paid.		
Name of the Fund Manager	R. Janakiraman, Rajasa Kakulavarapu, Rohan Maru, Pallab Roy and Sandeep Manam (Dedicated Foreign Fund Manager)		
Name of the Trustee Company	Franklin Templeton Trustee Services Pvt. Ltd., a company set up under the Companies Act 1956, and approved by SEBI to act as the Trustee to the schemes of Franklin Templeton Mutual Fund.		
Performance of the scheme	FIMAAF		
	Compounded Annualized Returns	FIMAAF	CRISIL Hybrid 85+15 - Conservative Index
	Returns for the last 1 year	4.33%	5.09%
	Returns for the last 3 years	9.57%	9.15%
	Returns for the last 5 years	9.02%	8.22%
	Returns since inception	9.22%	NA

Additional Scheme Related Disclosures	<p>1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - https://www.franklintempletonindia.com/downloads/fund-documents)</p> <p>2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description – Not applicable.</p> <p>3. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. – This scheme is a new scheme and therefore this section is not applicable.</p>										
Expenses of the Scheme: Load Structure (During New Fund Offer Period & continuous offer period):	<p>Exit Load: For each purchase of units –</p> <p>In respect of each purchase of Units</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ○ 0.50 % - if redeemed on or before 1 year from the date of allotment ○ Nil - if redeemed after 1 year from the date of allotment <p>* 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. Subject to the Regulations, the Trustee / AMC reserve the right to modify / change the load structure on a prospective basis.</p> <p>Expenses during the New Fund Offer: These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, registrar expenses, printing and stationery, bank charges etc during the New Fund Offer and shall be borne by the AMC</p>										
Recurring expenses	<p>Continuous Offer (Annual Scheme Recurring Expenses):</p> <p>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/investor/reports?firstFilter-14 under the head Total Expense Ratio of Schemes.</p> <p>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:</p> <p>(I) Recurring expenses including the investment management and advisory fee subject to the limits specified in the table below (as % of daily net assets):</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tbody> <tr> <td>on the first Rs. 500 crores</td><td>2.25%</td></tr> <tr> <td>on the next Rs. 250 crores</td><td>2.00%</td></tr> <tr> <td>on the next Rs. 1,250 crores</td><td>1.75%</td></tr> <tr> <td>on the next Rs. 3,000 crores</td><td>1.60%</td></tr> <tr> <td>on the next Rs. 5,000 crores</td><td>1.50%</td></tr> </tbody> </table>	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 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%										

crores	
On the next Rs. 40,000 crores	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
Above Rs. 50,000 crores	1.05%

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

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

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

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

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

(III) The AMC may charge Goods and Service Tax on investment and advisory fees to the Scheme in addition to the maximum limit of annual recurring expenses as prescribed in Regulation 52. Further, the below mentioned expenses and charges shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

- a) Goods and Service Tax on expenses other than investment and advisory fees; and,
- b) brokerage and transaction costs (including Goods and Service Tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any.

Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as a percentage of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and advisory fee shall not exceed the aggregate of expenses charged under clause (I) and (II)(c) above.

The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above.

As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.

The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

	Actual expenses for the previous financial year: Not Applicable as the scheme is new. The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.											
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation". However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.											
Daily Net Asset Value (NAV) Publication	<p>The NAV will be calculated for every Business Day and can be viewed on https://www.franklintempletonindia.com/funds-and-solutions/latest-fund-navs-and-dividends and www.amfiindia.com .</p> <p>NAV will be calculated up to four decimal places using standard rounding criteria</p> <table><tr><th>Particulars</th><th>NAV declaration time for a Business Day & Rationale</th></tr><tr><td>First NAV</td><td>Shall be calculated and declared within 5 business days from the date of allotment of respective Plan(s)/Option(s) under the Scheme</td></tr><tr><td>If entire or part of AUM the scheme is invested in ETCDs</td><td>9 AM on the following business day</td></tr><tr><td>If nil exposure towards ETCDs</td><td>11 PM on same business day</td></tr><tr><td>If entire or part of AUM is invested in overseas securities</td><td>As the prices of overseas securities would be determined as per a different time zone, the Scheme(s) may declare the NAV for a Business Day by the next Business Day by 10:00 AM.</td></tr></table>		Particulars	NAV declaration time for a Business Day & Rationale	First NAV	Shall be calculated and declared within 5 business days from the date of allotment of respective Plan(s)/Option(s) under the Scheme	If entire or part of AUM the scheme is invested in ETCDs	9 AM on the following business day	If nil exposure towards ETCDs	11 PM 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 AM.
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For Investor Grievances please contact	Name and Address of Registrar	Computer Age Management Services Private Limited No.10 (Old No.178), M.G.R. Salai, Nungambakkam, Chennai – 600 034.										
Unitholders' Information	<ul style="list-style-type: none">• Account Statement: On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their email address and/or mobile number registered with the Mutual Fund/AMC.• Consolidated Account Statement In order to enable a single consolidated view of all the investments of an investor in Mutual Funds and securities held in demat form with the Depositories, Mutual Fund- Registrar & Transfer Agents or Depositories shall generate and dispatch of single Consolidated Account Statement (CAS) to the investors. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.											

	<p>A) Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive a Consolidated Account Statement as follows:</p> <p>1. Unitholders who hold Demat Account</p> <p>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.</p> <p>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.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.</p> <p>2. Unitholders who do not hold Demat Account</p> <p>The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month will be sent for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.</p> <p>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.</p> <p>The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance and value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.</p> <p>For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</p> <p>PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.</p> <p>In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.</p> <p>B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:</p> <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment. <p>For SIP/ STP/ Reinvestment of Income Distribution cum capital withdrawal option units:</p> <ul style="list-style-type: none"> • Account Statement for SIP and STP will be dispatched once every month along with IDCW reinvestment (daily, weekly, monthly) account statement All other IDCWs statements will be dispatched as and when the IDCW transaction is processed
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- A soft copy of the Account Statement will be emailed to investors valid email id
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.
- In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

Half-yearly Statement:

- The AMC shall provide the Account Statement to the Unitholders who are not having Valid PAN excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. The Account Statement shall reflect the latest closing balance and value of the Units across all schemes in the respective folio, prior to the date of generation of the account statement the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan. For those unitholders who have provided an e-mail address, the AMC will send the account statement by email.

The unitholder may request for a physical account statement by writing / calling us at any of the ISC.

The Account Statement issued by the AMC is a record of holdings in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement.

Annual Financial Reports

As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without charging any cost. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website (<https://www.franklintempletonindia.com/reports>) 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 (<https://www.franklintempletonindia.com/reports> under the head Mutual Fund reports) and shall publish an advertisement disclosing uploading of such financial results on its website (<https://www.franklintempletonindia.com/downloads/updates>), in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

The Mutual Fund shall disclose portfolio as on the last day of the month / half-year for all their schemes on its website (<https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds>) and on the website of AMFI within 10 days

	<p>from the close of each month/ half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.</p> <p>Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website (https://www.franklintempletonindia.com/downloads/updates) and on the website of AMFI.</p> <p>Such advertisement shall be published in 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.</p>
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