

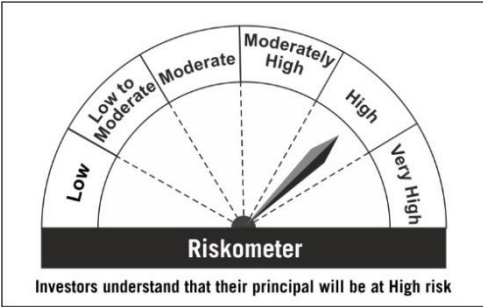
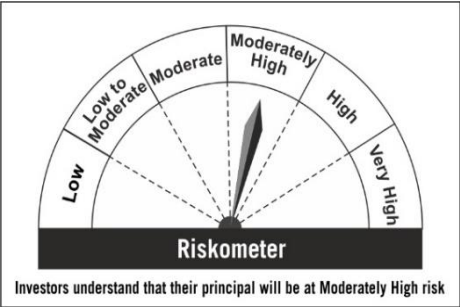
# SCHEME INFORMATION DOCUMENT



## Section I

**Name of the Scheme:** Franklin India Multi Asset Solution Fund of Funds

**Type of the Scheme:** An open-ended fund of fund scheme investing in dynamically balanced portfolio of equity and debt funds

<p><b>This product is suitable for investors who are seeking*:</b></p>	<p><b>Scheme Riskometer (Based on portfolio as on September 30, 2024)</b></p>	<p><b>Benchmark Riskometer (Based on information as on September 30, 2024)</b>  <b>Primary Benchmark:</b> 40% Nifty 500 TRI +  40% Nifty Short Duration Debt Index + 20% domestic gold price</p>
<ul style="list-style-type: none"> <li>Capital appreciation and Income generation over medium to long term</li> <li>A fund of funds investing in diversified asset classes through a mix of strategic and tactical allocation</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.

### CONTINUOUS OFFER

Offer for units on an ongoing basis at NAV based prices

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

Addresses of Asset Management Company and Trustee Company	One International Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013
Website	<a href="http://www.franklintempletonindia.com">www.franklintempletonindia.com</a>

**The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

The Scheme Information Document (SID) sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

**The investors are advised to refer to the Statement of Additional Information (SAI) for details of Franklin Templeton Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.franklintempletonindia.com/downloads/fund-documents> .**

**The SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Franklin Templeton Investor Service Centre or log on to our website.**

**The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated November 30, 2024.

## Table of Contents

Part 1. HIGHLIGHTS / SUMMARY OF THE SCHEME.....	4
Part II. INFORMATION ABOUT THE SCHEME .....	9
A.    HOW WILL THE SCHEME ALLOCATE ITS ASSETS? .....	9
B.    WHERE WILL THE SCHEME INVEST? .....	12
C.    WHAT ARE THE INVESTMENT STRATEGIES? .....	13
D.    HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE? .....	14
E.    WHO MANAGES THE SCHEME? .....	14
F.    HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND? .....	17
G.    HOW HAS THE SCHEME PERFORMED? .....	18
Part III. OTHER DETAILS .....	20
A.    COMPUTATION OF NAV .....	20
B.    NEW FUND OFFER (NFO) EXPENSES.....	21
C.    ANNUAL SCHEME RECURRING EXPENSES.....	21
D.    LOAD STRUCTURE: .....	25
I.    Introduction: .....	27
A.    DEFINITIONS/ INTERPRETATION .....	27
B.    RISK FACTORS .....	27
C.    RISK MITIGATION STRATEGIES: .....	29
I.    Information about the Scheme: .....	29
A.    WHERE WILL THE SCHEME INVEST.....	29
B.    WHAT ARE THE INVESTMENT RESTRICTIONS?.....	29
C.    FUNDAMENTAL ATTRIBUTES .....	33
D.    INDEX METHODOLOGY .....	34
E.    PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFs).....	34
F.    FLOORS AND CEILING WITHIN A RANGE OF 5% .....	34
G.    OTHER SCHEME SPECIFIC DISCLOSURES: .....	34

## Part 1. HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	<b>Franklin India Multi-Asset Solution Fund of Funds (FIMAS)</b>
II.	Category of the Scheme	<b>Fund of Funds</b>
III.	Scheme type	An open-ended fund of fund scheme investing in funds which in turn invest in equity, debt and gold.
IV.	Scheme Code	FTMF/O/O/FOD/14/05/0032
V.	Investment Objective	The fund seeks to achieve capital appreciation and diversification through a mix of strategic and tactical allocation to various asset classes such as equity, debt and gold by investing in funds investing in these asset classes. However, there is no assurance or guarantee that the objective of the scheme will be achieved.
VI.	Liquidity/ Listing details	<p>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 3 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund.</p> <p>In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023.</p> <p>The Scheme is not listed</p>
VII.	Benchmark (Total Return Index)	40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price
VIII.	NAV Disclosure	The NAV will be calculated for every Business Day and can be viewed on <a href="http://www.franklintempletonindia.com">www.franklintempletonindia.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . Since this Scheme is a fund of funds scheme that invests predominantly in other mutual funds schemes, the Scheme will declare the NAV of the day on the next Business Day by 10:00 a.m.
IX.	Applicable Timelines	<p>Dispatch of redemption proceeds - 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 Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund.</p> <p>In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023..</p> <p>Dispatch of Payout of Income Distribution cum capital</p>

		withdrawal option - 7 working days from record date.
X.	<b>Plans &amp; Options</b> Plans/Options and sub options under the scheme	<b>Growth Plan</b> <b>IDCW Plan</b> (with Reinvestment and Payout Facility) <b>Growth Plan - Direct</b> <b>IDCW Plan - Direct</b> (with Reinvestment and Payout Facility) All the Plans will have a common portfolio. The face value of the Units is Rs.10 per unit. 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 <b>compulsorily reinvested in the Scheme</b> . Please refer to page <b>Error! Bookmark not defined.</b> for details on Default Plan / Option. The Trustee / AMC reserve the right to alter / vary the default plan / option, after giving notice.
XI.	<b>Load Structure</b>	<b>Exit Load:</b> For each purchase of units - 1% if redeemed/switched out within 3 years of allotment Subject to the Regulations, the Trustee / AMC reserves the right to modify / change the load structure on a prospective basis.
XII.	<b>Minimum Application Amount/ Switch in</b>	<b>Subscription: Fresh Purchase - Rs.5,000/-.</b> <b>Systematic Investment Plan (SIP) - Rs. 500</b> The amount for subscription and SIP in excess of the minimum amount specified above is any amount in multiple of Re. 1/-.
XIII.	<b>Minimum Additional Purchase Amount</b>	<b>Additional Purchase - Rs.1,000/-.</b>  The amount for subscription and SIP in excess of the minimum amount specified above is any amount in multiple of Re. 1/-.
XIV.	<b>Minimum Redemption/ switch out amount</b>	<b>Redemption: Rs.1,000/-.</b>  The amount for redemption in excess of the minimum amount specified above is any amount in multiple of Re. 1/- .
XV.	<b>New Fund Offer Period</b>	Not applicable.
XVI.	<b>New Fund Offer Price</b>	Not applicable.
XVII.	<b>Segregated portfolio/ side pocketing disclosure</b>	Not applicable.
XVIII.	<b>Swing pricing disclosure</b>	Not applicable.
XIX.	<b>Stock lending/ short</b>	The scheme does not intend engaging in stock lending /

	<b>selling</b>	short selling. However, the underlying mutual fund schemes may engage in stock lending / short selling.
<b>XX.</b>	<b>How to Apply and other details</b>	<p>Investors can subscribe for the Units of the Scheme by completing the Application Form and delivering it at any Investor Service Centre or Collection Centre. KYC complied investor/ Investors who are able to provide necessary information and/or documents to perform KYC can perform a web-based transaction to purchase units of the Scheme on website of the Mutual Fund (<a href="http://www.franklintempletonindia.com">www.franklintempletonindia.com</a>), FT Mobile App or through any other electronic mode introduced from time to time.</p> <p>Please refer to the SAI and the Key Information Memorandum/ Application Form for the instructions.</p> <p>Details in section II.</p>
<b>XXII.</b>	<b>Investor services</b>	<p>Ms. Rini Krishnan has been appointed as the Investor Relations Officer of the AMC. She can be contacted at:</p> <p><b>Address:</b> Good Shepherd Square, 4th Floor, No.82, MGR Salai (Erstwhile Kodambakkam High Road), Chennai-600034, Tamil Nadu.</p> <p>Tel: 1-800-425 4255 or 1800 258 4255 (Please prefix the city STD code if calling from a mobile phone. Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday.</p> <p><b>E-mail:</b> <a href="mailto:service@templeton.com">service@templeton.com</a></p>
<b>XXIII.</b>	<b>Specific attributes of the scheme</b>	Not applicable.
<b>XXIV.</b>	<b>Special Product/ facility available during the NFO and on ongoing basis</b>	<p>Following facilities are available:</p> <ul style="list-style-type: none"> <li>• Exchange/Switch</li> <li>• Systematic Investment Plan (SIP)</li> <li>• Systematic Investment Plan (SIP) Variants facility</li> <li>• Step Up SIP</li> <li>• Pause SIP</li> <li>• Any Date SIP</li> <li>• SIP Amount Change</li> <li>• Flexi SIP</li> <li>• Systematic Transfer Plan (STP)</li> <li>• Flex STP</li> <li>• Value Systematic Transfer Plan</li> <li>• Systematic Withdrawal Plan (SWP)</li> <li>• Family Solutions' Facility</li> <li>• Transfer Of Income Distribution Cum Capital Withdrawal Plan (TIDCW)</li> </ul>

		<ul style="list-style-type: none"> <li>• Facility for subscription, redemption and switch of units through stock exchange infrastructure</li> </ul> <p>For Details, kindly refer SAI</p>
<b>XXV.</b>	<b>Weblink</b>	<p>TER for last 6 months, Daily TER as well as scheme factsheet shall be made available on Reports (franklintempletonindia.com) under Total Expense Ratio of schemes and <a href="http://www.franklintempletonindia.com/downloads/fund-literature">www.franklintempletonindia.com/downloads/fund-literature</a> respectively.</p>

## DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- v. The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- vi. A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- viii. The Trustees have ensured that Franklin India Multi Asset Solution Fund of Funds approved by them is a new product offered by Franklin Templeton Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: November 30, 2024

Place: Mumbai

Name: Saurabh Gangrade

Designation: Compliance Officer



## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative Allocations (% of total assets)	
	Maximum	Minimum
Units of domestic Mutual Fund Schemes as under	100	95
A. Equity Schemes*	75	10
B. Debt Schemes**	75	10
C. Allocation to gold (Gold Exchange Traded Funds)	50	3
Cash and Money Market Instruments	5	0

\*Equity schemes of Franklin Templeton Mutual Fund including Franklin India Bluechip Fund, Franklin India Flexicap Fund, Franklin India Focused Equity Fund, Franklin India Equity Advantage Fund, Franklin India Prima Fund, Franklin India Smaller Companies Fund, Franklin Build India Fund, Templeton India Value Fund, Templeton India Equity Income Fund, Franklin Asian Equity Fund and / or any other prospective equity scheme(s) of Franklin Templeton Mutual Fund

In case the allocation of FIMAS reaches 20% of the corpus of any of afore-mentioned underlying equity schemes, then further investments would not be made in the said scheme. In case the Fund Manager decides to change the investment allocations between the underlying schemes, the redemptions from the underlying scheme(s) on account of such re-allocation of investments will be limited to 5% of the net assets of the underlying scheme(s) on a single day.

\*\* Units of domestic debt schemes of any SEBI registered Mutual fund(s) including Franklin India Overnight Fund, Franklin India Liquid Fund, Franklin India Savings Fund, Franklin India Floating Rate Fund, Franklin India Corporate Debt Fund, Franklin India Banking & PSU Debt Fund, Franklin India Government Securities Fund, Kotak Bond Short Term Plan, SBI Short Term Debt Fund, Aditya Birla Sun Life Medium Term Plan, HDFC Ultra Short Term Fund, HDFC Low Duration Fund or any other existing / prospective debt schemes of domestic Mutual Fund(s) registered with SEBI. This is an indicative list of debt funds and the actual investments in debt funds in the portfolio could differ from this list.

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

rebalanced within 30 calendar days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

Please refer indicative table for instrument/ percentage.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1	Securities Lending	The scheme does not intend engaging in stock lending. However, the underlying mutual fund schemes may engage in stock lending.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
2	Securitized Debt	The Scheme does not intend to invest in securitized debt. However, the underlying mutual fund schemes may have investments in securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3	Derivatives for hedging and rebalancing purposes	The scheme shall not invest in derivatives. However, the underlying mutual fund schemes may have investment in derivatives.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4	Credit default Swaps		Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5	Covered call options		Para 12.25.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6	Repos/reverse repo in corporate debt securities	The scheme shall not participate in repo in corporate debt securities. However, the underlying mutual fund schemes may engage in repo in corporate debt securities.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7	Overseas Securities	The Scheme does not intend to invest in overseas mutual funds / unit trusts. However, the underlying mutual fund schemes may have investments in overseas mutual funds / unit trusts / foreign securities.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024

8	<b>ReITS and InvITS</b>	The scheme shall not invest in units issued by REITs and InvITs. However, the underlying mutual fund schemes may have investments in such instruments.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9	<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	<b>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)</b>	The scheme shall not invest in such securities.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11	<b>Debt instruments with Credit enhancement/ structured obligations</b>	The scheme shall not invest in such securities.	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
13	<b>Tri-party repos</b>	Upto 5% of net assets	Not applicable

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

rebalanced within 30 calendar days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

### **Portfolio Rebalancing**

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

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

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

TEMPORARY INVESTMENTS: When the Fund Managers believes market or economic conditions are unfavourable for investors, the scheme may invest up to 100% of the Fund's assets in a temporary defensive manner by holding all or a substantial portion of its assets in cash, cash equivalents or other high quality short-term investments. Temporary defensive investments generally may include commercial paper, bank obligations, repurchase agreements and other approved money market instruments, including Mibor/call linked instruments, fixed deposits of banks etc. The manager also may invest in these types of securities or hold cash while looking for suitable investment opportunities or to maintain liquidity. In these circumstances, the Fund may be unable to achieve its investment goal.

### **B. WHERE WILL THE SCHEME INVEST?**

Subject to the SEBI Regulations and guidelines issued by SEBI on overseas investments, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

- (a) Units of domestic mutual fund schemes including Gold ETFs.
- (b) Domestic Commercial Paper (CP), Certificate of Deposits (CD), treasury bills, TREPs, Repo/Reverse Repo and other Money Market Instruments as may be permitted by SEBI / RBI from time to time.
- (c) Deposits with domestic banks and other bodies corporate as may be permitted by SEBI from time to time

Being a fund of funds scheme, as per the prevailing SEBI Regulations, investment in assets other than units of mutual fund schemes will be restricted to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions.

The securities mentioned above could be listed, unlisted, publicly offered, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through public offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions

### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The scheme endeavors to provide long term capital appreciation and income from a mix of investments in domestic equity, debt and gold oriented schemes of mutual fund(s).

The investment strategy of the fund is to provide an asset allocation solution to the investors. The asset allocation will be dynamically managed across Equity, Debt, Gold and Money Market. Allocation to the asset classes will be made based on a combination of output from the proprietary model which is a mix of quantitative and qualitative analysis and uses a combination of economic, valuation and momentum /sentiment factors.

The proprietary model uses strategic and tactical allocation. While strategic allocation determines long term allocation to different asset classes, tactical allocation uses a combination of economic, valuation and momentum/sentiment factors to determine the allocation towards a particular asset class/security.

The portfolio will be realigned at least once a month, generally in the first week of the following month.

Implied category exclusions: Close ended schemes, hybrid schemes, solution-oriented schemes and Fixed Maturity Plans.

#### **How will the model work?**

The investment strategy of the fund is to provide an asset allocation solution to the investors.

Step 1- Determination of Strategic allocation:

Strategic allocation determines long term allocation to different asset classes viz. Equity, Debt, Gold and Money Market instruments.

Step 2 - Determination of Tactical allocation:

Tactical allocation is based on a combination of economic, valuation and momentum/sentiment indicators

<b>Economic Indicators</b>		<b>Valuation Indicators</b>	<b>Momentum/ Sentiment Indicators</b>
India Composite Indicators	OECD Leading	Difference between Earnings Yield & Bond Yield	Dollar Vs Developed Currencies Index

India Index of Industrial Production	P/E Ratio	Dollar Vs Asian Currencies Index
--------------------------------------	-----------	----------------------------------

The tactical allocations to the asset classes/securities are guided by the specific states of different indicators under each of the factors. Depending on the state of these indicators, the weights assigned to the indicators are optimized.

The fund manager reserves the right to alter the above-mentioned indicators or use any other criteria to use suitable indicators in case any of the above factors are either not available or modified or becomes irrelevant.

Step 3 - Determination of Implementation allocation:

Implementation allocation towards a specific asset class and security thereunder is determined based on a combination of strategic and tactical allocation

For detailed derivative strategies, please refer to SAI.

#### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The Mutual Fund has identified the following as the benchmark for the scheme:

<b>Benchmark</b>	<b>Justification</b>
40% Nifty 500 TRI +40% Nifty Short Duration Debt Index + 20% domestic gold price	Scheme will target investment in asset classes including equity, debt and gold with allocation determined by strategic and tactical factors. Hence, we believe that a blended benchmark index comprising (i) Nifty 500 - broader equity index providing exposure across market capitalizations (ii) Nifty short duration debt index – fixed income index and (iii) domestic gold price is better reflective of the allocation mix followed by the product..

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

#### **E. WHO MANAGES THE SCHEME?**

<b>Fund Manager</b>	<b>Tenure of managing the scheme (upto September 30, 2024)</b>
Rajasa Kakulavarapu	2.65 years
Varun Sharma#	1.08 years

# Effective October 04, 2024 Mr.Venkatesh Sanjeevi is the new fund manager.

Name	Qualifications	Functions & Experience	Schemes Managed
<b>Rajasa Kakulavarapu</b> Age: 40 years  Total Experience - 16 years	B.Tech. (ECE) from NIT, Jaipur and MBA from Indian Institute of Management, Ahmedabad	She is responsible for equity research support and fund management. (based at Chennai) <i>Prior Assignments:</i> <ul style="list-style-type: none"> <li>Franklin Templeton Asset Management (India) Pvt. Ltd. (Since 2016 till date): AVP/Senior Research Analyst.</li> <li>Jefferies India Pvt. Ltd. (June 2011 to March 2016)</li> </ul> Credit Suisse Securities (India) Pvt. Ltd. (May 2008 to June 2011)	<ul style="list-style-type: none"> <li>Franklin India Flexi Cap Fund</li> <li>Franklin India ELSS Tax Saver Fund</li> <li>Franklin India Equity Hybrid Fund</li> <li>Franklin India Dynamic Asset Allocation Fund of Funds</li> <li>Franklin India Debt Hybrid Fund</li> <li>Templeton India Equity Income Fund</li> <li>Templeton India Value Fund</li> <li>Franklin India Pension Plan</li> <li>Franklin India Multi-Asset Solution Fund</li> <li>Franklin India Equity Savings Fund</li> </ul> Franklin India Balanced Advantage Fund
<b>Varun Sharma</b> Age: 37 years  <b>Total Experience:</b> 13 years	Post Graduate Diploma in Management from IIM - Calcutta; Bachelor in Business Studies from Shaheed Sukhdev College of Business Studies,	<b>Senior Research Analyst and Portfolio Manager</b> (based at Chennai) He is also responsible for providing equity research support (since September 2014).	<ul style="list-style-type: none"> <li>Franklin India Focused Equity Fund</li> <li>Franklin India Technology Fund</li> <li>Franklin India Equity Hybrid Fund</li> </ul>

Name	Qualifications	Functions & Experience	Schemes Managed
	University of Delhi	<p>Prior assignments:</p> <ul style="list-style-type: none"> <li>• ICICI Securities (February 2010 - August 2014) - Equity Research Analyst - responsible for equity research sector coverage.</li> <li>• Credit Analysis and Research Limited (April 2009 - February 2010) - Ratings Analyst - IPO &amp; Credit - responsible for ratings of IPO and Credit instruments.</li> </ul>	<ul style="list-style-type: none"> <li>• Franklin India Debt Hybrid Fund</li> <li>• Franklin India Dynamic Asset Allocation Fund of Funds</li> <li>• Franklin India Pension Plan</li> <li>• Franklin India Multi-Asset Solution Fund</li> <li>• Franklin India Equity Savings Fund</li> <li>• Franklin India Balanced Advantage Fund</li> </ul>
<b>Venkatesh Sanjeevi</b> <b>Age: 42 years</b>  Total Experience: 19 years	<b>PGDM IIM- Ahmedabad</b> <b>CA</b> B.Com	<b>Senior VP &amp; Portfolio Manager</b> (based at Chennai) He is responsible for Fund Management.  <i>Prior Assignments:</i> <b>Pictet Asset Management, London</b> (April 2015- October 2021)  Responsible for co-leading of Pictet Indian Equities fund.  <b>ICICI Prudential Asset Management, Mumbai</b> (March 2010- February 2015) Responsible for managing ICICI	<ul style="list-style-type: none"> <li>• Franklin India Bluechip Fund</li> <li>• Franklin India Equity Advantage Fund</li> </ul>



Name	Qualifications	Functions & Experience	Schemes Managed
		Prudential Banking & Financial Services Fund, MIP 25, and few other closed ended funds.	

**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

As per Para 2.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Franklin India Multi Asset Solution Fund of Funds is a unique product. It falls under 'Other Schemes- Fund of Funds Category'. The list of existing open-ended Schemes falling under the broad 'Other Schemes category' are mentioned below:

Other Schemes	Scheme Category	Product Positioning
Franklin India NSE Nifty 50 Index Fund (FIIF)	Index Fund	A passively managed equity index fund.
Franklin India Multi-Asset Solution Fund of Funds (FIMAS)	FoF - Domestic	A fund of funds scheme that allocates assets based on a mix of strategic and tactical allocation into funds that take exposure to equity, debt and gold.
Franklin India Dynamic Asset Allocation Fund of Funds (FIDAAF)	Dynamic Asset Allocation Fund	A fund of fund scheme investing in dynamically balanced portfolio of equity and debt funds based on asset allocation model.
Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF)	FoF - Overseas	A fund of funds investing predominantly in units of Franklin U.S. Opportunities Fund, an overseas equity fund, which primarily invests in securities in the United States of America.
Franklin India Feeder - Templeton European Opportunities Fund (FIF-TEOF)	FoF - Overseas	A fund of funds investing predominantly in units of Templeton European Opportunities Fund, an overseas equity fund which primarily invests in securities in European countries.

For detailed comparative table of the aforesaid schemes, please click here: <https://www.franklintempletonindia.com/download/en-in/odd-table-bw-schemes/77b11672-39af-4c36-aa6e-e6865dacbf67/Detailed-Comparative-table-of-existing-schemes.pdf>.

## G. HOW HAS THE SCHEME PERFORMED?

### FIMAS

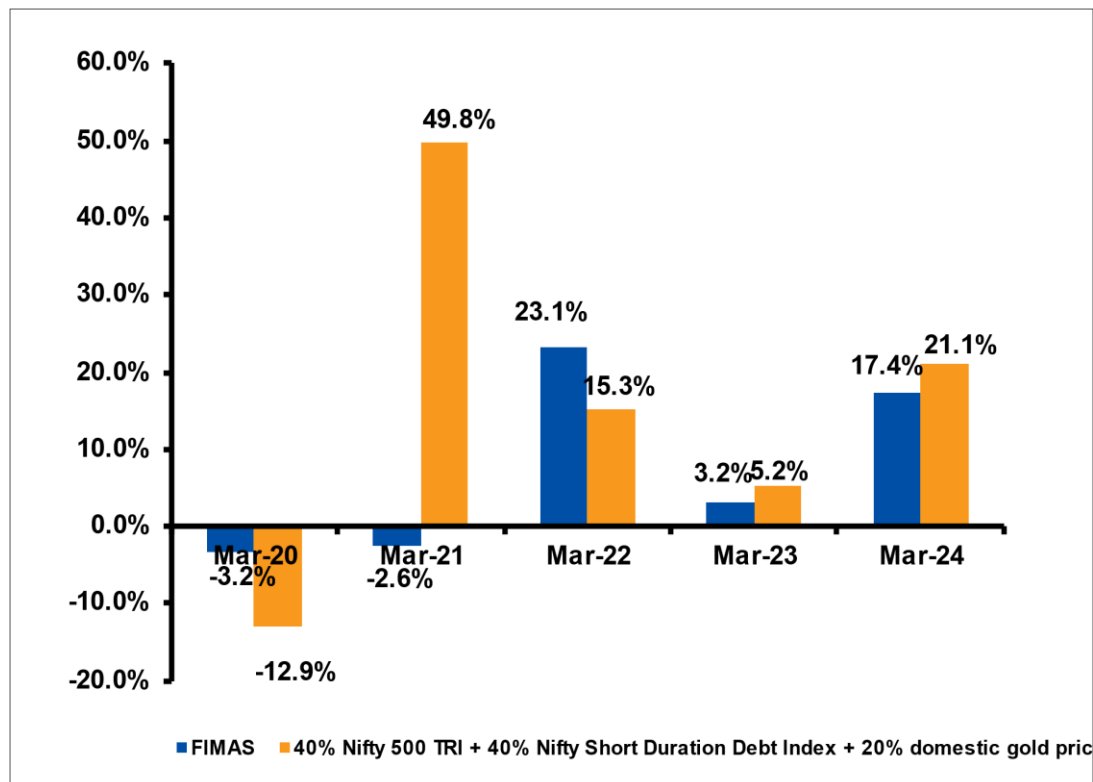
Compounded annualised returns	FIMAS	40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price #
Returns for the last 1 year	21.59%	25.08%
Returns for the last 3 years	11.59%	12.63%
Returns for the last 5 years	8.58%	16.19%
Returns since inception	6.91%	12.34%

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

Based on Growth Plan NAVs of September 30, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: November 28, 2014.

# Index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective December 19, 2022.

### Absolute Returns for last 5 financial years:



**Past performance may or may not be sustained in future.**

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

\*The index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty

Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective Dec 19, 2022.

#### FIMAS - Direct

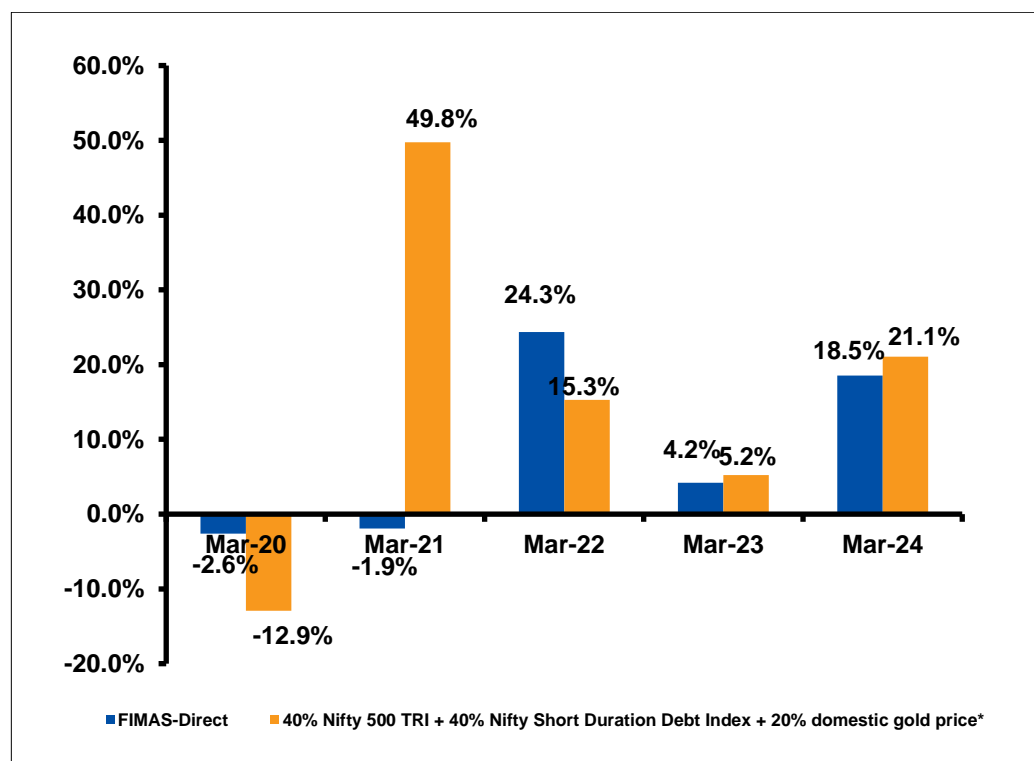
Compounded annualised returns	FIMAS - Direct	40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price #
Returns for the last 1 year	22.76%	25.08%
Returns for the last 3 years	12.67%	12.63%
Returns for the last 5 years	9.54%	16.19%
Returns since inception	8.14%	12.34%

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

Based on Growth Plan NAVs of September 30, 2024. Benchmark returns calculated based on Total Return Index Values. Inception date: November 28, 2014.

# Index is adjusted for the period March 31, 2002 to December 19, 2022 with the performance of CRISIL Hybrid 35+65 - Aggressive Index. 40% Nifty 500 TRI + 40% Nifty Short Duration Debt Index + 20% domestic gold price is the benchmark for FIMAS effective December 19, 2022.

#### Absolute Returns for last 5 financial years:



### Past performance may or may not be sustained in future.

Benchmark returns calculated based on Total Return Index Values.

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

#### H. Additional Scheme Related Disclosures

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors – <https://www.franklintempletonindia.com/fund-details/fund-overview/19810/franklin-india-multi-asset-solution-fund-of-funds>
- ii. 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
- iii. Portfolio Disclosure – Fortnightly / Monthly/ Half yearly – The same will be available on the below link hereinafter:- <https://www.franklintempletonindia.com/reports> and <https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds>
- iv. Portfolio Turnover Rate: Not applicable
- v. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s)

Category of Persons	Net Value		Market Value (Rs.)
	Units	Nav Per Unit	
Fund Managers	2164.087	21.6138	46,774.14

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

- vi. Investments of AMC in the Scheme – Franklin Templeton Asset Management (India) Private Limited, the asset management company may invest in the Scheme. However, as per SEBI (Mutual Funds) Regulations, 1996, Franklin Templeton Asset Management (India) Private Limited will not charge any Investment Management Fee for its investment in the Scheme. In addition, the funds managed by the sponsors, Franklin Templeton Group may invest in the Scheme.

The details are provided on <https://www.franklintempletonindia.com/reports>.

- vii. Risk-o-meter shall be evaluated on a monthly basis and the Risk-o-meter shall be disclosed along with portfolio disclosure on FTMF website (<https://www.franklintempletonindia.com/downloadsServlet/pdf/product-labels-jg9o5k7l>) and on AMFI website within 10 days from the close of each month.
- viii. Scheme Summary Document (SSD) shall be updated on a Monthly basis or on changes in any specified fields, whichever is earlier. The same shall be uploaded on websites of FTMF (<https://www.franklintempletonindia.com/downloads/fund-documents>), AMFI and stock exchanges.

#### Part III. OTHER DETAILS

##### A. COMPUTATION OF NAV

The Net Asset Value (NAV) is the value of a Unit and is computed as shown below:

<b>NAV = (Rs. Per unit)</b>	Market Value of the scheme's investments + other assets (including accrued interest) - all liabilities except unit capital & reserves
	Number of units outstanding at the end of the day

For example, if the market value of securities of a mutual fund scheme is INR 200 lakh and the mutual fund has issued 10 lakh units of INR 10 each to the investors, then the NAV per unit of the fund is INR 20 (i.e. 200 lakh/10 lakh).

The NAV will be normally computed for all Business Days of the Scheme and will be calculated to four decimals using standard rounding criteria.

While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value.

## **B. NEW FUND OFFER (NFO) EXPENSES**

Not applicable.

## **C. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below.

In accordance with Regulations, the asset management company ("AMC") is entitled to charge the scheme with investment and advisory fees. In addition to such fees, the AMC may charge the scheme such expenses as may be permitted under Regulations from time to time.

The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI notification no. SEBI/LAD-NRO/GN/2018/51 dated December 13, 2018 and Para 10. 1 of Master Circular on Mutual Funds dated June 27, 2024, as follows:

(I) in case of Fund of Funds (FOF) scheme –

(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.

(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.

(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).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards 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.

The AMC has estimated the following recurring expenses for the first Rs.500 crores of Average Daily Net Assets:

Particulars	% of Average Daily Net Assets
Recurring expenses permissible under Regulation 52(6)(c)(i):	(a) + (b) - not exceeding 1.00% of daily net assets in case of liquid/ index/ exchange traded FOF, 2.25% of daily net assets in case of equity oriented FOF and 2.00% of daily net assets in case of other FOF (including weighted average
(a) Investment Management and Advisory Fee	
(b) Expenses -	
- Custodial Fees	
- Registrar & Transfer Agent Fees including cost related to providing accounts statement, IDCW/redemption cheques/warrants etc., Listing Fees	
- Marketing & Selling Expenses including distributor /agent Commission, brokerage & transaction Cost pertaining to the distribution of units and statutory advertisements	
- Costs related to investor communications	
- Fees and Expenses of Trustees / Audit Fees	
- Costs of fund transfer from location to location	
- Goods and Service Tax on expenses other than investment and	

Particulars	% of Average Daily Net Assets
advisory fees - 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) / 0.05% (in case of derivatives transactions) - Other permissible expenses	of charges levied by the underlying schemes)
(c) Goods and Service Tax on investment and advisory fees	At actual
(d) Additional expenses permissible under Regulation 52(6A)(c) towards various permissible expenses	not exceeding 0.05% of daily net assets
(e) Expenses in case of inflows from retail investors from cities beyond Top 30 cities charged proportionately under Regulation 52(6A)(b) (refer II(b) above)	not exceeding 0.30% of daily net asset (These expenses are in abeyance with effect from March 1, 2023 till further instructions from SEBI)

The above estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se and types of the expenses charged shall be as per the Regulations.

For the actual Annual Scheme Recurring expenses currently being charged, the investor should refer to <https://www.franklintempletonindia.com/reports?secondFilter=15>

The tables relating to Annual Scheme Recurring Expenses given above and the Load structure given below have been given to the investor to assist him / her in understanding the various costs and expenses that an investor of the scheme will bear directly or indirectly.

Investment management fees are payable monthly in arrears. The direct expenses incurred by each scheme of Franklin Templeton Mutual Fund shall be chargeable to that scheme. The common expenses incurred on various schemes could be allocated to the schemes based on various parameters such as number of unitholders, the size of the corpus / assets, equally or any other basis in conformity with generally accepted accounting principles.

Illustration of expenses and impact on the return						
	Regular Plan			Direct Plan*		
	Amount	Units	NAV Per Unit	Amount	Units	NAV Per Unit
Opening Investment and NAV Per Unit for the Day (a)	1,000,000	100,000	10.0000	1,000,000	100,000	10.0000



Closing Investment and NAV Per Unit for the Day (b)	1,099,940	100,000	10.9994	1,099,970	100,000	10.9997
NAV Movement (c = a - b)	99,940		0.9994	99,970		0.9997
Return for the Day after expenses (d = (c / a) %)	9.9940%		9.9940%	9.9970%		9.9970%
TER % (e)	2%			1%		
Distribution Expenses %(j)	1%					
Expenses for the Day (f = (b * e)/365 days)	60		0.0006	30		0.0003
Impact on Return due to Expenses % (g = (f / a) %)	0.0060%			0.0030%		
Value of investment prior to expense (h = b + f)	1,100,000		11.0000	1,100,000		11.0000
Return prior to expenses for the Day (i = d + g)	10.00000%			10.00000%		

\*The investments under 'Direct' has lower expense ratio excluding distribution expenses, commission, etc., and no commission is paid on investments under Direct Plan. The Direct Plan also has a separate NAV as illustrated above.

**Notes:**

- The above illustration is provided only to explain the impact of expense ratio on scheme's returns, and not to be construed as providing any kind of investment advice or guarantee on returns on investments.
- The Expense are charged on the closing asset under management and are subject to change on a periodic basis.
- The tax impact has not been considered in the above illustration. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

**D. LOAD STRUCTURE:**

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please visit Franklin Templeton India's website (<https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds>) or call at 1-800-425 4255 or 1800 258 4255 (Please prefix the city STD code if calling from a mobile phone. Local call rates apply to both the numbers) or contact your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Exit Load on redemption/ repurchase	In respect of each purchase of Units - 1% if redeemed within 3 years of allotment
Load on Switch / Exchange	Switch-in: NIL

Type of Load	Load Chargeable (as %age of NAV)
	Switch-out: Same as exit load

All the switches / exchanges will be treated as redemption in the source scheme and subscription in the destination scheme, with the entry and exit load as may be applicable.

The AMC/Trustee reserves the right to modify the Load structure mentioned above at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.

As per Para 10.4.1.a of SEBI Master Circular on Mutual Funds dated June 27, 2024, no entry load will be charged for purchase/additional purchase/switches accepted by the Mutual Fund. Similarly, no entry load will be charged with respect to all applications for registrations under the Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) accepted by the Mutual Fund.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

For the information of the investors, any introduction / change of load in the Scheme may be put up on the website of the Mutual Fund. The addendum detailing the changes may be circulated among the Investor Service Centres / Distributors / Brokers under directions to display it at their respective offices in form of a Notice and attach it to the copies of Scheme Information Documents and Key Information Memorandum (if required) already in stock. The load may also be disclosed in the account statement issued after the introduction of such load.

The investor is requested to check the prevailing load structure of the scheme before investing.

Exit load (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods and Service tax. Goods and Service tax on exit load, if any, shall be paid out of the exit load proceeds.

**Load on bonus/Reinvestment of Income Distribution cum capital withdrawal option units:** As per Para 10.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, no entry and exit load shall be charged on bonus units or units allotted on reinvestment of IDCW.

**Trail Fees:** In the FOF scheme, the underlying schemes get the subscription through the vehicle of FOF. Hence, the distributor who mobilises the investment in Franklin Templeton FOF is entitled to trail fees, which the underlying scheme would have normally paid to a distributor. Accordingly, the trail fees will be paid out of the FOF scheme.

## SECTION II

### I. Introduction:

#### A. Definitions/ interpretation

In this SID, all references to “U.S.\$” or “\$” are to United States of America Dollars and “Rs.” are to Indian Rupees.

For detailed description please click the link: [https://www.franklintempletonindia.com/download/en-in/odd-definitions/f92ebc52-1aaa-4233-a032-1445e20b9739/Definitions\\_scheme-docs.pdf](https://www.franklintempletonindia.com/download/en-in/odd-definitions/f92ebc52-1aaa-4233-a032-1445e20b9739/Definitions_scheme-docs.pdf)

#### B. Risk Factors

### SCHEME SPECIFIC RISK FACTORS

1. The performance of the scheme may be affected by the corporate performance, macro-economic factors, change in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in equity and debt markets.
2. The Scheme proposes to invest primarily in units of mutual funds. Hence, movements in the Net Asset Value (NAV) of the underlying funds would impact the performance of FIMAS.
3. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the scheme's investments on Gold Exchange Traded Fund schemes (Gold ETFs).
4. 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.
5. Investments in equity schemes will have all the risks associated with the equity schemes including liquidity risk.
6. Investments in fixed income schemes will have all the risks associated with the income scheme including interest risk, reinvestment risk, credit risk, market risk, liquidity risk etc.
7. Investments in Gold ETFs will have all the risks associated with Gold ETF including liquidity risk.
8. To the extent the underlying fixed income and equity schemes invest in overseas financial assets, there may be risk associated with currency movements, restriction on repatriation, transaction procedures in overseas markets as well as country related risk.
9. To the extent the underlying schemes engage in security lending, FIMAS will be subject to risks related to fluctuations in collateral value/settlement, liquidity and counter party related risk.
10. To the extent the underlying schemes engage in short selling, FIMAS will be subject to risks related to fluctuations in market price, settlement and liquidity risks.
11. To the extent the underlying schemes invest in derivative instruments, FIMAS is exposed to the high risk, high return derivative instruments.
12. The Trustee at its sole discretion reserves the right to withdraw sale and/or repurchase/redemption or switching of the Units in the Scheme temporarily or indefinitely. For details refer the Section '**Suspension of sale of units**' and '**Suspension of redemption of units**'.
13. Any change in the investment policies or fundamental attributes of the underlying fund will affect the performance of FIMAS.

14. Any change in the ability to purchase/redeem units in the underlying scheme on account of suspension of sale of units, suspension of redemption of units, segregation of portfolio, winding up, etc may affect FIMAS's ability to invest and liquidate funds.
15. The Investors shall bear the recurring expenses of the Scheme in addition to the expenses (recurring expenses and load) of the underlying schemes. The load and the recurring expenses charged by the underlying fund may change from time to time. Therefore, the returns of the Scheme may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the underlying fund could obtain.
16. The investors may refer to the Scheme Information Documents and the related Addenda of the Underlying Funds for the Scheme Specific Risk Factors and Special Considerations of the respective schemes.

#### **Liquidity Risk**

17. Risk will be monitored in terms of the number of days it takes to liquidate the Units of the underlying schemes in the portfolio. Efforts would be made to keep the average liquidation period under prudent limits prescribed internally.

#### **18. Risk factors associated with processing of transaction through Stock Exchange Mechanism**

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the AMC has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

#### **19. Risk factors associated with investment in Tri-Party Repo**

All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by Clearing Corporation of India (CCIL). This reduces the settlement and counterparty risks considerably. Mutual funds are member of securities segment and Triparty Repo trade settlement of CCIL. The members are required to contribute an amount from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. 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. Additionally, the fund contribution is allowed to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL maintains two separate Default Funds with respect to the Securities Segment. One with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. Therefore, mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb

settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

### **C. Risk Mitigation Strategies:**

As the scheme invests in mutual fund schemes, there are no specific risk mitigating factors.

### **I. Information about the Scheme:**

#### **A. Where will the scheme invest**

Subject to the SEBI Regulations, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

- (d) Units of Domestic Mutual Fund Scheme(s)
- (e) Domestic Commercial Paper (CP), Certificate of Deposits (CD), Bills Rediscounting, TREPs, Reverse Repo, and other Money Market Instruments as may be permitted by SEBI / RBI from time to time to meet the liquidity requirements for the purposes of redemptions.
- (f) Deposits with domestic banks and other bodies corporate as may be permitted by SEBI from time to time, pending deployment of funds

#### **B. What are the investment restrictions?**

**In pursuance of the Regulations, the following restrictions are currently applicable to the scheme:**

1. Investment in securities other than mutual fund units from the scheme's corpus would be only in transferable securities in accordance with Regulation 43 of Chapter VI of SEBI [Mutual Funds] Regulations, 1996.
2. No investment shall be made in any Fund of Funds scheme.
3. The Scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in this scheme information document.
4. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities
5. The Mutual Fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
6. The Scheme shall not invest more than 10% of its NAV in money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV with prior approval of the Board of Trustees and Board of the AMC, provided that such limit shall not be applicable for investment in government securities, treasury bills and triparty repo on Government securities or treasury bills. Effective November 29, 2022, the scheme shall not make any new investment in money market instrument more than:
  - a. 10% of its NAV in debt and money market securities rated AAA; or
  - b. 8% of its NAV in debt and money market securities rated AA; or
  - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

7. Investment in unlisted debt instruments:

7.1. The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used for hedging.

However, the scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

7.2. The implementation of the provisions mentioned above would be subject to the following:

- a) The existing investments of the scheme as on October 1, 2019 in unlisted debt instruments, including NCDs (identified NCDs), may be grandfathered till maturity date of such instruments. The grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs and the criteria as specified in point 7.1 is not applicable.
- b) With effect from October 1, 2019, all fresh investments in unlisted NCDs shall be made only in NCDs satisfying the conditions mentioned in 7.1 above.
- c) Extension of maturity or rolling over of existing investments in unlisted NCDs shall be subject to the prescribed limits mentioned in point 7.2(a) and the requirements mentioned at 7.1 above.
- d) For mutual fund schemes whose existing investments in unlisted NCDs are more than the threshold limit as on the timeline mentioned at 7.2(a), all fresh investments in NCDs by mutual fund schemes, shall only be in listed NCDs till they comply with the requirements mentioned in 8.1 above.
- e) For the purpose of the provisions of point 7, listed debt instruments shall include listed and to be listed debt instruments.
- f) With effect from January 01, 2020, all fresh investments by the scheme in CPs would be made only in CPs which are listed or to be listed.

8. Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by the scheme shall be subject to the following:

- a) Investments should only be made in such instruments, including bills rediscounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
- b) Exposure of the scheme in such instruments, shall not exceed 5% of the net assets of the scheme.
- c) All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.
- d) The investments of the schemes in such instruments as on October 1, 2019 in excess of the

aforesaid limit of 5% may be grandfathered till maturity date of such instruments.

- e) The Scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if Scheme is transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

**9. a. Sector Exposure -**

The exposure in a particular sector (excluding investments in Bank CDs, TREPs, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) under the portfolio will not exceed 20% of the net assets on account of purchase.

An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme on account of purchase shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme on account of purchase.

The above restriction will not be applicable to the equity portion of the Scheme's portfolio (where applicable).

**b. Group Exposure -** The total exposure of Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) will not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

Investments by the Scheme in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the Scheme with the prior approval of the Board of Trustees. The investments of the scheme in debt and money market instruments of group companies of both the sponsor and the asset management company of the mutual fund in excess of these limits, made on or before October 1, 2019 may be grandfathered till maturity date of such instruments. The maturity date of such instruments shall be as applicable on October 1, 2019.

For this purpose, a group means a Group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

The above restriction will not be applicable to the equity portion of the Scheme's portfolio (where applicable).

**10. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:**

- Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme:
  - a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade.; and
  - b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For this purpose, a group means a Group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

- These investment limits mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.
- Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

AMC may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMC shall initiate necessary steps to ensure protection of the interest of the investors.

The existing investments by the scheme as on October 1, 2019 in debt instruments that are not in terms of the provisions of point herewith may be grandfathered till maturity date of such debt instruments.

11. Transfers of investments from one Franklin Templeton Mutual Fund scheme to another will be done in inconformity with with as per Para 12.30 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and Interscheme Transfer policy of FTMF
12. No investment shall be made in
  - any unlisted security of an associate or group company of the sponsor; or
  - any security issued by way of private placement by an associate or group company of the sponsor; or
  - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
13. Pending deployment of funds in mutual fund schemes in terms of investment objectives of the Scheme, the Mutual Fund can invest the funds of the scheme in money market instruments, MIBOR linked instruments and other approved financial instruments.
14. Pending deployment of funds in securities in terms of investment objective of the Scheme, the Mutual Fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in line with Para 4.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time. The Scheme shall abide by the following guidelines for parking of funds in short term deposits:
  - “Short Term” for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
  - Such short term deposits shall be held in the name of the scheme.



- The Scheme shall not park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
- The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. The bank in which the scheme has short-term deposit shall not be permitted to invest in the said scheme until the scheme has short-term deposit with such bank.
- AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

The aforesaid limits are not applicable to term deposits placed as margins for trading in cash and derivatives market.

15. The mutual fund shall not advance any loans for any purpose.

16. The scheme may consider investment in other financial market investments as per guidelines issued by the Central Government/SEBI/RBI from time to time.

The AMC/Trustee may alter these investment restrictions from time to time to the extent SEBI regulations/applicable rules change/permit so as to achieve the investment objective of the scheme. Such alterations will be made in conformity with SEBI regulations. Further, apart from the investment restrictions prescribed under SEBI regulations, the scheme may follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc.

The investment restrictions specified as a percentage of net assets will be computed at the time of making the investment and it is clarified that changes need not be effected, merely by reason of appreciation or depreciation in value or by reason of factors beyond the control of the scheme (such as receipt of any corporate or capital benefits or amalgamations). In case the limits are exceeded due to reasons beyond its control, the AMC shall adopt necessary measures of prudence to reset the situation having regard to the interest of the investors.

### C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

#### (i) Type of a scheme

- o Open ended/~~Close ended/Interval scheme~~
- o ~~Sectoral Fund/Equity Fund/Balance Fund/Income Fund/Index Fund/Any~~ other type of Fund - FOF

#### (ii) Investment Objective

- o **Main Objective** - ~~Income/Growth~~ / Both
- o **Investment pattern** - Please refer to the section "How will the scheme allocate its assets?". The fund retains the option to alter the asset allocation on a short-term basis in the interest of unitholders on defensive considerations.

(iii) **Terms of Issue**

- o **Liquidity provisions such as listing, repurchase, redemption** - Please refer to the Part I.
- o **Aggregate fees and expenses charged to the scheme:** Please refer to the Part III - Other Details.
- o **Any safety net or guarantee provided:** None

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

**D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF) - NA**

**E. Principles of incentive structure for market makers (for ETFs) - Not applicable**

**F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes) - Not applicable**

**G. Other Scheme Specific Disclosures:**

Listing and transfer of units	<p>The Scheme is open ended and the Units are not listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect. The Mutual Fund will offer and redeem Units on a continuous basis during the Continuous Offer Period.</p> <p>The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). Units held in Demat form</p>
-------------------------------	--

	<p>are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP.</p> <p>For units held in paper form, normally, units are not certified. However, if an applicant so desires to transfer units, the AMC, upon submission of documents which will be prescribed from time to time, shall certify the units and issue a fresh statement/certificate to the extent of certified units to the investor within 5 business days of the receipt of request. If the investor intend to transfer units, it could be done to the extent of certified units mandatorily using the statement/certificate issued post certification of units. Certificate/ statement issued post certifying of units must be duly discharged by the Unit holder(s) and surrendered along with the request for Transfer / Redemption / Switch or any other transaction of Units covered therein. AMC reserves the right to accept the request for certification of units. The AMC reserves the right to reject the application for transfer, post acceptance of the same, if any of the requisite documents / declarations are unavailable or incomplete.</p> <p>However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.</p>
Dematerialization of units	The Unit holders have an option to hold the Units in dematerialized (demat) form or account statement (non-demat) form. Units held in Demat Form are freely

	transferable. The Applicant intending to hold Units in demat form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not Applicable.
Maximum Amount to be raised (if any)	Not applicable.
Dividend Policy (IDCW)	<p>The Trustee may, at its sole discretion distribute income under IDCW option/ plan in the fund at any time and at such frequency (such as daily, weekly, monthly, quarterly, half-yearly, annually etc.) as it deems appropriate. 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. Income Distribution cum capital withdrawal (IDCW) is based on the availability of adequate distributable surplus in the scheme. Distributions can be made out of available distributable surplus (including Equalization Reserve, which is part of sale price that represents realized gains). Such distributions are payable to the Unitholders in the IDCW Plan, whose names appear on the Unitholders' register on the record date. The Trustee may not distribute income at all in the event of inadequacy of distributable income.</p> <p>The scheme reserves the right to suspend sale of units for such period of time as it deems necessary before the record date to ensure proper processing.</p> <p>The amount of distribution will be distributed within 7 working days from the record date.</p> <p>IDCWs will be paid through electronic mode or by cheque (in exceptional circumstances only), net of taxes</p>

	<p>as may be applicable, and payments will be in favour of the first-named registered holder in the folio. To safeguard the interest of Unitholders from loss or theft of IDCW cheques, it is mandatory for investors to provide the details of their bank account in the Application Form. IDCW cheques or electronic payments will be sent in accordance with such information.</p> <p><b>Record dates for declaration of IDCW</b> The procedure of declaring IDCW and fixing of record dates will be in accordance with Chapter 11 of SEBI Master Circular on Mutual Funds dated June 27, 2024.</p>
Allotment (Detailed Procedure)	<p>Full allotment will be made to all valid applications received during continuous offer period. Refund of subscription money will be made to applicants without any return, in case applications are invalid or are rejected. An Account Statement containing the number of Units allotted will be issued within 5 business days from the date of allotment.</p> <p>The allotment of units is subject to realisation of the payment instrument/receipt of credit.</p>
Refund	<p>Full allotment will be made to all valid applications received during continuous offer period. Refund of subscription money will be made to applicants without any return, in case applications are invalid or are rejected. An Account Statement containing the number of Units allotted will be issued within 5 business days from the date of allotment.</p> <p>The allotment of units is subject to realisation of the payment instrument/receipt of credit.</p>
<p>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The scheme units can be purchased by the following entities (subject to the applicable legislation/regulation governing such entities):</p> <ol style="list-style-type: none"> <li>1. Adult individuals, either singly or jointly (not exceeding three), resident in India.</li> <li>2. Parents/Guardian on behalf of minors.</li> <li>3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.</li> <li>4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds.</li> <li>5. Banks, Financial Institutions and Investment Institutions.</li> <li>6. Non-Resident Indians (NRIs) and Overseas Citizen of</li> </ol>

	<p>India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada</p> <ol style="list-style-type: none"> <li>7. Foreign institutional investors and their sub accounts on full repatriation basis/ Foreign Portfolio Investors (subject to RBI approval) and such other entities as may be permitted under SEBI (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.</li> <li>8. Hindu Undivided Family (HUF).</li> <li>9. Wakf Boards or Endowments / Societies / Co-operative societies / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.</li> <li>10. Sole Proprietorship, Partnership Firms, Limited Liability Partnerships (LLPs).</li> <li>11. Army/Air Force/Navy/Para-military funds and other eligible institutions.</li> <li>12. Scientific and/or industrial research organizations.</li> <li>13. Other Associations, Institutions, Bodies etc. authorised to invest in the units of mutual funds.</li> <li>14. Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</li> </ol> <p>Units of the schemes of Franklin Templeton Mutual Fund is an eligible investment for charitable and religious trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961, read with Rule 17C of the Income Tax Rules, 1962.</p> <p>Mutual Fund / AMC /Trustee reserves the right to redeem investors' investments in the event of failure on the part of the investor(s) to redeem his/her/their holdings, subsequent to his/her/their becoming (a) United States Persons with the meaning of Regulation (S) under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.</p> <p>In view of the individual nature of implications, the</p>
--	---

	investors are advised to consult their own advisors to ascertain if they are eligible to invest in the scheme as per the laws applicable to them and whether the scheme is suitable for their risk profile.
Who cannot invest	<p>The below mentioned persons/entities shall not be eligible to invest in the Scheme, if such persons/entities are:</p> <p>1. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following:  <i>*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time</i></p> <p>(a) NRI/PIOs</p> <p>NRIs/PIOs may invest/transact, in the Scheme, when present in India, as lump sum subscription, redemption and/or switch transaction and registrations of systematic transactions only through physical form and upon submission of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.</p> <p>(b) FPIs</p> <p>FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.</p> <p>2. Residents of Canada;</p>
How to Apply and other details	Investors can subscribe for the Units of the Scheme by completing the Application Form and delivering it at any Investor Service Centre or Collection Centre. KYC complied investors/ Investors who are able to provide

	<p>necessary information and/or documents to perform KYC can perform a web-based transaction to purchase units of the Scheme on website of the Mutual Fund (<a href="https://www.franklintempletonindia.com/downloads/forms-and-instructions">https://www.franklintempletonindia.com/downloads/forms-and-instructions</a>), FT Mobile app or through any other electronic mode introduced from time to time. Please refer to the SAI and Application form for the instructions.</p> <p>The Applications Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/or may be downloaded from the website of AMC.</p> <p>The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC (<a href="https://www.franklintempletonindia.com/download/en-in/odd-list-of-opats/c948bf89-5b6e-4e15-9b17-def6817a7fbd/List-of-official-points-of-acceptance.pdf">https://www.franklintempletonindia.com/download/en-in/odd-list-of-opats/c948bf89-5b6e-4e15-9b17-def6817a7fbd/List-of-official-points-of-acceptance.pdf</a>).</p> <p>Email based non-commercial transactions (NCT) facility</p> <p>Will also accept specified non-commercial transactions (NCT) on email as attachments on <a href="mailto:nonfintransaction@franklintempleton.com">nonfintransaction@franklintempleton.com</a> will be dedicated for receiving specified non-commercial transaction requests.</p> <p>The list of Non-commercial Transactions that are eligible for this facility and Terms &amp; Conditions applicable to the NCT requests received through email mode for the same is available on our <a href="https://www.franklintempletonindia.com/downloads/forms-and-instructions">https://www.franklintempletonindia.com/downloads/forms-and-instructions</a></p> <p>Name, address and contact no. of Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official points of acceptance, collecting banker details etc. are also provided on back cover page.</p> <p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications/ request for redemption and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.</p>
--	---



The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p><b>Suspension of sale of units</b></p> <p>With the approval of the Boards of Directors of the Trustee and the Asset Management Company, the sale of Units may be suspended temporarily or indefinitely when any of the following conditions exist:</p> <ol style="list-style-type: none"> <li>1. The equity / debt market stops functioning or trading is restricted.</li> <li>2. Periods of extreme volatility in the equity / debt market, which, in the opinion of the Investment Manager, is prejudicial to the interest of the investors.</li> <li>3. When there is a strike by the banking community or trading is restricted by RBI or other authority.</li> <li>4. Period of extreme volatility in the equity / debt / money market, which in the opinion of the Board of Directors of AMC and Trustee is prejudicial to the interest of the scheme's investors.</li> <li>5. As and when directed by the Government of India or RBI or SEBI to do so or conditions relating to natural calamity/external aggression/internal disturbances etc. arises, so as to cause volatile movements in the money or debt market, which in the opinion of the AMC, will be prejudicial to the interest of the unitholders, if further trading in the scheme is continued.</li> <li>6. Break down in the information processing/communication systems affecting the valuation of investments/processing of sale/repurchase request.</li> <li>7. Natural calamity.</li> <li>8. SEBI, by order, so directs.</li> <li>9. Trustee views that increasing the Scheme's size further may prove detrimental to the existing/prospective Unitholders of the Scheme.</li> <li>10. Any other circumstances which in the opinion of the Board of Directors of AMC and Trustee is prejudicial to the interest of the existing/prospective investors.</li> </ol> <p><b>Suspension of redemption of units</b></p> <p>With the approval of the Boards of Directors of the Trustee and the Asset Management Company, the redemption of</p>

	<p>Units may be suspended temporarily when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ul style="list-style-type: none"> <li>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.</li> <li>ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li>iii. Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</li> <li>iv. Based on any other guidance/ circular issued by SEBI from time to time.</li> </ul> <p>Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. The approval from the Boards of AMC / Trustee shall also be informed to SEBI in advance.</p> <p>When restriction on redemption is imposed, the following procedure shall be applied:</p> <ul style="list-style-type: none"> <li>i. No redemption requests upto Rs. 2 lakh shall be subject to such restriction.</li> <li>ii. Where redemption requests are above Rs. 2 lakh, AMC shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.</li> </ul> <p>Any Units which, by virtue of these limitations, are not redeemed on a particular Business Day will be carried forward for redemption on the next following Business Day in order of receipt. Redemptions carried forward will</p>
--	--

	<p>be made at the NAV in effect on the subsequent Business Day(s) on which the condition for redemption request is fulfilled. To the extent multiple redemptions are being satisfied in a single day under these circumstances, such payments will be made pro-rata based on the size of each redemption request. Under such circumstances, redemption cheques may be mailed out to investors within a reasonable period of time and will not be subject to the normal response time for redemption cheque mailing.</p> <p>In case where more than one application is received for redemption in a scheme for an aggregate redemption amount equal to or more than Rs.2 lakhs on any Business Day across all plans/options of the relevant scheme, then such applications shall be aggregated at the investor level (same holders/joint holders identified by their Permanent Account Numbers (PAN) in the same sequence).</p> <p>Such aggregation shall be done irrespective of the number of folios under which the investor is redeeming and irrespective of mode, location and time of application.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b><u>For subscriptions:</u></b></p> <p>Pursuant to SEBI guidelines, the cut off timings and the applicability of Net Asset Value of the scheme is under:</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</p>

	<p>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 IDCW etc.</p> <p>The Trustee/AMC may alter the limits and other conditions in line with the SEBI Regulations.</p> <p>*Received at the Official Points of Acceptance of Transactions of Franklin Templeton Mutual Fund.</p> <p><b>For Redemptions:</b> Pursuant to SEBI guidelines, the cut off timings and the applicability of Net Asset Value of the scheme is under:</p> <p>In respect of valid applications received up to 3:00 p.m. by the Mutual Fund, same day's closing NAV 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>
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	<p>Subscription: Fresh Purchase - Rs.5,000/-. Additional Purchase - Rs.1,000/-.</p> <p>Systematic Investment Plan (SIP) - Rs. 500</p> <p>Redemption: Rs.1,000/-.</p> <p>The amount for subscription, SIP and redemption in excess of the minimum amount specified above is any amount in multiple of Re. 1/-.</p> <p>There is no upper limit on the investment amount.</p> <p>The Trustee / AMC reserves the right to vary these limits from time to time, in the interest of investors.</p>

	<p>Since the redemption request for units held in dematerialized mode can be given only in 'number of units' with Depository Participants or on Stock exchange Platform, the provision pertaining to 'Minimum redemption amount' shall not be applicable to such investors.</p> <p>Unitholder may request the redemption of a certain specified Rupee amount or of a certain number of Units. If a redemption request is for both a specified Rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. In the case where a Rupee amount is specified or deemed to be specified for redemption, the number of Units redeemed will be the amount redeemed divided by the applicable NAV. Redemption requests will be honoured to the extent permitted by the credit balance in the Unitholder's account. The number of Units so redeemed will be subtracted from the Unitholder's account and a statement to this effect will be issued to the Unitholder. If the redemption request exceeds the Balance in the account then the account would be closed and balance sent to the investors. To pay the investor the redemption amount requested for (in Rupees), Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting exit load as applicable from time to time.</p>
Accounts Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat</p>

	<p>accounts, if applicable</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
Redemption	<p>The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 3 working days of the receipt of the valid redemption request at the OPAT of the Mutual Fund.</p> <p>In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023</p>
Bank Mandate	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.</p> <p><b>Change in Bank Mandate</b></p> <ul style="list-style-type: none"> <li>For investors holding units in demat mode, the procedure for change in bank details would be as determined by the depository participant.</li> <li>For investors holding units in non-demat mode, the Unit holders may change their bank details registered with the Mutual Fund by submitting an application for the same</li> </ul> <p>In an endeavour to protect the investors from possible fraudulent activities, the AMC may require the investors to submit such documents as may be deemed necessary or appropriate from time to time, for verification and validation of the bank account details furnished by the investors. The AMC reserves the right to deny the request for registration of a bank account for the investor's Folio in case the investor fails to submit the necessary document to the satisfaction of the AMC.</p>
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The unclaimed redemption and IDCW amount may be deployed by the mutual fund in call money market, money market instruments or separate plan of Liquid scheme / Money Market Mutual Fund scheme floated specifically for deployment of the unclaimed amounts only. The investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the

	<p>income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC would make a continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fees charged by the AMC for managing unclaimed amounts will not exceed 50 basis points. The Fund/AMC shall not be liable to pay any interest or compensation on unclaimed amount.</p>
Disclosure w.r.t investment by minors	<p>Investments in the name of a minor acting through guardian</p> <p>In case of investments held in the name of a minor, no joint holders will be registered. The minor, acting through the guardian, should be the first and sole holder in the Folio/Account. The guardian should be either the parent (i.e. father or mother) or the court appointed legal guardian. The guardian of the minor may need to submit such declarations and/or other documents/information as a proof of guardianship, as may be prescribed by the AMC from time to time.</p> <p>Date of birth of the minor along with photocopies of the supporting documents (viz. birth certificate, school leaving certificate/ Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or, passport or any other document evidencing the date of birth of the minor) should be mandatorily provided while opening the account.</p> <p>Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>Upon attainment of majority by the minor, the account should be regularised forthwith, the minor in whose</p>

	<p>name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. The AMC may specify such procedures for regularisation of the Folio, as may be deemed appropriate from time to time. Post attainment of majority by the minor, the Mutual Fund/AMC will not be obliged to accept any instruction or transaction application made under the signature of the guardian. In case of an application for registration of a systematic transaction facility (Systematic Investment Plan / Systematic Transfer Plan / Systematic Withdrawal Plan or Transfer of Income Distribution cum capital withdrawal), if the end date of the facility extends beyond the date of attainment of majority by the minor, such facility will be registered only up to the date of attaining majority.</p>
Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption amount	<p>As per Para 6.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight The said guidelines came into effect from the October 1, 2021.</p> <p>In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular(s).</p> <p>The above-mentioned provisions shall override the conflicting provisions, if any.</p>

**I. Other Details:**

- A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided:**

Details of underlying funds as on September 30, 2024 are as follows:



## 1. Franklin India Bluechip Fund Direct-Growth Plan

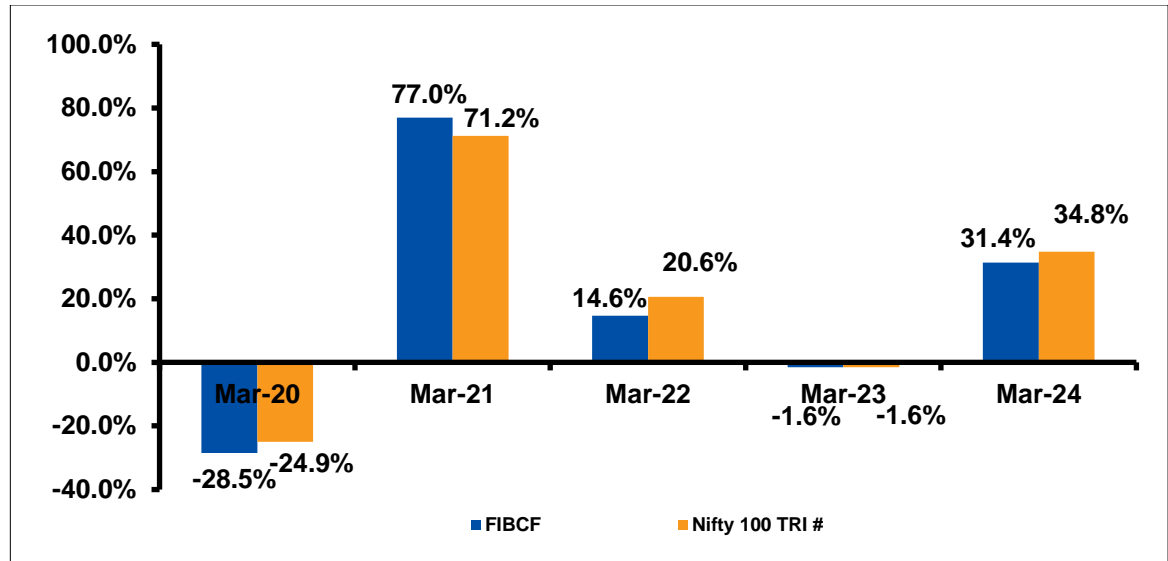
- **Investment Objective:** The investment objective of the Scheme is to generate long-term capital appreciation by actively managing a portfolio of equity and equity related securities. The Scheme will invest in a range of companies, with a bias towards large cap companies.
- **Investment Strategy:** The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of stocks which have a large market capitalization and are liquid.
- **Benchmark:** Nifty 100
- **Actual Expenses** as of September 30, 2024
  - **Regular:** 1.83%
  - **Direct:** 1.07%
- **Fund Size (AUM)** as on September 30, 2024
  - **Month End:** 8374.76 crores
  - **Monthly Average:** 8322.31 crores
- **Performance of the Scheme**

Compounded Returns	Annualized	Scheme Returns %	Benchmark Returns % Nifty 100 TRI#
Returns for the last 1 year		37.59%	38.59%
Returns for the last 3 years		14.03%	15.93%
Returns for the last 5 years		18.88%	19.57%
Returns since inception		19.65%	12.73%

Returns based on Growth Plan NAV of September 30, 2024. TRI: Total Return Index Values. Inception date: December 01, 1993.

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

### Absolute return for the last 5 years



Past performance may or may not be sustained in future.

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

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

- **Top 10 portfolio holdings by issuer and fund allocation towards various sectors** – <https://www.franklintempletonindia.com/fund-details/fund-overview/4614/franklin-india-bluechip-fund>

## 2. Franklin India Liquid Fund Direct-Growth Plan

- **Investment Objective:** The investment objective of the scheme is to provide current income along with high liquidity.
- **Investment Strategy:** Strives to provide steady income and high liquidity through a judicious mix of short-term debt and money market instruments.
- **Benchmark:** NIFTY Liquid Index A-I
- **Actual Expenses as of September 30, 2024**
  - **Expense Ratio**
    - FILF-R Plan: 0.86%
    - FILF-I Plan: 0.60%
    - FILF SI Plan: 0.20%
  - **Expense Ratio (Direct)**
    - FILF-SI Plan: 0.13%

- **FUND SIZE (AUM) as on September 30, 2024**

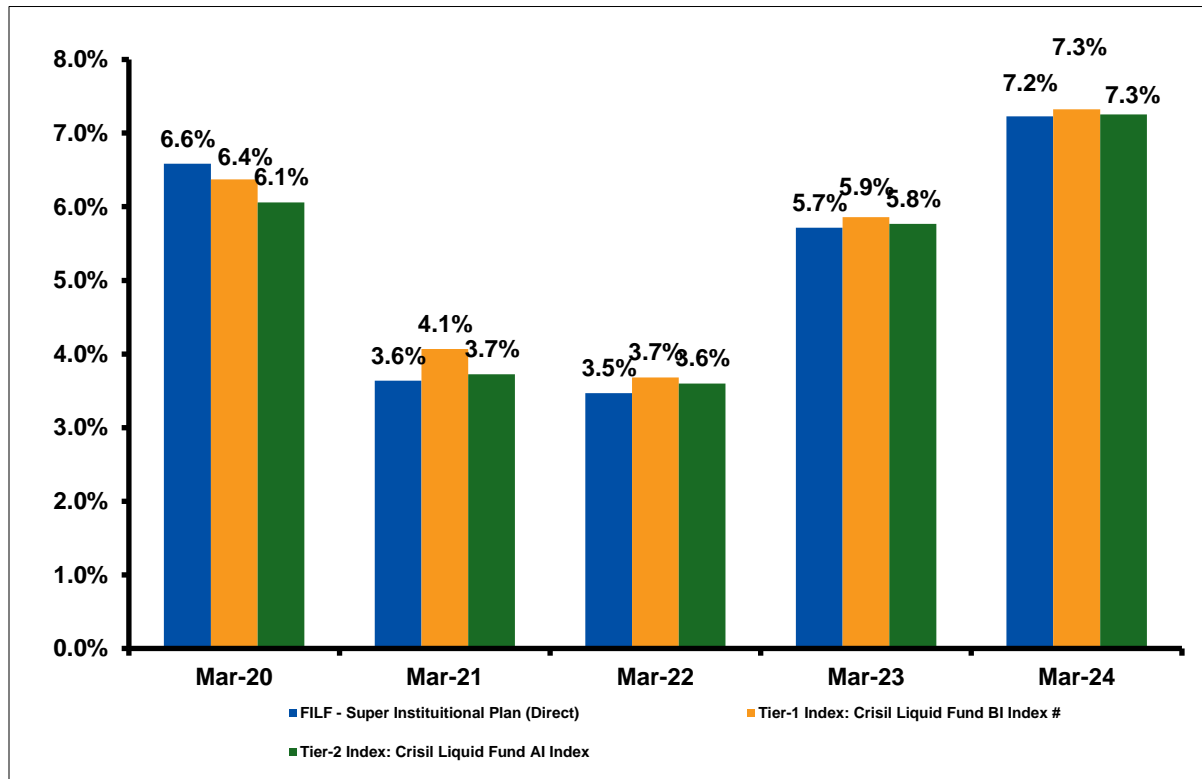
- **Month End:** 2141.59 crores
- **Monthly Average:** 2449.05 crores

**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. Inception date: December 31, 2012  
 \$ The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance of CRISIL Liquid Fund Index and for the period April 1, 2022 to April 1, 2024 with the performance of CRISIL Liquid Debt B-I Index. NIFTY Liquid Index A-I is the benchmark for FILF effective April 1, 2024.

Compounded annualised returns	FILF - Super Institutional Plan (Direct)	NIFTY Liquid Index A-I \$
Returns for the last 1 year	7.43%	7.42%
Returns for the last 3 years	6.15%	6.25%
Returns for the last 5 years	5.36%	5.50%
Returns since inception	6.93%	6.89%

**Absolute Returns for last 5 financial years:**



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

# The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance

of CRISIL Liquid Fund Index.

- **Top 10 portfolio holdings by issuer and fund allocation towards various sectors** – <https://www.franklintempletonindia.com/fund-details/fund-overview/4629/franklin-india-liquid-fund>

### 3. Nippon India ETF Gold Bees

- **Investment objective**

The investment objective of Nippon India ETF Gold BeES is to provide returns that, before expenses, closely correspond to the returns provided by Domestic price of Gold through physical gold. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

- **Benchmark Index:** Domestic price of Gold

- **Investment Strategy**

The AMC uses a “passive” or indexing approach to try and achieve the Scheme’s investment objective. Unlike other Funds, the Scheme does not try to “beat” the markets it tracks and does not seek temporary defensive positions when markets decline or appear over valued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment or the underlying nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. The Scheme shall invest all of its funds as per its investment objective and asset allocation pattern, except to meet its liquidity requirements. Passive approach eliminates active management risks pertaining to over/underperformance vis-à-vis a benchmark.

- The Scheme will invest upto 100% but at least 95% of its total assets in the physical gold and gold related instruments. The Scheme may hold upto 5% of its total assets in other Securities/instruments. As long as the Scheme invests at least 95% of its total assets in physical gold and gold related instruments, it may also invest its other assets in cash and cash equivalents and short-term high quality debt that would include, obligations of the Indian Government and its agencies, commercial papers (rated by recognized rating agencies), bank certificates of deposit, repurchase agreements (Repo’s), Units of money market funds and other Money Market Instruments permissible under the investment norms.

- **Performance of Nippon India ETF Gold BeES as on September 30, 2024**

Compounded annualised returns (%)	1 Year	3 Year	5 Year	Since Inception
Nippon India ETF Gold BeES	28.67	16.71	13.41	11.42
Domestic Price of Gold	30.12	17.89	14.49	12.50

Past performance may or may not be sustained in future.

Inception Date: Mar 8, 2007

- **Expense ratio:** 0.79% as on September 30, 2024.
- **Assets Under Management:** Rs.13,725.26 crores (as on September 30, 2024)
- **Scheme's portfolio holdings**  
Top 10 holdings (as on September 30, 2024)

Company/Issuer	% of Assets
Gold	98.60

#### 4. ICICI Prudential Short Term Fund

- **Investment objective**  
To generate income through investments in a range of debt and money market instruments while maintaining the optimum balance of yield, safety and liquidity. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
- **Benchmark Index:** Nifty Short Term Debt Index B-II

- **Investment Strategy**

The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. Money Market securities include cash and cash equivalents. The scheme will invest in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years.

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations.

As per the Regulations, no investment management fees will be charged for such investments. The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations.

Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustees.

The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

• **Performance of ICICI Prudential Short Term Fund as on 30/09/2024**

Compounded annualised returns (%)	1 Year	3 Year	5 Year	Since Inception
ICICI Prudential Short Term Fund	7.85	6.23	6.99	7.85
NIFTY Short Duration Debt Index A-II	7.79	5.72	6.27	7.48

**Past performance may or may not be sustained in future.**

Inception Date: 25-Oct-01

- **Expense ratio: 0.45% (Direct) as on September 30, 2024.**
- **Assets Under Management: Rs. 19,746.04crores** (as on September 30, 2024)
- **Scheme's portfolio holdings - Top 10 holdings** (as on September 30, 2024)

Company/Issuer	% to Net Assets
07.93 % GOI Floater 2033	7.85%
07.10% GOI 2034	7.66%
NABARD	7.38%
Small Industries Development Bank Of India.	5.23%
8% GOI Floater 2034	4.65%
LIC Housing Finance Ltd.	4.29%
07.06% GOI 2028	3.27%
EMBASSY OFFICE PARKS REIT	3.18%
HDFC Bank Ltd.	2.85%
Bharti Telecom Ltd.	2.82%

**5. SBI Short Term Debt Fund**

• **Investment objective**

To provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

- **Benchmark Index: CRISIL Short Duration Debt A-II Index**
- **Investment Strategy**

The scheme will invest based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.

- The investment objective shall be to provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.

• **Performance of SBI Short Term Debt Fund as on 30/09/2024**

Compounded annualised returns (%)	1 Year	3 Year	5 Year	Since Inception
SBI Short Term Debt Fund	7.68 %	5.59 %	6.18 %	6.65 %
CRISIL Short Duration Debt A-II Index	7.91 %	5.80 %	6.42 %	7.58 %

**Past performance may or may not be sustained in future.**

Inception Date: 27-Jul-2007

- **Expense ratio: 0.35 % (Direct) as on September 30, 2024.**
- **Assets Under Management: Rs. 13,193.17 crores (as on September 30, 2024)**
- **Scheme's portfolio holdings**

Top 10 holdings (as on September 30, 2024)

Company/Issuer	% to Net Assets
Government Of India	24.98
Power Finance Corporation Ltd.	5.46
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	4.49
National Bank For Agriculture And Rural Development	3.96
Toyota Financial Services India Ltd.	3.68
SMFG India Credit Company Ltd.	3.65
Mindspace Business Parks Reit	3.42
ONGC Petro Additions Ltd.	3.09
Tata Communications Ltd.	3.04
Jamnagar Utilities & Power Pvt. Ltd.	2.99

## 5. Franklin India Short Term Income Plan (No. of Segregated Portfolios: 3)

Please note that the scheme is under winding up. FIMAS has minimal investment in the segregated portfolio of the fund. Details of Franklin India Short Term Income Plan (No. of segregated portfolios:3) can be viewed on <https://www.franklintempletonindia.com/fund-details/fund-overview/4632/franklin-india-short-term-income-plan-number-of-segregated-portfolios-3>

## 6. Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios: 3)

Please note that the scheme is under winding up. FIMAS has minimal investment in the segregated portfolio of the fund. Details of Franklin India Dynamic Accrual Fund can be viewed on <https://www.franklintempletonindia.com/fund-details/fund-overview/4632/franklin-india-short-term-income-plan-number-of-segregated-portfolios-3>

### B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

- **Half yearly disclosures/results:** The Mutual Fund shall host half yearly disclosures of the Scheme's' unaudited financial results in the prescribed format on its website viz. [www.franklintempletonindia.com](http://www.franklintempletonindia.com) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) within one month from the close of each half year i.e. on 31st March and on 30th September and shall publish an advertisement in this regard in at least one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.
- **Annual Report:** Scheme Annual report in the format prescribed by SEBI, will be hosted on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) as soon as may be but not later than four months from the date of closure of the relevant accounts year (i.e. 31st March each year). Mutual Fund/AMC will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the Scheme wise Annual Report on the website of the Fund and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund/AMC will e-mail the Scheme Annual Report or Abridged Summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. Investors who have not registered their email id will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof. Mutual Fund/ AMC will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder through any mode. A physical copy of the scheme wise annual report shall be made available for inspection to the investors at the registered office of the AMC.
- **Other disclosures:** To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc. These disclosures include Scheme Summary Documents, various activities of



Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.). Investors may refer to the same.

**C. Transparency/NAV Disclosure (Details with reference to information given in Section I)**

- The NAV will be calculated for every Business Day and can be viewed on [www.franklintempletonindia.com](http://www.franklintempletonindia.com) and [www.amfiindia.com](http://www.amfiindia.com). NAV will be calculated up to four decimal places using standard rounding criteria.
- The Fund would disclose the half-yearly and annual results as per the SEBI Regulations.
- The Mutual Fund shall disclose the scheme portfolios as on the last day of the month/ as on the last day of every half year ended March and September within 10 days from the close of each month / half-year respectively. Further, the Mutual Fund shall also disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The disclosure shall be on [www.franklintempletonindia.com](http://www.franklintempletonindia.com) and [www.amfiindia.com](http://www.amfiindia.com). The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.

**D. Transaction charges and stamp duty- Indicate only the amount of transaction charges and stamp duty applicable. Details to be provided in SAI.**

- **Transaction charges:** The AMC/Mutual Fund shall deduct Transaction Charges on purchase/subscription applications received from investors that are routed through a distributor/agent/broker as follows, provided the distributor/agent/broker has opted to receive the transaction charges. The distributors have the option to either opt in or opt out of levying transaction charge based on type of the product:
  - First time investor in Mutual Funds: Transaction Charge of Rs.150/- on purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).
  - Investors other than first time investor in mutual funds: Transaction Charge of Rs.100/- per purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).
  - Investments through Systematic Investment Plan (SIP) - the Transaction Charge shall be deducted only if the total commitment through SIP (i.e. amount per SIP instalment x No. of SIP instalments) amounts to Rs.10,000/- and above. The Transaction Charge shall be deducted in 3 or 4 instalments, as may be decided by the AMC from time to time.

- **Stamp duty:** Mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or switchins or reinvestment under IDCW Option) would be subject to levy of stamp duty @ 0.005% of the amount invested. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. The rate and levy of stamp duty may vary as amended from time to time.

Please refer SAI for further details.

- E. **Associate Transactions-** Please refer to Statement of Additional Information (SAI)
- F. **Taxation-** For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

**This information is provided for general information only and is based on the prevailing tax laws, as applicable in case of this Scheme. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.**

Franklin Templeton Mutual Fund is registered as a Mutual Fund with Securities and Exchange Board of India ('SEBI') under SEBI (Mutual Fund) Regulations, 1996. Any income earned by such mutual fund registered with SEBI is exempt from taxation as per section 10(23D) of the Income Tax Act, 1961 ('Act')

**Category of this Scheme:** As per section 50AA of the Act, this scheme is a **Specified Mutual Fund as on September 30, 2024.**

"Specified mutual fund" ^^^ means a mutual fund by whatever name called, where not more than 35%<sup>1</sup> of its total proceeds is invested in the equity shares of domestic companies. Effective April 1, 2025, the definition of specified mutual funds has revised as below:

- a mutual fund by whatever name called, which invests more than 65% **Error! Bookmark not defined.** or more of its total proceeds in debt and money market instruments or
- which invests 65% **Error! Bookmark not defined.** or more of its total proceeds in units of fund referred to in clause (i) above.

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, shall be computed with reference to the annual average of the daily closing figures:

Provided further that for the purposes of this clause, "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.

#### ***Taxability in the hands of Investor***

---

<sup>1</sup> To be computed with reference to the annual average of the daily closing figures.

If the units are held as stock-in-trade of a business, the said income will be taxed at the rates at which the normal income of that investor is taxed.

If the units are held as investments, the said income will be taxed as capital gains. In such case, the tax rates applicable will depend on whether the gain on sale of units is classified as a short-term capital gain or a long-term capital gain.

#### **Tax Rates**

<b>Nature of Income</b>	<b>Resident Individual &amp; HUF</b>	<b>Domestic Corporate</b>	<b>Non-Resident Investor</b>
<b>IDCW</b>	As per applicable tax rate	As per applicable tax rate	20%
<b>LTCG<sup>^^</sup></b> <b>Listed Units - Holding Period &gt; 12 Months</b> <b>Unlisted Units - Holding Period &gt; 24 Months</b>	Deemed to be STCG as per section 50AA		
<b>LTCG<sup>\$\$</sup></b> <b>Listed Units - Holding Period &gt; 12 Months</b> <b>Unlisted Units - Holding Period &gt; 24 Months</b>	12.5% (without indexation)	12.5% (without indexation)	12.5% (without indexation) FPIs - 10% (without indexation)
<b>STCG</b> <b>Listed Units - Holding Period &lt;= 12 Months</b> <b>Unlisted Units - Holding Period &lt;= 24 Months</b>	As per applicable tax rate	As per applicable tax rate	As per applicable tax rate FPIs - 30%

<sup>^^</sup>Applicable for units acquired on or after 1 April 2023

<sup>\$\$</sup>Applicable for units acquired prior to 1 April 2023

#### **Withholding Tax Rates (TDS)**

<b>Nature of Income</b>	<b>Resident Individual &amp; HUF</b>	<b>Domestic Corporate</b>	<b>Non-Resident Investor<sup>#</sup></b>
<b>IDCW</b>	10%*	10%*	20%
<b>LTCG<sup>^^</sup></b> <b>Listed Units - Holding Period &gt; 12 Months</b> <b>Unlisted Units - Holding Period &gt; 24 Months</b>	Nil	Nil	Deemed to be STCG as per section 50AA
<b>LTCG<sup>\$\$</sup></b> <b>Listed Units - Holding Period &gt; 12 Months</b> <b>Unlisted Units - Holding Period &gt; 24 Months</b>	Nil	Nil	12.5% (without indexation)
<b>STCG</b> <b>Listed Units - Holding Period &lt;= 12 Months</b>	Nil	Nil	Non-Corporate - 30% Corporate - 35%

<b>Unlisted Units - Holding Period &lt;= 24 Months</b>			
--	--	--	--

^^ Applicable for units acquired on or after 1 April 2023

\$\$ Applicable for units acquired prior to 1 April 2023

IDCW – Income Distribution cum capital withdrawal

LTCG – Long Term Capital Gain

STCG – Short Term Capital Gain

# In case of a foreign portfolio investor, no TDS is required on LTCG and STCG

\*\* As per provision of section 194K of the Act, where the amount of income credited or paid in a financial year, in aggregate, does not exceed Rs. 5,000, no withholding is required to be carried out. However, the scheme shall be withholding tax when the aggregate amount in financial year at Permanent Account Number (PAN) level exceeds Rs. 4,000.

Tax rates mentioned above are further increased by surcharge and health and education cess as may be applicable for respective investor.

Surcharge and cess shall not be applied on basic tax while deducting TDS, if any, on income of resident investors.

#### Surcharge Rates

<b>Total income</b>	<b>Individual /HUF ~</b>	<b>Partnership Firms &amp; Co-operative Societies</b>	<b>Domestic Companies*</b>	<b>Foreign Companies</b>
<b>Less than or equal to 50 lakhs</b>	NIL	NIL	NIL	NIL
<b>&gt;50 lakhs &lt;= 1 crore</b>	10%	NIL	NIL	NIL
<b>&gt;1 crore &lt;= 2 crores</b>	15%	12%	7%	2%
<b>&gt;2 crores &lt;= 5 crores</b>	25%	12%	7%	2%
<b>&gt;5 crores &lt;= 10 crores</b>	37%	12%	7%	2%
<b>&gt;10 crores</b>	37%	12%	12%	5%

~~ Surcharge rate shall not exceed 25% in case of individual and HUF being taxed under new tax regime under section 115BAC of the Act. In case total income includes income by way of dividend on shares, short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15% [refer clause on Taxation in the SAI for further details]

\* 10% basic surcharge (irrespective of taxable income) for domestic companies availing benefit under section 115BAA and section 115BAB of the Act.

Tax plus surcharge shall be further increased by a health and education cess of 4 percent.

### **DTAA Benefits**

Taxability in the hands of non-resident investor shall be subject to Double Taxation Avoidance Agreement ("DTAA" or "tax treaty") benefits which can be claimed in the return of income to be filed by such investors, as applicable. Further, such DTAA benefit may also be claimed at the time of withholding of taxes (subject to requisite documents for claiming DTAA benefit made available by investor to the Mutual Fund). The investors should obtain specific advice from their tax advisors regarding the availability of the tax treaty benefits.

### **PAN-AADHAR Linking**

As per section 139AA of the Act read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to non-linking of PAN with Aadhaar, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act.

### **Specified Person (i.e. Non-filer of Income Tax Return)**

As per section 206AB of the Act, tax to be deducted at twice the applicable rate in case of payments to Specified Person (except non-resident not having permanent establishment in India or person who is not required to furnish the return of income as notified by the Central Government) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted:

- For which time limit for filing return has expired; and
- The aggregate of tax deducted at source or tax collected at source in his case is Rs. 50,000 or more in the said previous year.

Additionally, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e. rate as per section 206AB or section 206AA.

### **Securities Transaction Tax (STT)**

No STT is payable on sale (redemption) of units of a specified mutual fund.

DISCLAIMER: The information given here is neither a complete disclosure of every material fact of Income-tax Act 1961 nor does it constitute tax or legal advice. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme

**G. Rights of Unitholders-** Please refer to SAI for details.

**H. List of official points of acceptance:**  
<https://www.franklintempletonindia.com/download/en-in/odd-list-of-opats/c948bf89-5b6e-4e15-9b17-def6817a7fbd/List-of-official-points-of-acceptance.pdf>

**I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority.**

<https://www.franklintempletonindia.com/download/en-in/odd-penalties/6e03f15a-bb96-4cfb-a3cf-ca14711b1a82/Penalties-and-Pending-Litigation-Section.pdf>

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable.

## DIRECTORY

<b>Sponsor</b> Templeton International, Inc. 300 S.E. 2nd Street, 11th Floor, Fort Lauderdale, FL 33301, USA.	<b>Investment Manager</b> Franklin Templeton Asset Management (India) Pvt. Ltd. One International Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013	<b>Trustee</b> Franklin Templeton Trustee Services Pvt. Ltd. One International Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013
<b>Registrars</b> Computer Age Management Services Private Limited No.10 (Old No.178), M.G.R. Salai, Nungambakkam, Chennai – 600 034 Website: <a href="http://www.camsonline.com">www.camsonline.com</a> Email: enq_fti@camsonline.com	<b>Custodians</b> Hongkong and Shanghai Banking Corporation Limited (HSBC) 52/60, Mahatma Gandhi Road, Fort, Mumbai 400 001	<b>Auditors</b> B S R & Co. LLP, Chartered Accountants – having its office at 5 <sup>th</sup> Floor, Lodha Excelus, Appollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai – 400 011

### Franklin Templeton Branch Offices (Investor Service Centres)

Name of the Branch	Address
Ahmedabad	Ground Floor/Part, Achal Raj Building, Opp. Mayor's House, Law Garden,Ahmedabad – 380006.
Allahabad	S N Tower, 4C Maharishi Dayananad Marg, Opp. Radio Station, Civil Lines, Allahabad-211001
Bangalore	26-27, 1st floor, Northern Area West Wing, Raheja Towers MG Road, Bangalore – 560001. Fax-080-67149595
Bhubaneswar	77, Kharavel Nagar, Unit III, Janpath, Bhubaneswar 751001 Fax: (0674) 2531026
Bhopal	Guru Arcade, 2nd Floor, Ramgopal Maheshwari Marg, Plot No.153, M P Nagar Zone 1, Bhopal – 462011
Chandigarh	S.C.O 413-414, 1st Floor, Sector 35-C, Chandigarh - 160022 Fax: (0172)-2622341
Chennai	Century Centre, 75 T.T.K. Road, Alwarpet, Chennai 600018 Fax: (044) 24987790
Cochin (Kochi)	41/418-C, Chicago Plaza, First Floor, Rajaji Road, Ernakulam, Cochin 682035 Fax: (0484) 2373076
Coimbatore	424-C Red Rose Towers, Second Floor, D. B. Road, R. S. Puram, Coimbatore 641002 Fax: (0422) 2470277
Dehradun	Shop No. 5 , 1st Floor, Swaraj Complex, Opp. Hotel Madhuban, Rajpur Road, Dehradun – 248001 Fax: (0135) 2719873
Guwahati	ITAG Plaza, 2nd Floor, Office No. 2C, G.S. Road, Main Road, ABC, Guwahati – 781005
Hyderabad	Unit No 402, 6-3-1085/1 4th Floor, Dega Towers Rajbhavan Road, Somajiguda , Hyderabad-500 082 Fax: (040) 23400030
Indore	Office No.101, 1 <sup>st</sup> Floor, Vikram Heights, Opposite Rani Sati Gate,25/2, Yashwant Niwas Road, Indore – 452001
Jaipur	Office No.18, 2nd Floor, Laxmi Complex, M.I Road, Jaipur -302001, Rajasthan.
Jalandhar	Ground Floor, SCO- 15 PUDA Complex Ladowali Road Jalandhar – 144 001
Jamshedpur	Fair Deal Complex,1st Floor, Office Unit 1B, Main Road, Opp. Ram Mandir, Bistupur, Jamshedpur-831001
Kanpur	Office no 208, 209 & 210, 2nd floor KAN Chambers, Civil lines, Kanpur-208001
Kolkata	4th Floor, A Block, 22, Abanindra Nath Thakur Sarani (Known as Camac Street), Kolkata – 700016
Lucknow	Office no. 2, Ground Floor, Regency Plaza, Opposite Dr. Shyama Prasad

	Mukherji Hospital (Civil), 5 Park road, Hazratganj, Lucknow - 226001
Ludhiana	SCO-37, First Floor, Feroze Gandhi Market, Ludhiana 141001 Fax: (0161) 3012101
Madurai	Suriya Towers, 1st floor ,Door No 272 /273 , Good Shed Street , Madurai 625001 Fax: (0452) 2350144
Mangalore	First Floor, Manasa Towers, M. G. Road, Kodialbail, Mangalore 575003 Fax: (0824) 2493749
Mumbai	(a) Unit No.202/203/204, 2nd Floor, Dalamal Tower, Plot No. 211, Free Press Journal Marg, Nariman Point, Mumbai - 400 021 Fax: (022) 22810923 (b) One International center, Tower 2, 13th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400013
Nagpur	Shop No. 3 & 4, Ground Floor, Maharshi Shivpad Complex, Plot No. 262, West High Court Road, Bajaj Nagar, Nagpur 440010 Fax: (0712) 2242238
Nasik	Marvel Tanishq, Office No.402, 4th Floor, Sharanpur Road, New Pandit Colony, Nasik - 422002.
New Delhi	707-710, 7th Floor, Ashoka Estate Building, 24 Barakhamba Road, New Delhi 110001 Fax: (011) 23752019
Patna	Unit No.402, 4th Floor, Sai Tower, New Dak Bungalow Road, Patna – 800 001
Panjim	Office Premises no.201, Unit No. PNJ B-O9, Level 2, 1st Floor, Nova Goa Building, Dr. Atmaram Borkar Road, Panaji, Goa- 403001.
Pune	401, Karan Selene, above Yes Bank, 187, Bhandarkar Road, Pune 411004 Fax: (020) 25665221
Raipur	First Floor, Piyank tower, GE Road, Raja Talab, Raipur - 492001 Fax: (0771) 4033614
Rajkot	408-409, 4th Floor, Sadhana Downtown, Jubilee Chowk, Jawahar Road, Rajkot – 360 001
Ranchi	Saluja Tower, 6th Floor, Peepe Compound, Sujata Chowk, Main Road, Ranchi – 834001
Salem	214/215, Second Floor, Kandaswarna Shopping Mall, Sarada College Road, Salem 636016 Fax: (0427) 2446854
Surat	HG-29 International Trade Centre, Majura Gate Cross Road Signal, Ring Road, Surat 395002 Fax: (0261) 2473744
Trichy	Arun Arcade, 75/1, First Floor, First Cross, North East Extension, Thillainagar, Trichy 620018 Fax: (0431) 2760013
Vadodara	Unit No. - 306, Third Floor, Golden Icon, Opp. BSNL, Bird Circle, Old Padra Road, Vadodara – 390007
Varanasi	D-64/127, C-H, Arihant Complex, 4 <sup>th</sup> Floor, Sigra, Varanasi, Uttar Pradesh



Vijayawada	White House, III Floor, Room # 2, M. G. Road, Opposite All India Radio,Vijayawada 520010 Fax: (0866) 6695550
Visakhapatnam	204, First Floor, Eswar Plaza, Dwaraka Nagar, Visakhapatnam 530016 Fax: (0891) 6666806

**National Call Centre:**

1800 425 4255 or 1800 258 4255 (please prefix the city STD code if calling from a mobile phone,  
Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday.

**Collection Centres:****Branch Office of Computer Age Management Services Limited**

Name of the branch	Address
Agartala(Tirupura)	Advisor Chowmuhan (Ground Floor),KrishnanagarAgartala,Tripura,799001
Agra(Uttarpradesh)	No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002
Ahmedabad(Gujarat)	111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006
Ahmednagar(Maharashtra)	Office No.3.1st Floor,Shree Parvati,Plot No.1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003
Ajmer(Rajasthan)	AMC No. 423/30 Near ChurchOpp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001
Akola(Maharashtra)	Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001
Aligarh(Uttarpradesh)	City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001
Allahabad(Uttarpradesh)	30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001
Alleppey(Kerala)	Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,688001
Alwar(Rajasthan)	256A, Scheme No:1,Arya Nagar,Alwar,Rajasthan,301001
Amaravati(Maharashtra)	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601
Ambala(Haryana)	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt., Ambala, Haryana 133001
Amritsar(Punjab)	3rd Floor,Bearing Unit No-313,Mukut House,Amritsar-143001
Anand(Gujarat)	101, A.P. Tower,B/H, Sardhar Gunj,Next to Nathwani Chambers,AnandGujarat388001
Anantapur(Andhra Pradesh)	15-570-33, I FloorPallavi Towers,Subash RoadOpp:Canara Bank,Anantapur,AndhraPradesh,515001
Andheri(Maharashtra)	CAMS Pvt Ltd,No.351,Icon,501,5 <sup>th</sup> Floor,Western Express Highway,Andheri East,Mumbai-400069
Angul(Orissa)	Similipada,Near Sidhi Binayak +2 Science Collage,Angul-759122
Ankleshwar(Gujarat)	Shop No - F -56First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002
Arrah(Bihar)	Old NCC Office,Ground Floor,Club Road,Arrah-802301

Asansol(West Bengal)	Block – G 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303
Aurangabad(Maharashtra)	2nd Floor,Block No.D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001
Balasore(Orissa)	B C Sen Road,Balasore,Orissa,756001
Ballari(Karnataka)	No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102
Bangalore (Karnataka)	Trade Centre,1st Floor45, Dikensen Road ( Next to Manipal Centre) Bangalore,Karnataka,560042
Bangalore (Wilson Garden)(Karnataka)	First Floor, No.17/1, (272) 12Th Cross Road,Wilson Garden,Bangalore-560027
Bankura(West Bengal)	1st Floor, Central Bank Building, Machantala, P.O. & District-Bankura, West Bengal- 722101
Bagalkot (Karnataka)	Shop No. 2, 1st floor,Shreyas Complex,Near Old Bus Stand, Bagalkot - 587 101
Barasat(West Bengal)	N/39, K.N.C Road, 1 <sup>st</sup> Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch) Dist :24PGS (North) Barasat -700 124 West Bengal
Bareilly(Uttarpradesh)	F-62-63,2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001
Basti(Uttarpradesh)	CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002
Belgaum(Karnataka)	Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006
Berhampur(Orissa)	Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch,Berhampur-760002
Bhadrak(Orissa)	Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak-756100, Odisha
Bhagalpur(Bihar)	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001
Bharuch(Gujarat)	A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road,Bharuch-392001
Bhatinda(Punjab)	2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001
Bhavnagar(Gujarat)	<b>501 – 503 , Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001</b>
Bhilai(Chattisgarh)	1st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020
Bhilwara(Rajasthan)	C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan)
Bhopal(Madhyapradesh)	Plot no 10, 2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011

Bhubaneswar(Orissa)	Plot No -111,Varaha Complex Building3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001
Bhuj(Gujarat)	Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001
Bhusawal (Parent: Jalgaon TP)(Maharashtra)	3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201
Bijapur (Karnataka)	Padmasagar Complex,1st floor, 2nd Gate,Ameer Talkies Road, Vijayapur(Bijapur) - 586101
Bikaner(Rajasthan)	Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001
Bilaspur(Chattisgarh)	Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001
Bohorompur(West Bengal)	No.107/1, A C Road,Ground Floor,Bohorompur,Murshidabad,West Bengal-742103
Bokaro(Jharkhand)	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City Bokaro- 827004
Bolpur (West Bengal)	Netaji Market, 1st Floor Room No Fb 28, Bolpur Birbhum Birbhum Pin No 731204
Borivali(Maharashtra)	501 - TIARA, CTS 617, 617/1-4, off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092
Burdwan(West Bengal)	<b>399 G T Road,Basement, Building Name: - Talk of the Town, Burdwan-713101.West- Bengal</b>
Calicut(Kerala)	29/97G 2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016
Chandigarh(Punjab)	Deepak TowerSCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017
Chandrapur(Maharashtra)	Opp Mustafa décor,Behind Bangalore, BakeryKasturba Road,Chandrapur,Maharashtra,442402
Chennai(Tamilnadu)	Ground Floor No.178/10,Kodambakkam High RoadOpp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034
Chennai-Satelite ISC(Tamilnadu)	No.158,Rayala Tower-1,Anna salai,Chennai-600002
Chhindwara(Madhyapradesh)	2nd Floor,Parasia Road,Near Surya Lodge,Sood Complex,Above Nagpur CT Scan, Chhindwara,MadhyaPradesh 480001
Chittorgarh(Rajasthan)	3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001
Cochin(Kerala)	Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016
Coimbatore(Tamilnadu)	No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002
Coochbehar (West Bengal)	Nipendra Narayan Road (N.N Road) Opposite Udichi Market , Near Banik Decorators , PO & Dist : Coochbehar. Pin 736101
Cuttack(Orissa)	Near Indian Overseas BankCantonment Road,Mata Math,Cuttack,Orissa,753001
Darbhanga(Bihar)	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.

Davangere(Karnataka)	13, Ist Floor,Akkamahadevi Samaj ComplexChurch Road,P.J.Extension,Davangere,Karnataka,577002
Dehradun(Uttarkhand)	204/121 Nari Shilp Mandir Marg(Ist Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001
Deoghar(Jharkhand)	S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112
Dhanbad(Jharkhand)	Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001
Dharmapuri(Tamilnadu)	16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701
Dhule(Maharashtra)	House No 3140, Opp Liberty Furniture,Jamnallal Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001
Dibrugarh(Assam)	Amba Complex,Ground Floor,H S Road,Dibrugarh-786001
Dimapur(Nagaland)	H/NO-2/2, SKK Building,OPP SUB-Urban Police Station,Dr Hokishe Sema Road,Signal Point,Dimapur-797112
Durgapur(West Bengal)	Plot No.3601,Nazrul Sarani,City Centre,Durgapur-713216
Erode(Tamilnadu)	No.197, Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001
Faizabad(Uttarpradesh)	9/1/51, Rishi Tola, Fatehganj, Ayodhya (Faizabad), Uttar Pradesh-224001
Faridabad(Haryana)	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002
Firozabad(Uttarpradesh)	53,1st Floor ,Shastri Market, Sadar Bazar, Firozabad, Uttarpradesh-283203
Gandhi Nagar(Gujarat)	No.507,5Th Floor,Shree Ugati Corporate Park,Opp Pratik Mall,Nr Hdfe Bank,Kudasan,Gandhinagar-382421
Gandhidham(Gujarat)	Shyam Sadan,First Floor,Plot No.120,Sector 1/ A,Gandhidham-370201
Gangtok(Sikkim)	House No: GTK /006/D/20(3), (Near Janata Bhawan) D.P.H. road, Gangtok-737101, Sikkim
D(Bihar)	C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001
Ghatkopar(Maharashtra)	Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar East,Mumbai-400077
Ghaziabad(Uttarpradesh)	1st Floor,C-10 RDC Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002
Goa(Goa)	Office No.103,1st Floor,Unitech City Centre,M.G.Road,Panaji Goa,Goa-403001
Gondal (Parent Rajkot)(Gujarat)	A/177, Kailash Complex Opp. Khedut Decor Gondal,Gujarat,360311
Gorakhpur(Uttarpradesh)	Shop No.5 & 6,3Rd Floor,Cross Road The Mall,A D Tiraha,bank Road,Gorakhpur-273001
Gulbarga(Karnataka)	Pal Complex, Ist Floor,Opp. City Bus Stop,SuperMarket,Gulbarga,Karnataka 585101

Guntur(Andhra Pradesh)	D No.31-13-1158,1st Floor,13/1 Arundelpet,Ward No.6,Guntur-522002
Gurgaon(Haryana)	Unit No-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001 Haryana
Guwahati(Assam)	Piyali Phukan Road,K.C.Path,House No.1,Rehabari,Guwahati-781008
Gwalior(Madhyapradesh)	G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh-474002
Haldia(West Bengal)	Mouza-Basudevpur, J.L. No. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia Pin Code :- 721602
Haldwani(Uttarpradesh)	Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139
Haridwar(Uttarpradesh)	F-3, Hotel Shaurya,New Model Colony,Haridwar-249 408
Hazaribag(Jharkhand)	Municipal Muktananda Chowk,Hazaribag,Jharkhand,825301
Himmatnagar(Gujarat)	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383001
Hisar(Haryana)	No-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001
Hoshiarpur(Punjab)	Near Archies Gallery,Shimla Pahari Chowk,Hoshiarpur ,Punjab 146001
Hassan (Karnataka)	Pankaja,2nd floor,Near Hotel Palika, Race Course Road,Hassan - 573201
Hosur(Tamilnadu)	Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School,Oppsite To Kuttys Frozen Foods,Hosur-635110
Hubli(Karnataka)	No.204 - 205,1st Floor' B ' Block, Kundagol ComplexOpp. Court, Club Road,Hubli,Karnataka,580029
Hyderabad(Telangana)	208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500003
Indore(Madhyapradesh)	101, Shalimar Corporate Centre8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001
Jabalpur(Madhyapradesh)	8, Ground Floor, Datt Towers,Behind Commercial Automobiles,Napier Town,Jabalpur,MadhyaPradesh,482001
Jaipur(Rajasthan)	R-7, Yudhisthir Marg C-SchemeBehind Ashok Nagar Police Station,Jaipur,Rajasthan,302001
Jalandhar(Punjab)	144,Vijay Nagar,Near Capital Small Finance Bank,Football Chowk,Jalandar City-144001
Jalgaon(Maharashtra)	Rustomji Infotech Services70, NavipethOpp. Old Bus StandJalgaon,Maharashtra,425001
Jalna(Maharashtra)	Shop No 6, Ground Floor,Anand Plaza Complex,Bharat Nagar,Shivaji Putla Road,Jalna,Maharashtra,431203
Jalpaiguri(West Bengal)	Babu Para, Beside Meenaar Apartment ,Ward No VIII, Kotwali Police Station,Jalpaiguri-735101 West Bengal
Jammu(Jammu & Kashmir)	JRDS Heights,Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu,Jammu &Kashmir,180004

Jamnagar(Gujarat)	207,Manek Centre,P N Marg,Jamnagar,Gujarat,361001
Jamshedpur(Jharkhand)	Tee Kay Corporate Towers 3rd Floor,S B Shop Area, Main Road, Bistupur, Jamshedpur-831001
Janakpuri(New Delhi)	Office Number 112, 1 <sup>st</sup> Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058 Phone- 011-41254618
Jaunpur(Uttarpradesh)	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001
Jhansi(Uttarpradesh)	No.372/18D,1 <sup>st</sup> Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001
Jodhpur(Rajasthan)	1/5, Nirmal Tower,1 <sup>st</sup> Chopasani Road,Jodhpur,Rajasthan,342003
Jorhat(Assam)	Singh Building, Ground Floor, C/o Prabhdeep Singh, Punjabi Gali, Opp V-Mart, Gar Ali, Po & Ps-Jorhat, Jorhat 785001
Junagadh(Gujarat)	"Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue Junagadh Gujarat-362001
Kadapa(Andhra Pradesh)	Bandi Subbaramaiah Complex,D.No:3/1718, Shop No: 8, Raja Reddy Street,Kadapa,AndhraPradesh,516001
Kakinada(Andhra Pradesh)	D No.25-4-29,1 <sup>st</sup> floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001
Kalyani(West Bengal)	A-1/50,Block A,Kalyani,Dist Nadia,Westbengal-741235
Kannur(Kerala)	Room No.PP.14/435Casa Marina Shopping CentreTalap,Kannur,Kerala,670004
Kangra (Himachal Pradesh)	College Road Kangra, Opp. Vishal Mega Mart, Tehsil & Distt. Kangra Himachal Pardesh -176001
Kanpur(Uttarpradesh)	I Floor 106 to 108City Centre Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208001
Karimnagar(Telangana)	HNo.7-1-257, Upstairs S B H mangammathota,Karimnagar,Telangana,505001
Karnal (Parent :Panipat TP)(Haryana)	No.29,Avtar Colony,Behind vishal mega mart,Karnal-132001
Karur(Tamilnadu)	126 G, V.P.Towers, Kovai Road,Basement of Axis BankKarur,Tamilnadu,639002
Katni(Madhyapradesh)	1 <sup>st</sup> Floor,Gurunanak dharmakanta,Jabalpur Road,Bargawan,Katni,MadhyaPradesh 483501
Khammam(Telangana)	Shop No: 11 - 2 - 31/3, 1 <sup>st</sup> floor,Philips Complex,Balajinagar, Wyr Road,Near Baburao Petrol Bunk,Khammam,Telangana 507001
Kharagpur(West Bengal)	"Silver Palace" OT Road,Inda-Kharagpur,G-P-Barakola,P.S.Kharagpur Local,Dist West Midnapore-721305
Kolhapur(Maharashtra)	2 B, 3 <sup>rd</sup> Floor,Ayodhya Towers,Station Road,Kolhapur,Maharashtra,416001
Kolkata(West Bengal)	2/1,Russell Street,2nd Floor,Kankaria Centre,Kolkata-700071

Kolkata (West Bengal)	3/1,R.N. Mukherjee Road, 3rd Floor, Office space -3C, Shreeram Chambers, Kolkata -700 001
Kollam(Kerala)	Uthram Chanmbers(Ground Floor),Thamarakulam,Kollam-691006
Korba(Chattisgarh)	KH. No. 183/2G, Opposite Hotel Blue Diamond, T.P. Nagar, Korba- 495677
Kota(Rajasthan)	B-33 'Kalyan Bhawan,Triangle Part,Vallabh Nagar,Kota,Rajasthan,324007
Kottayam(Kerala)	1307 B,Puthenparambil Building,KSACS Road,Opp.ESIC Office,Behind Malayala Manorama Muttambalam P O,Kottayam-686501
Kukatpally(Telangana)	No.15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony,Kukatpally,Hyderabad-500072
Kumbakonam(Tamilnadu)	No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Krishnanagar (West Bengal)	Municipality More , Opposite Kotwali Thana. Pin 741101
Kurnool(Andhra Pradesh)	Shop No.26 and 27,Door No.39/265A and 39/265B,Second Floor,Skanda Shopping Mall,Old Chad Talkies,Vaddageri,39th Ward,Kurnool-518001
Lucknow(Uttarpradesh)	Office No.107,1St Floor,Vaisali Arcade Building,Plot No 11, 6 Park Road,Lucknow-226001
Ludhiana(Punjab)	U/ GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana,Punjab,141002
Madurai(Tamilnadu)	Shop No 3 2nd Floor, Suriya Towers, 272/273 – Goodshed Street, Madurai -625001
Malappuram(Kerala)	Kadakkadan Complex,Opp central school,Malappuram-676505
Malda(West Bengal)	Daxhinapan Abasan,Opp Lane of Hotel Kalinga,SM Pally,Malda,Westbangal 732101
Mangalore(Karnataka)	14-6-674/15(1), Shop No -UG11-2,Maximus Complex, Light House Hill Road, Mangalore- 575001
Mandi (Himachal Pradesh)	1st Floor, Above Ram Traders, 328/12, Ram Nagar, Mandi, Himachal Pradesh – 175001
Manipal(Karnataka)	Shop No-A2,Basement floor, Academy Tower,Opposite Corporation Bank,Manipal,Karnataka 576104
Mapusa (Parent ISC : Goa)(Goa)	CAMS COLLECTION CENTRE,Office No.503,Buildmore Business Park,New Canca By pass Road,Ximer,Mapusa Goa-403507
Margao(Goa)	F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601
Mathura(Uttarpradesh)	159/160 Vikas Bazar Mathura Uttarpradesh-281001
Meerut(Uttarpradesh)	108 Ist Floor Shivam Plaza,Opp: Eves Cinema, Hapur Road,Meerut,Uttarpradesh,250002
Mehsana(Gujarat)	1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002
Mirzapur(Uttarpradesh)	1st Floor,Canara Bank Building,Dhundhi Katra,Mirzapur-231001



Moga(Punjab)	Street No 8-9 Center, Aarya Samaj Road. Near Ice Factory. Moga -142 001
Moradabad(Uttarpradesh)	H 21-22, Ist Floor Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001
Mumbai(Maharashtra)	Rajabahdur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023
Muzaffarnagar(Uttarpradesh)	No.235,Patel Nagar,Near Ramlila Ground,New Mandi,Muzaffarnagar
Muzaffarpur(Bihar)	Brahman Toli,DurgasthanGola Road,Muzaffarpur,Bihar,842001
Mysore(Karnataka)	No.1,1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals),Saraswati Puram,Mysore,Karnataka,570009
Nadiad(Gujarat)	F 134, First Floor,Ghantakarna Complex Gunj Bazar,Nadiad,Gujarat,387001
Nagpur(Maharashtra)	145 ,Lendra,New Ramdaspath,Nagpur,Maharashtra,440010
Namakkal(Tamilnadu)	156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001
Nanded(Maharashtra)	Shop No.8,9 Cellar "Raj Mohammed Complex" Main Road Shri Nagar,Nanded-431605
Nasik(Maharashtra)	1st Floor,"Shraddha Niketan",Tilak Wadi,Opp Hotel City Pride,Sharanpur Road,Nasik-422002
Navsari(Gujarat)	214-215,2nd floor, Shivani Park, Opp.Shankheswar Complex,Kaliawadi,Navsari -396445,Gujarat
Nellore(Andhra Pradesh)	Shop No. 2, 1st Floor,NSR Complex,James Garden, Near Flower Market,Nellore - 524001
New Delhi(New Delhi)	7-E, 4th FloorDeen Daya Research Institute BuildingSwami Ram Tirath Nagar,Near Videocon Tower Jhandewalan Extension,New Delhi,NewDelhi,110055
New Delhi-CC(New Delhi)	Flat no.512, Narian Manzil, 23 Barakhamba Road Connaught Place,NewDelhi,110001
Nizamabad(Telangana)	5-6-208, Saraswathi nagar, Opposite Dr.Bharathi rani nursing home, Nizamabad, AndhraPradesh503001
Noida(Uttarpradesh)	Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18,Noida-201301
Ongole (Andhra Pradesh)	Shop No 1128, 1st Floor, 3rd Line, Sri Bapuji Market complex, Ongole- 523001
Palakkad(Kerala)	10 / 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001
Palanpur(Gujarat)	Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001
Panipat(Haryana)	SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103

Pathankot(Punjab)	13 - A, Ist Floor, Gurjeet Market,Dhangu Road,Pathankot,Punjab 145001
Patiala(Punjab)	No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001
Patna(Bihar)	301B, Third Floor, Patna One Plaza,Near Dak Bunglow Chowk Patna 800001
Pitampura(New Delhi)	<b>Number G-8, Ground Floor,Plot No C-9, Pearls Best Height -II, Netaji Subhash Place,Pitampura, New Delhi - 110034</b>
Pondicherry(Pondicherry)	S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001
Pune(Maharashtra)	Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeskar Hospital,Karvenagar,Pune-411052
Rae Bareli(Uttarpradesh)	17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001
Raipur(Chattisgarh)	HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004
Rajahmundry(Andhra Pradesh)	Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101
Rajapalayam(Tamilnadu)	No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117
Rajkot(Gujarat)	Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001
Ranchi(Jharkhand)	4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayalal,Ranchi,Jharkhand,834001
Ratlam(Madhyapradesh)	Dafria & Co,No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001
Ratnagiri(Maharashtra)	Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Paiki 1/2,Nachane Municiple Aat,Arogya Mandir,Nachane Link Road,At,Post,Tal.Ratnagiri Dist.Ratnagiri-415612
Rohtak(Haryana)	SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001
Roorkee(Uttarkhand)	22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667
Rourkela(Orissa)	2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012
Sagar(Madhyapradesh)	Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002
Saharanpur(Uttarpradesh)	I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001
Salem(Tamilnadu)	No.2, I Floor Vivekananda Street,New Fairlands,Salem,Tamilnadu,636016
Sambalpur(Orissa)	C/o Raj Tibrewal & AssociatesOpp.Town High School,Sansarak Sambalpur,Orissa,768001
Sangli(Maharashtra)	Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416

Satara(Maharashtra)	117 / A / 3 / 22, Shukrawar Peth,Sargam , Apartment,Satara,Maharashtra,415002
Seerampur(West Bengal)	47/5/1, Raja Rammohan Roy SaraniPO. Mallickpara,Dist. Hoogly,Seerampur,Westbangal,712203
Shahjahanpur(Uttarpradesh)	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001
Shillong(Meghalaya)	3rd FloorRPG Complex,Keating Road,Shillong,Meghalaya,793001
Shimla(Himachal Pradesh)	I Floor, Opp. Panchayat Bhawan Main gateBus stand,Shimla,Himachal Pradesh,171001
Shimoga(Karnataka)	No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201
Sikar (Rajasthan)	CAMS, C/O Gopal Sharma & Company, Third Floor Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar - 332001, Rajasthan
Silchar (Assam)	House No 18B , 1 <sup>st</sup> Floor , C/o Lt. Satyabrata Purkayastha Ambicapatty , Silchar 788004
Siliguri(West Bengal)	No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001
Sirsa(Haryana)	M G Complex, Bhawna marg , Beside Over Bridge, Sirsa Haryana,125055
Sitapur(Uttarpradesh)	Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001
Solan(Himachal Pradesh)	1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, Himachal Pradesh 173212
Solapur(Maharashtra)	Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001
Sonepat (Haryana)	CAMS, SCO - 12, Ist Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131001, Haryana
Sri Ganganagar(Rajasthan)	18 L BlockSri Ganganagar,Rajasthan,335001
Srikakulam(Andhra Pradesh)	Door No 4-4-96,First Floor.Vijaya Ganapathi Temple Back Side,Nanubala Street ,Srikakulam, Andhra Pradesh 532001
Sultanpur(Uttarpradesh)	967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001
Surat(Gujarat)	Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate, Ring Road, Surat-395002
Surendranagar(Gujarat)	2 M I Park, Near Commerce College, Wadhwan City,Surendranagar Gujarat 363035
Suri (West Bengal)	Police Line , Ramkrishna Pally , Suri , Birbhum 731101
Tambaram(Tamilnadu)	3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045
Tezpur(Assam)	Kanak Tower -1st Floor Opp. IDBI Bank/ ICICI Bank C.K. Das Road, Tezpur Sonitpur, Assam - 784001

Thane(Maharashtra)	Dev Corpora,1st Floor,Office No.102,Cadbury Junction,Eastern Express Way,Thane-400601
Tinsukia(Assam)	CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125
Tirunelveli(Tamilnadu)	No.F4,Magnum Suraksaa Apatments,Tiruvananthapuram Road,Tirunelveli-627002
Tirupati(Andhra Pradesh)	Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501,AndhraPradesh
Tirupur(Tamilnadu)	1(1), Binny Compound,II Street,Kumaran Road,Tirupur,Tamilnadu,641601
Tiruvalla(Kerala)	1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105
Trichur(Kerala)	Room No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001
Trichy(Tamilnadu)	No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018
Trivandrum(Kerala)	TC No: 22/902, 1st - Floor "Blossom" Bldg, Opp.Nss Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum-695010
Tuticorin(Tamilnadu)	4B/A16, Mangal Mall Complex,Ground Floor,Mani Nagar,TuticorinTamilnadu628003
Udaipur(Rajasthan)	No.32,Ahinsapuri,Fatehpura Circle,Udaipur-313001
Ujjain(Madhyapradesh)	109, 1st Floor, Siddhi Vinayak Trade Center, , Shahid Park, Ujjain - 456010
Vadodara(Gujarat)	103 Aries Complex,Bpc Road, Off R.C.Dutt Road,Alkapuri,Vadodara,Gujarat,390007
Valsad(Gujarat)	3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001
Vapi(Gujarat)	208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195
Varanasi(Uttarpradesh)	Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010
Vasco(Parent Goa)(Goa)	No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank,Vasco,Goa,403802
Vashi(Maharashtra)	BSEL Tech Park,B-505,Plot No.39/5 & 39/5A,Sector 30A,Opp.Vashi Railway StationmVashi,Nav Mumbai-400705
Vellore(Tamilnadu)	Door No. 86, BA Complex, 1 <sup>st</sup> Floor, Shop No.3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001
Vijayawada(Andhra Pradesh)	40-1-68, Rao & Ratnam Complex,Near Chennupati Petrol Pump,M.G Road, Labbipet,Vijayawada,AndhraPradesh,520010
Vijaynagaram (Andhra Pradesh)	Door No. 4-8-73, Beside Sub Post Office, Kothagraharam, Vizianagaram - 535001, Andhra Pradesh

Visakhapatnam (Andhra Pradesh)	Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016
Warangal(Telangana)	Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001
Yamuna Nagar(Haryana)	124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001
Yavatmal(Maharashtra)	Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital,Yavatmal,Maharashtra 445001