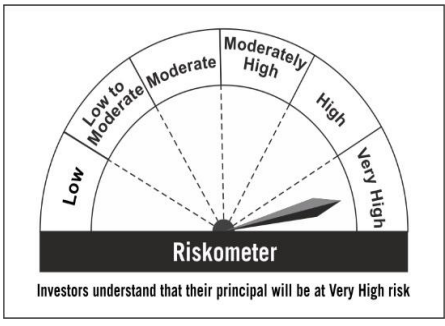
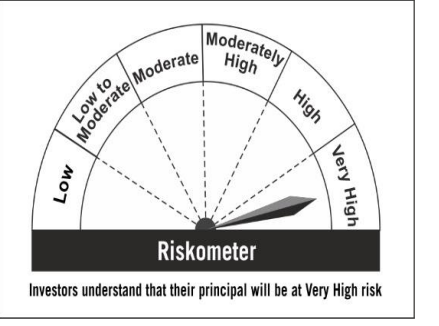


## KEY INFORMATION MEMORANDUM

### FRANKLIN INDIA FEEDER - FRANKLIN U.S. OPPORTUNITIES FUND

Open ended fund of fund scheme investing in units of Franklin U. S. Opportunities Fund

<b>This product is suitable for investors who are seeking*:</b>	<b>Scheme Riskometer (Based on portfolio as on September 30, 2024)</b>	<b>Primary Benchmark Riskometer (Based on portfolio as on September 30, 2024)</b> <b>As per AMFI Tier I Benchmark i.e. Primary As per AMFI Tier I Benchmark i.e. Russell 3000 Growth Index</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>A Fund of Funds investing in an overseas equity fund</li> </ul>		

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

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

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	<a href="http://www.franklintempletonindia.com">www.franklintempletonindia.com</a>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors,**

,penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <https://www.franklintempletonindia.com/downloads/fund-documents>.

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

This Key Information Memorandum is dated November 30, 2024

<b>Investment Objective</b>	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		
<b>Asset Allocation Pattern of the Scheme</b>	Under normal market circumstances, the investment range would be as follows:		
	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>	
		<b>Maximum</b>	<b>Minimum</b>
	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 <b>Franklin U.S. Opportunities Fund</b> , an international Franklin Templeton SICAV range mutual fund (domiciled in Luxemburg) 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):		

Sl. No.	Type of Instrument	Percentage of exposure	Circular references*
1.	<b>Securities Lending</b>	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.	<b>Securitized Debt</b>	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.	<b>Derivatives for hedging and rebalancing purposes</b>	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.	<b>Credit default Swaps</b>		Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	<b>Covered call options</b>		Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	<b>Repos/reverse repo in corporate debt securities</b>	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.	<b>Overseas Securities</b>	upto 100%	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	<b>ReITS and InVITS</b>	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.	<b>Securities borrowing &amp; Short selling</b>	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 I 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.
<b>Investment Strategy</b>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>The fund manager shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations</p>
<b>Risk Profile of the Scheme</b>	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:

	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• <b>Credit risk:</b> 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).</li> <li>• <b>Interest rate risk:</b> 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.</li> </ul> <p>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.</p> <ul style="list-style-type: none"> <li>• <b>Liquidity Risk:</b> 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.</li> <li>• <b>Market risk:</b> 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.</li> <li>• <b>Reinvestment risk:</b> 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.</li> <li>• 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.</li> </ul>
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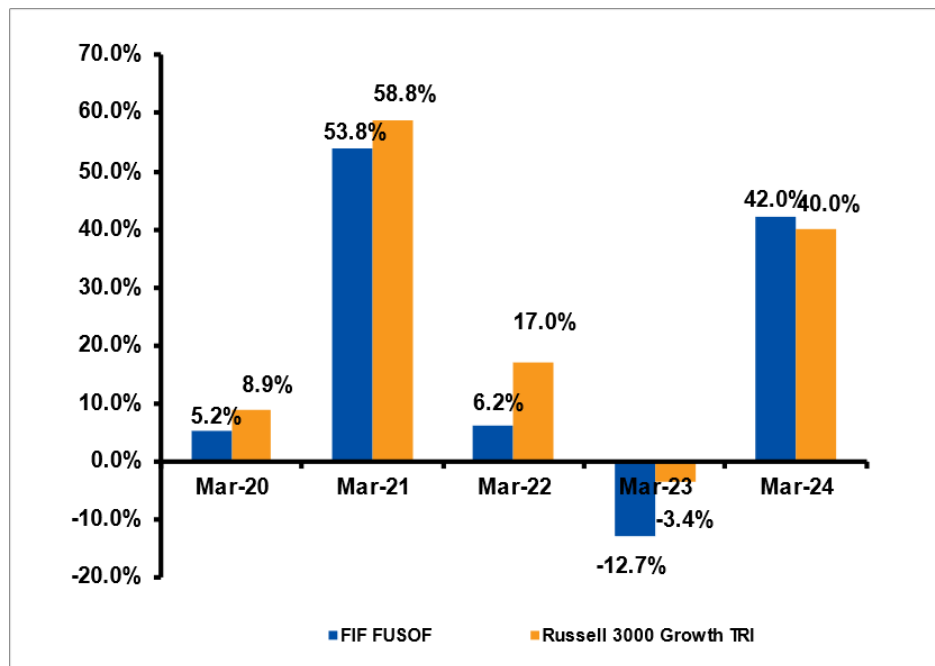
	<ul style="list-style-type: none"> <li>• Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.</li> <li>• Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks</li> <li>• 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.</li> </ul> <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>
<b>Plans/Options</b>	<ul style="list-style-type: none"> <li>• Growth Plan</li> <li>• Income Distribution cum capital withdrawal (IDCW) Plan (with Reinvestment and Payout Options).</li> <li>• Direct - Growth Plan</li> <li>• Direct - IDCW Plan (with Reinvestment and Payout Options).</li> </ul> <p>All the plans have a common portfolio. The face value of the Units is Rs.10 each. The investors must clearly indicate the Plan and Option (Growth or IDCW / Reinvestment or Payout) 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 Direct Plan and Default Option, which shall be:</p> <ul style="list-style-type: none"> <li>• Growth in case Growth or IDCW 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> <p>Please note that where the Unitholder has opted for IDCW Payout Option and in case the amount of IDCW payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI. The Trustee / AMC reserve the right to alter / vary the default plan / option, after giving notice.</p>

<p><b>Applicable NAV (after the scheme opens for subscriptions and redemptions )</b></p>	<p><b>Purchases including switch-in:</b></p> <p>In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund and the funds are available for utilization on the same day before the cut-off time - the closing NAV of the day on which the funds are available for utilization shall be applicable.</p> <p>In respect of valid applications received* after 3:00 p.m. by the Mutual Fund and the funds are available for utilization on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilization shall be applicable.</p> <p>However, irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application, the closing NAV of the Business Day on which the funds are available for utilization before the cut-off time (3:00 p.m.) shall be applicable provided the application is received* prior to availability of the funds.</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 utilization, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</p> <p>For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution cum capital withdrawal plan (TIDCW) etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the destination Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.</p> <p>In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.</p> <p>Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including switch-in, Systematic investments, Reinvestment of Income Distribution cum capital withdrawal option, etc) to the unitholders would be reduced to that extent.</p> <p><b>Redemptions including switch-out :</b></p> <p>In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application shall be applicable.</p> <p>In respect of valid applications received* after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>The redemption and switch-out of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realized.</p> <p>*Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund.</p>
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<b>Minimum Application Amount/ Number of Units</b>	<b>Purchase</b>  Rs.5000 and in multiples of Rs. 1/ thereafter	<b>Additional Purchase</b>  Rs.1,000 and multiples of Re.1	<b>Redemption</b>  Rs.1,000/- or ‘All Units’ if the account balance is less than Rs.1,000/-. The amount of subscription, SIP and redemption in excess of the minimum amount specified above should be any amount in multiple of Re. 1/-.															
<b>Despatch of Redemption Request</b>	The Scheme is open for repurchase/redemption on all Business Days. The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 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																	
<b>Benchmark Index</b>	Russell 3000 Growth Index																	
<b>Dividend Policy</b>	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.																	
<b>Name of the Fund Manager</b>	Sandeep Manam																	
<b>Name of the Trustee Company</b>	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.																	
<b>Performance of the scheme :</b>	<b><u>FIF- FUSOF (Regular)</u></b> <table><tr><th><b>Compounded annualised returns</b></th><th><b>Scheme Returns %</b></th><th><b>Benchmark (Russell 3000 Growth TRI) Returns %</b></th></tr><tr><td>Returns for the last 1 year</td><td>40.98%</td><td>42.49%</td></tr><tr><td>Returns for the last 3 years</td><td>6.99 %</td><td>15.88%</td></tr><tr><td>Returns for the last 5 years</td><td>17.17%</td><td>23.12%</td></tr><tr><td>Returns since inception</td><td>16.61%</td><td>21.16%</td></tr></table> <p><b>Past performance may or may not be sustained in future and is not a guarantee of any future returns.</b></p> <p>Based on Growth Plan NAVs of September 30, 2024. TRI: Total Return Index Values. Inception date: February 6, 2012</p>			<b>Compounded annualised returns</b>	<b>Scheme Returns %</b>	<b>Benchmark (Russell 3000 Growth TRI) Returns %</b>	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%	21.16%
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**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	Scheme Returns %	Benchmark (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:**

	<table border="1"> <caption>Performance Data (Mar-20 to Mar-24)</caption> <thead> <tr> <th>Period</th> <th>FIF-FUSOF (Direct)</th> <th>Russell 3000 Growth TRI</th> </tr> </thead> <tbody> <tr> <td>Mar-20</td> <td>6.2%</td> <td>8.9%</td> </tr> <tr> <td>Mar-21</td> <td>55.3%</td> <td>58.8%</td> </tr> <tr> <td>Mar-22</td> <td>7.3%</td> <td>17.0%</td> </tr> <tr> <td>Mar-23</td> <td>-11.8%</td> <td>-3.4%</td> </tr> <tr> <td>Mar-24</td> <td>43.4%</td> <td>40.0%</td> </tr> </tbody> </table> <p><b>Past performance may or may not be sustained in future.</b> Based on Growth Plan NAVs. TRI : Total Return Index Values</p>	Period	FIF-FUSOF (Direct)	Russell 3000 Growth TRI	Mar-20	6.2%	8.9%	Mar-21	55.3%	58.8%	Mar-22	7.3%	17.0%	Mar-23	-11.8%	-3.4%	Mar-24	43.4%	40.0%	
Period	FIF-FUSOF (Direct)	Russell 3000 Growth TRI																		
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Mar-23	-11.8%	-3.4%																		
Mar-24	43.4%	40.0%																		
Additional Scheme Related Disclosures	<p>i. Top 10 portfolio holdings by issuer and fund allocation towards various sectors as at September 30, 2024: <a href="https://pre.franklintempletonindia.com/fund-details/fund-portfolio/16293/franklin-india-feeder-franklin-u-s-opportunities-fund">https://pre.franklintempletonindia.com/fund-details/fund-portfolio/16293/franklin-india-feeder-franklin-u-s-opportunities-fund</a></p> <p>ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme:- Not applicable</p> <p>iii. Portfolio Disclosure- Fortnightly / Monthly/ Half yearly -The same is available on the below link:- <a href="https://www.franklintempletonindia.com/reports">https://www.franklintempletonindia.com/reports</a> and <a href="https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds">https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds</a></p> <p>iv. Portfolio Turnover Rate: Not applicable</p>																			

<b>Expenses of the Scheme</b>	<b>Continuous Offer:</b> Exit load : In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
<b>Load Structure</b>	<b>ANNUAL SCHEME RECURRING EXPENSES</b> 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.
<b>Recurring expenses</b>	<p>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.</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) in case of Fund of Funds (FOF)scheme –</p> <p>(i) 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.</p> <p>(ii) 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.</p> <p>(iii) 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).</p> <p><a href="https://www.franklintempletonindia.com/reports?secondFilter=15">https://www.franklintempletonindia.com/reports?secondFilter=15</a></p> <p>(II) In addition to the above, the following costs or expenses may be charged to the Scheme, as per sub regulation 52(6A) namely-</p> <p>(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</p>

	<p>(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.</p> <p>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.</p> <p>Provided further that expenses charged under this clause shall be utilised for sales, marketing and distribution expenses incurred for bringing inflows from such cities.</p> <p>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.</p> <p>These expenses are in abeyance with effect from March 1, 2023 till further instructions from SEBI.</p> <p>(c) additional expenses not exceeding 0.05% of daily net assets of the scheme towards various permissible expenses.</p> <p>Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.</p> <p>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.</p> <p>(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.</p> <p>a) Goods and Service Tax on expenses other than investment and advisory fees; and,</p> <p>b) brokerage and transaction costs (including Goods and Service Tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any.</p> <p>Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as a percentage of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and advisory fee shall not exceed the aggregate of expenses charged under clause (I) and (II)(c) above.</p> <p>The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above.</p>
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	<p>As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.</p> <p>The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.</p> <p>The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.</p> <p>Recurring expenses (Actual Expenses for the financial year ending March 2024)</p> <p>1.52% Regular 0.55% Direct June 27, 2024</p>	
<b>Expense ratio of the Underlying</b>	<p><b>As on September 30, 2024</b></p> <p>FUSOF- 0.85%</p>	
<b>Tax treatment for the Investors (Unitholders)</b>	<p>Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation". However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.</p>	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="https://www.franklintempletonindia.com/funds-and-solutions/latest-fund-navs-and-dividends">https://www.franklintempletonindia.com/funds-and-solutions/latest-fund-navs-and-dividends</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> You can also telephone us at 1-800-425-4255 or 1-800- 258- 4255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.</p>	
<b>For Investor Grievances please contact</b>	Name and Address of Registrar	<p><b>Computer Age Management Services Private Limited</b></p> <p>No.10 (Old No.178), M.G.R. Salai, Nungambakkam, Chennai – 600 034 .</p>
<b>Unitholders' Information</b>	<ul style="list-style-type: none"> <li><b>Account Statement:</b> 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.</li> <li><b>Consolidated Account Statement</b> 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 &amp; 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.</li> </ul> <p><b>A) Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive a Consolidated Account Statement as follows:</b></p>	

**1. Unitholders who hold Demat Account**

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

CAS shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such Unitholders in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.

**2. Unitholders who do not hold Demat Account**

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month including transaction charges, if any, paid to the distributor, will be sent for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

The financial transactions processed from the 1st day of the month till 30/31 will be included in CAS, irrespective of trade date of the transaction.

The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance and value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.

PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.

**B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:**

For normal transactions during ongoing sales and repurchase:

- The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment.

For SIP / STP/ Reinvestment of Income Distribution cum capital withdrawal option units:

- Account Statement for SIP and STP will be dispatched once every month along with IDCW reinvestment (daily, weekly, monthly) account statement All other IDCWs statements will be dispatched as and when the IDCW transaction is processed
- A soft copy of the Account Statement will be emailed to investors valid email id
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.
- In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

#### **Half-yearly Statement:**

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

For those unitholders who have provided an e-mail address, the AMC will send the account statement by email.

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

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

#### **Annual Financial Reports**

As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without charging any cost. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website



(<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 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 (<https://www.franklintempletonindia.com/downloads/updates>) 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.