

FRANKLIN TEMPLETON  
INVESTMENTS

## APPLICATION FORM FOR EXISTING INVESTORS

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

FINANCIAL  
TRANSACTIONS

Advisor ARN / RIA code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only

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

First/Sole Applicant/Guardian	Second Applicant	Third Applicant

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

My Name

My Folio Number  Scheme (Account) Number

Scheme Name/Plan/Option\*

\*Scheme name for Additional Purchase Order, Redemption, SIP & SWP. Source scheme name for Switch, STP & DTP. **Nomination details will be replicated as per the last transaction in this folio. You may attach a separate nomination form in case of change in nomination.**

## I WISH TO UPDATE MY KNOW YOUR CUSTOMER (KYC) &amp; GST DETAILS

GSTN No. 

KYC Compliance is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. Investment without valid KYC will be rejected. Please submit CKYC Form, KRA KYC Application Form with CKYC supplementary form or copy of KYC acknowledgement issued by KRA/CKYCR. If you have already provided KYC acknowledgement for this folio, you need not provide the same again.

Applicant	PAN No. / PEKRN (Mandatory)	Aadhaar No.*	KIN No. (Mandatory if KYC done via CKYC)	Date of Birth
1st	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3rd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
G or POA^	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

^G: Guardian; ^POA: Power Of Attorney \*If Aadhaar number is not assigned Aadhaar enrollment number and proof to be provided.

## I WISH TO MAKE A LUMP SUM INVESTMENT (Cheque/DD should be in favour of Scheme name. eg. Franklin India Bluechip Fund)

Amount in Figures  Amount in Words

Rs.

Payment by:  RTGS  NEFT  Funds transfer  Cheque/Draft No.  Date

Payment from Bank A/c no.:  Pay in A/c No.  A/c. Type:  Savings  Current  NRE  NRO  FCNR  Others

Bank name & Branch:

Payment by Auto Debit: If Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below.

Bank name  Account No.

Documents Attached to avoid Third Party Payment Rejection, where applicable:  Bank Certificate, for DD  Third Party Declarations

## I WISH TO START AN SIP (Please attach SIP Auto Debit Slip for NACH registration)

Each SIP Amount (minimum Rs. 500)  Rs.  SIP Date:   (If left blank 10<sup>th</sup> will be considered as the default date)

SIP Period Start Date       End Date  Continue Until Cancelled OR

Investment Frequency  Monthly  Quarterly First SIP Cheque Date:     Cheque No.

Drawn on Bank/Branch

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

Tick here if Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number:

Bank Name  Account No.

Tick here if attaching a New Auto Debit Form.

## ACKNOWLEDGEMENT SLIP

Sl. No. 

Date       Received from

Customer Folio No.   Additional Purchase / SIP (Rs.)  Cheque No.(s)

SWP  STP  DTP  Redemption or Switch : Amount (Rs.)  OR Units  Service Centre Signature & Stamp

**I WISH TO WITHDRAW MY INVESTMENT (REDEMPTION)** (Subject to Lock-in, If any)

Amount in Figures

Amount in Words

Rs.

OR (Please note that the Redemption can be done either in Units or in Amount and not in both)

Units in Figures

Units in Words

 Tick to Redeem all units**I WISH TO TRANSFER MY INVESTMENT TO ANOTHER SCHEME (SWITCH)** (Subject to Lock-in, If any)

(DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_, Mandatory for investment in FIPEP)

Switch-in To Scheme / Plan / Option

Account No. (Mention only if Transferring into Existing Scheme)

Amount in Figures

Amount in Words

Rs.

OR (Please note that the Switch can be done either in Units or in Amount and not in both)

Units in Figures

Units in Words

 Tick to switch all units**I WISH TO TRANSFER FIXED AMOUNTS FROM MY CURRENT INVESTMENT TO ANOTHER SCHEME (STP)** (Subject to Lock-in, If any)

STP in To Scheme/Plan/option

Account No. (Mention only if Transferring into Existing Scheme)

Transfer Amount:  Fixed Sum of Rs.

(Minimum Rs. 500/-)

OR

 Capital Appreciation, subject to Minimum of Rs.500/-Frequency:  Daily

OR

 Weekly Dates: 7th, 14th, 21th, 28th

OR

 Monthly\* \_\_\_\_ day of the month

OR

 Quarterly \_\_\_\_ day of the month

Transfer Period (Minimum 2 STP transactions) From DD / MM / YY To DD / MM / YY

Investments done in schemes through STP will be treated as investments through SIP and the load structure for SIP will be applicable. The following schemes/plans/options are not available as Source Scheme: • FIPEP • FIT • FIGSF - PF Plan

**I WISH TO WITHDRAW FIXED AMOUNTS FROM MY CURRENT INVESTMENT AT A SET FREQUENCY (SWP)** (Subject to Lock-in, If any)Withdrawal Amount  Fixed Sum of Rs.

(Minimum Rs. 500/-)

OR

 Capital Appreciation, subject to Minimum of Rs.500/-Date:  15th  Last business day of month (Applicable for fixed amount)Frequency  Monthly\*  Quarterly

Withdrawal Period (Minimum 6 SWP transactions) From

MM / YY To MM / YY

**I WISH TO TRANSFER DIVIDENDS RECEIVED FROM MY CURRENT INVESTMENT TO ANOTHER SCHEME (DTP)**

To Target Scheme/Plan/Option (To where Dividend is to be transferred)

Account No. (Mention only if Transferring into Existing Scheme)

\*Default Option may be applied in case of no information, ambiguity or discrepancy.

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

Date \_\_\_\_\_

Place \_\_\_\_\_

Having read and understood the contents of the Statement of Additional Information, Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of any of the aforesaid facility, and agree to abide by any Act, Rules, Regulations, Notifications, Directions, Guidelines, Orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies and the terms, conditions, rules and regulations of the Fund and the aforesaid facility(ies) as on the date of this application. I/We confirm that the funds invested legally belong to me/us and that I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any laws in force. I/We declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief and will promptly inform FTI about any changes thereto. I/ we hereby agree to provide any additional information/ documentation that may be required by FTI. I hereby agree and accept that the Mutual Funds, their authorised agents, representatives, distributors its sponsor, AMC, trustees, their employees, service providers, representatives (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or as a result of this investment or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including any of the Indian or foreign governmental or statutory or judicial authorities / agencies including Financial Intelligence unit-India (FIU-IND) without any obligation of advising me/us of the same. I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my consent for sharing/disclosing of my/our Aadhaar number including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA), KRA(s) & Central KYC Registry for the purpose of updating the same in the folios linked to my/our PAN.

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

FRANKLIN TEMPLETON  
INVESTMENTS

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FINANCIAL  
TRANSACTIONS

Advisor ARN / RIA code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only

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First/Sole Applicant/Guardian	Second Applicant	Third Applicant

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

**My Name**

**My Folio Number**  **Scheme (Account) Number**

**Scheme Name/Plan/Option\***

\*Scheme name for Additional Purchase Order, Redemption, SIP & SWP. Source scheme name for Switch, STP & DTP. **Nomination details will be replicated as per the last transaction in this folio. You may attach a separate nomination form in case of change in nomination.**

### I WISH TO UPDATE MY KNOW YOUR CUSTOMER (KYC) & GST DETAILS

 GSTN No. 

KYC Compliance is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. Investment without valid KYC will be rejected. Please submit CKYC Form, KRA KYC Application Form with CKYC supplementary form or copy of KYC acknowledgement issued by KRA/CKYCR. If you have already provided KYC acknowledgement for this folio, you need not provide the same again.

Applicant	PAN No. / PEKRN (Mandatory)	Aadhaar No.*	KIN No. (Mandatory if KYC done via CKYC)	Date of Birth
1st	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> D D / M M / Y Y
2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> D D / M M / Y Y
3rd	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> D D / M M / Y Y
G or POA^	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> D D / M M / Y Y

^ G: Guardian; ^ POA: Power Of Attorney \*If Aadhaar number is not assigned Aadhaar enrollment number and proof to be provided.

### I WISH TO MAKE A LUMP SUM INVESTMENT (Cheque/DD should be in favour of Scheme name. eg. Franklin India Bluechip Fund)

**Amount in Figures**  **Amount in Words**

Rs.

**Payment by:**  RTGS  NEFT  Funds transfer  Cheque/Draft No.  **Date**  D D / M M / Y Y

**Payment from Bank A/c no.:**  **Pay in A/c No.**  **A/c. Type:**  Savings  Current  NRE  NRO  FCNR  Others

**Bank name & Branch:**

**Payment by Auto Debit:** If Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below.

**Bank name**  **Account No.**

Documents Attached to avoid Third Party Payment Rejection, where applicable:  Bank Certificate, for DD  Third Party Declarations

### I WISH TO START AN SIP (Please attach SIP Auto Debit Slip for NACH registration)

**Each SIP Amount (minimum Rs. 500)**  **Rs.**  **SIP Date:**  D D (If left blank 10<sup>th</sup> will be considered as the default date)

**SIP Period** Start Date  M M / Y Y Y Y **End Date**  Continue Until Cancelled **OR**  M M / Y Y Y Y

**Investment Frequency**  Monthly  Quarterly **First SIP Cheque Date:**       **Cheque No.**

**Drawn on Bank/Branch**

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

Tick here if Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number:

**Bank Name**  **Account No.**

Tick here if attaching a New Auto Debit Form.

### ACKNOWLEDGEMENT SLIP

Sl. No. 

**Date**  D D / M M / Y Y **Received from**

**Customer Folio No.**   Additional Purchase / SIP (Rs.)  **Cheque No.(s)**

SWP  STP  DTP  Redemption or Switch : Amount (Rs.)  **OR Units**  **Service Centre Signature & Stamp**

**I WISH TO WITHDRAW MY INVESTMENT (REDEMPTION)** (Subject to Lock-in, If any)

Amount in Figures

Amount in Words

Rs.

OR (Please note that the Redemption can be done either in Units or in Amount and not in both)

Units in Figures

Units in Words

 Tick to Redeem all units**I WISH TO TRANSFER MY INVESTMENT TO ANOTHER SCHEME (SWITCH)** (Subject to Lock-in, If any)

(DOB: \_\_\_/\_\_\_/\_\_\_\_\_, Mandatory for investment in FIPEP)

Switch-in To Scheme / Plan / Option

Account No. (Mention only if Transferring into Existing Scheme)

Amount in Figures

Amount in Words

Rs.

OR (Please note that the Switch can be done either in Units or in Amount and not in both)

Units in Figures

Units in Words

 Tick to switch all units**I WISH TO TRANSFER FIXED AMOUNTS FROM MY CURRENT INVESTMENT TO ANOTHER SCHEME (STP)** (Subject to Lock-in, If any)

STP in To Scheme/Plan/option

Account No. (Mention only if Transferring into Existing Scheme)

Transfer Amount:  Fixed Sum of Rs.

(Minimum Rs. 500/-)

OR

 Capital Appreciation, subject to Minimum of Rs.500/-Frequency:  Daily OR  Weekly Dates: 7th, 14th, 21th, 28th OR  Monthly\* \_\_\_ day of the month OR  Quarterly \_\_\_ day of the month

Transfer Period (Minimum 2 STP transactions) From DD / MM / YY To DD / MM / YY

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(Minimum Rs. 500/-)

OR

 Capital Appreciation, subject to Minimum of Rs.500/-Date:  15th  Last business day of month (Applicable for fixed amount)Frequency  Monthly\*  Quarterly Withdrawal Period (Minimum 6 SWP transactions) From MM / YY To MM / YY**I WISH TO TRANSFER DIVIDENDS RECEIVED FROM MY CURRENT INVESTMENT TO ANOTHER SCHEME (DTP)**

To Target Scheme/Plan/Option (To where Dividend is to be transferred)

Account No. (Mention only if Transferring into Existing Scheme)

\*Default Option may be applied in case of no information, ambiguity or discrepancy.

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

Date \_\_\_\_\_

Place \_\_\_\_\_

Having read and understood the contents of the Statement of Additional Information, Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of any of the aforesaid facility, and agree to abide by any Act, Rules, Regulations, Notifications, Directions, Guidelines, Orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies and the terms, conditions, rules and regulations of the Fund and the aforesaid facility(ies) as on the date of this application. I/We confirm that the funds invested legally belong to me/us and that I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any laws in force. I/We declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief and will promptly inform FTI about any changes thereto. I/ we hereby agree to provide any additional information/ documentation that may be required by FTI. I hereby agree and accept that the Mutual Funds, their authorised agents, representatives, distributors its sponsor, AMC, trustees, their employees, service providers, representatives (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or as a result of this investment or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including any of the Indian or foreign governmental or statutory or judicial authorities / agencies including Financial Intelligence unit-India (FIU-IND) without any obligation of advising me/us of the same. I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my consent for sharing/disclosing of my/our Aadhaar number including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA), KRA(s) & Central KYC Registry for the purpose of updating the same in the folios linked to my/our PAN.

Sole / First Unit Holder

Second Unit Holder

Third Unit Holder

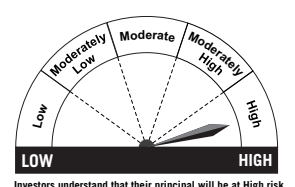
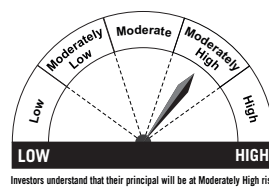
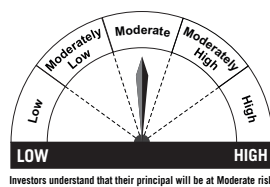
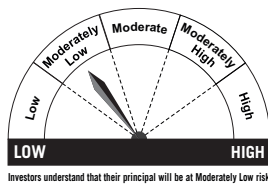
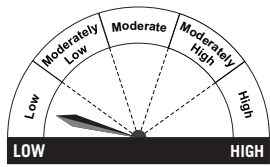
## Instructions for Common Transaction Form

### PRODUCT LABELING:-

Product Labeling that would provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them.

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

Note: Risk may be represented as:



- This form can be used for all funds of Franklin Templeton Mutual Fund. Use separate transaction forms for each Scheme / Plan and transaction.
- This Transaction Form can be used for all transactions that an existing account holder may want to make with Franklin Templeton Funds. Existing unitholders should mention the existing Account Number, Scheme & Plan of their existing investment in the provided box. In case of fresh purchases please read the Scheme Information Document and fill the application form.
- In case you would like to Invest, Redeem, Transfer, Switch in more than one Scheme, kindly use separate Transaction Form for each transaction.
- Cheques/DD should be drawn in favour of the full scheme name; e.g. "Franklin India Bluechip Fund", "Templeton India Income Fund" etc. and payable at par locally at the location where the application is submitted to a Franklin Templeton Investor Service Centre (ISC) / Collection Centre.

Applicants from places where there is no Franklin Templeton ISC /Collection Centre can deduct DD charges from the application amount (except in case of Liquid funds) provided these drafts are payable at locations where the application is submitted to a Franklin Templeton ISC/Collection Centre. However, DD charges shall be limited to the bank charges stipulated by The State Bank of India. The AMC will not accept any request for refund of Demand Draft charges. Please note that the reimbursement of DD charges will not apply to Liquid Schemes. The fund is not obliged to represent dishonoured cheques or inform the investor /investor's agent about it. Investors are instructed NOT to make cash payments.

Outstation cheques may be accepted by Franklin Templeton provided the location (ISC/Collection Centre) at which such outstation cheques are accepted is covered under the Speed Clearing facility offered by the Reserve Bank of India (RBI). Further, the outstation cheques would be accepted only if the cheques are drawn on a bank branch which is enabled for Speed Clearing except for liquid fund.

- Investors should provide the name of the bank, branch address, account type and account number of the sole/first applicant. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
- For Redeeming units**
  - In case the balance in your account does not cover the amount of these units, the account shall be closed and the entire such (lesser) amount shall be sent to you.
  - In order to pay the investor the redemption amount requested for (in Rupees) Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable. STT deduction is not applicable when the STT amount is less than the value of Re. 0.50.

### 7. Systematic Investment Plan (SIP)

This facility is available in all plans and options of the all open end schemes of Franklin Templeton Mutual Fund, except FITMA and Institutional Plans and Super Institutional Plans of other schemes.

- Franklin Templeton Mutual Fund will accept a minimum of 12 cheques ('cheques' include NACH/ECS/Direct Debit instructions or any other mode of payment accepted by the AMC from time to time) each of Rs. 500/- or more or a minimum of 6 cheques each of Rs. 1,000/- or more from any SIP investor. However, in case of FILSF Franklin Templeton Mutual Fund will accept a minimum of 12 cheques each of Rs. 2,000/- or more or a minimum of 6 cheques each of Rs. 4,000/- or more, in case of FIDPEP a minimum of 12 cheques each of Rs. 1,000 or more or a minimum of 6 cheques each of Rs. 2,000/- or more and in case of FIGSF - PF Plan, a minimum of 12 cheques each of Rs. 10,000/- or more or a minimum of 6 cheques each of Rs. 20,000/- or more from any SIP investor.
- All the SIP cheques (except the first one) must be uniformly dated. If left blank 10th will be considered as the default date. Investors can invest at Monthly or Quarterly (from does not have option for SIP with post-dated cheques).
- For following schemes, the amount of each SIP instalment should be less than Rs.1 crore: FIIF, FIOF, FIIBA, FIGSF, FISTIP, FIDA, FILDF, FIMIP, FIUBF, FIPEP and FIGBOF.
- Only one instalment per month/quarter is allowed under one SIP registration. E.g., if for a monthly SIP, the first instalment is in the month July, say 2nd July, then the

second instalment should be in August

- To effect the Debit, investors must provide a cancelled cheque or copy thereof for the same account from which the NACH / ECS / Direct Debit is to be done.
- Load: For all SIP purchase transactions during ongoing sale, the entry and exit load as applicable for normal purchases shall be applicable.
- In case the specified date of SIP instalment is a non-business day for the scheme, the SIP will be processed on the following business day for that scheme.
- If during the currency of a SIP, the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.
- The AMC reserves the right to discontinue the SIP in case of cheque return or rejection of NACH/ECS/Direct Debit by the bank for any reason, and debit the return /rejection charges to the investors' account.
- Franklin Templeton Investments will not be responsible for any delay/non processing of NACH/ECS/Direct Debit transaction where it is attributable to any incorrect / incomplete information provided by the investor.
- Franklin Templeton Investments shall not be responsible and liable for any damages / compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the NACH / ECS / Direct Debit facility and takes full responsibility for the same.
- Investor will not hold Franklin Templeton Investments and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.
- The Trustee/AMC reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration.
- Instructions for Step Up SIP not updated.

### Step Up SIP facility for New SIPs:

- All the terms applicable to SIP facility shall also apply to Step up SIP.
- For registering a new SIP with Step Up feature, the minimum tenure of new SIP shall be 2 years.
- Step-up SIP is applicable only for AMC initiated debit feeds i.e. ECS / NACH/Direct Debit, etc.
- Investor will need to provide an alternate mandate in case the existing mandate cannot be utilized for the Step Up and the alternate mandate shall be utilized to debit money for all future SIP installments. The existing mandate will still be active and the investor may choose to use the same if required at a later point of time.

### 8. Systematic Transfer Plan (STP)

A unitholder may establish a Systematic Transfer Plan and choose to transfer on a daily, weekly, monthly or quarterly basis from the Scheme to another Franklin Templeton scheme. The transfer will be effected by way of redemption of units (with appropriate exit load, if any) and a reinvestment (with appropriate entry load, if any) of the redemption proceeds in another Scheme(s).

The unitholder may avail STP by completing the application form and submitting the same at any of the ISC / Collection Centres. Unitholders may change the amount and / or tenure (but not below the specified minimum) by giving written notice to the AMC / Registrar. An STP may be terminated on appropriate written notice by the unitholder of the fund, and it may terminate automatically (as per the table 1) if all the units are liquidated or withdrawn from the account, or upon the Fund's receipt of notification of death or incapacity of the unitholder.

The Investment Manager may change rules relating to the facility from time to time.

### Highlights:

This facility is available to the investors of all open-end schemes of Franklin Templeton Mutual Fund, subject to the terms mentioned herein below. An investor can select this facility whereby the investor chooses to transfer on a periodic basis a pre-determined amount from any Franklin Templeton open-end scheme (Source Scheme) into any other Franklin Templeton open-end scheme (Destination Scheme) selected by the investor. The provision of "Minimum Redemption Amount" of the Source Scheme(s)

and "Minimum Subscription Amount" of the Destination Scheme(s) shall not be applicable to STP.

- In order to start the STP facility, the minimum current value requirement in the Source Scheme is as follows:

Frequency	Fixed Amount Option (Rs.)	Capital Appreciation Option (Rs.)*
Daily	1,000/-	Not available
Weekly	2,000/-	5,00,000/-
Monthly	2,000/-	1,00,000/-
Quarterly	2,000/-	1,00,000/-

\* Except in Franklin India Treasury Management Account (FITMA), Franklin India Ultra Short Bond Fund (FIUBF), Franklin India Cash Management Account (FICMA) and Franklin India Savings Plus Fund (FISPF) where the same should be Rs. 10 Lakh for all frequencies.

- However, the following schemes/plans/options are not available as Source Scheme:
  - Franklin India Pension Plan (FIPEP)
  - Franklin India Taxshield (FIT)
  - Franklin India Government Securities Fund (FIGSF) - PF Plan
- Franklin India Taxshield is not available as Destination Scheme (under Capital Appreciation Option)
- Options: There are two options available:
  - Fixed Amount Option: A fixed amount can be transferred to the specified Destination Scheme at prescribed frequency; and
  - Capital Appreciation Option: Capital appreciation in the Source scheme can be transferred to the specified Destination Scheme at prescribed frequency.
- The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes. NAV on the date of registration of STP request will be considered for calculating the capital appreciation of the first instalment. For subsequent STP installments, NAV as on the date of previous STP instalment processed with capital appreciation option will be considered. However in case of any additional inflows in between the STP installments, the capital appreciation on such additional units will be the NAV difference between the additional purchase date and STP instalment. (refer Illustration-2)
- Frequency: The frequency can be Daily, Weekly, Monthly or Quarterly. The Daily frequency of transfer will be available only under Fixed Amount Option.
- Transfer of Funds:

Transfer of Funds	Fixed Amount Option	Capital Appreciation Option
Daily STP	A fixed amount can be transferred to the specified Destination Scheme.	Not Applicable
Weekly STP	A fixed amount can be transferred on the 7th, 14th, 21st and 28th day of every month to the specified Destination Scheme	The capital appreciation as on the immediately preceding business day for the Source Scheme can be transferred to the specified Destination Scheme, on the 7th, 14th, 21st and 28th day of every month
Monthly STP / Quarterly STP	A fixed amount can be transferred on a pre-specified date (to be chosen by the investor) of every month/every quarter to the specified Destination Scheme	The capital appreciation as on the last business day of every month/quarter can be transferred to the specified Destination Scheme

- In case the specified date is a non-business day for either the Source Scheme or the Destination Scheme, the STP will be processed on the following business day for both the schemes. The STP will be applicable subject to the terms of the destination scheme. When the value of STP is more than Rs. 2 lakhs or the Destination scheme is a liquid fund then the allotment in the destination scheme will be processed basis the receipt of funds from Source scheme (for more details refer NAV applicability clause for respective Destination scheme)

### 1) Minimum Amount and Term:

- Under the Fixed amount option

Frequency	Minimum Amount per transfer from Source Scheme	Minimum number of transfers	Minimum investment amount in Destination Scheme (INR)	Maximum duration
Daily	INR 500	2	500 * 2 = 1000	5 years
Weekly	INR 1000	2	1000 * 2 = 2000	5 years
Monthly	INR 1000	2	1000 * 2 = 2000	5 years
Quarterly	INR 1000	2	1000 * 2 = 2000	5 years

(b) Under Capital Appreciation Option, the minimum term shall be 6 months.

- j) Load: The load as applicable in the Source scheme for normal purchase/redemption shall be applicable. For all STP transactions, the load prevailing for the Destination scheme on the date of registration of the STP shall be applicable.
- k) At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation / termination of an existing STP.
- l) If in case of a monthly/quarterly STP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the "Specified Date" for the STP transaction, then the STP shall be processed on the day, which is the last business day in that month for both the schemes.
- m) Where the Start Date of the STP is not mentioned, then for an STP under Monthly/Quarterly option, the Start Date shall be deemed as follows:

If STP is submitted .....	Then Start Date shall be deemed to be .....
On or before 8th day of the month	15th day of that month
After 8th day but on or before 23rd day of the month	last business day of that month for both the schemes
After 23rd day of the month	15th day of the next month

In case of Daily STP, the same shall be deemed to be the 8th day from the date of submission of the request at any of Franklin Templeton ISC / Collection Centres.

- n) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked or in respect of which the status of realisation of cheque is not available to the AMC.
- o) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the Source Scheme account on the date of transfer, failing which the transfer will not be effected. STP will be discontinued in case the transfer is not effected due to insufficient balance in the investor's account as per the below table.

Table 1. The cancellation process is applicable for both Fixed Amount and Capital appreciation option

STP Frequency	Period in which no sufficient balance is available in Source Scheme to process an STP instalment	No. of STP instalments during the specified period
Daily	1 month	30 days
Weekly	1 month	4
Monthly	2 months	2
Quarterly	3 months	1

- p) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.

#### 9. Dividend Transfer Plan (DTP)

This facility is available to the investors of various dividend plans (except Daily Dividend and Weekly Dividend Plans) of all open – end schemes of Franklin Templeton Mutual Fund (except Templeton India Cash Management Account). An investor can select this facility whereby the dividend declared in one Franklin Templeton open-end scheme (Source Scheme) will be automatically invested into any other Franklin Templeton open-end scheme, selected by the investor (Destination Scheme).

- In order to avail the DTP facility, the minimum account balance should be Rs. 25,000/-, except in FISTIP where the same should be Rs. 100,000/-
- The frequency of transfer will depend on the dividends declared by the plan of the Source Scheme in which the investment has been made.
- The amount, to the extent of the distribution in the Source Scheme, will be automatically invested in the Destination Scheme at its NAV on the next Business Day for both the schemes and equivalent units will be allotted, subject to the terms and conditions of the Destination Scheme.

For example: An investor in FILDF opts to invest the dividend in FIGF. If the dividend record day is a Wednesday and Thursday is the book closure for FILDF, the investor will be allotted units at NAV of Friday. In case Friday is a non – business day for either FILDF or TIGF, the units will be allotted at the NAV of immediate next business day for both the schemes.

- Load: For all DTP purchase transactions, the entry and exit load as applicable for normal purchases# shall be applicable.

- A DTP may be terminated by the unitholder by giving appropriate written notice.
- The Trustee/AMC reserves the right to modify or discontinue the DTP facility at any time in future on a prospective basis.

#### 10. Systematic Withdrawal Plan (SWP)

This facility is available in all plans and options of the all open end schemes of Franklin Templeton Mutual Fund, except FIPEP, FIT & FIGSF-PP Plan.

- In order to start the SWP facility, the minimum account balance should be Rs.25,000 except in case of FTLF where the same should be Rs.12,000/-.
- The frequency can be Monthly or Quarterly
- There are two options available:
  - Fixed amount: A fixed amount can be withdrawn either on the 15th or the last business day of every month/quarter
  - Capital Appreciation: The capital appreciation as on the last business day of the month can be withdrawn.
- Capital Appreciation Option is available only in Growth plans / options of the Schemes.
- Load: For all SWP purchase transactions, the exit load as applicable for normal purchases shall be applicable.
- Minimum withdrawal: Under the Fixed amount option, the minimum withdrawal will be Rs.1,000/- except for Institutional Plan where the same should be Rs.1 lac and for Super Institutional Plan the same should be Rs.10 lac.
- Where the Start Date of the SWP is not mentioned, then the same shall be deemed to be the first available SWP date depending upon the option chosen by the unit holder, after a period of 7 days after the date of submission of the SWP request.
- This facility is not available for investments under lock-in period. It is clarified that the load applicable for SWP shall be the load applicable for the respective purchase transaction.

#### 11. Transactions charges

- A. SEBI has allowed mutual funds to deduct Transaction Charge on purchase/subscription applications of Rs.10,000 and above and pay it to the distributor/agent/broker.

Transaction Charges shall be deducted only for applications routed through such distributors / agents /brokers who have opted to receive such charges and the same would be as follows:

- Rs.150/-in respect of purchase/subscription application received from a first time investor in mutual funds;
- Rs.100/-in respect of purchase/subscription application received from an existing mutual funds investor;
- In case of SIP, Transaction Charges 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. The Transaction Charges so deducted will be paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

Please note that Transaction Charges shall not be deducted for

- purchase/subscription applications for an amount less than Rs.10,000/;
  - transactions other than purchases/ subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Dividend Transfer Plan etc.;
  - direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor / agent/broker; and
  - transactions routed through stock exchange platform.
- B. Please tick the appropriate box as applicable to you. Please tick the box 'I am a First time investor in mutual funds' only if you are investing first time ever in any mutual funds scheme across mutual funds in India. If no option is ticked/ both options are ticked, the applicant will be considered to be an existing mutual funds investor.
- C. For determining a First time or existing mutual funds investor, the Mutual Fund/AMC may rely upon the information and/or declaration furnished by the investor in the application form. However, even if an applicant declares as 'First time investor', the Mutual Fund/AMC may adopt such other methods as it may deem appropriate from time to time for determining first time or existing mutual funds investor and further reserves the right to check /verify for the applicant's other mutual fund investments to ascertain the same.
- D. The statement of account shall disclose the net investment as gross subscription less transaction charges and the units allotted against the net investment. The upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the services rendered by the distributor.

#### 12. Non acceptance of Third Party payment

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) In case of investment in the name of a minor; payment by Parents / Grand-Parents / related persons (other than the person registered as Guardian in the minor's Folio) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment); (b) In case of investment in the name of a minor; payment by the person registered as Guardian in the minor's Folio irrespective of the amount of investment; (c) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions; (d) Payment by Employer towards subscription in the name of employees as bonus/incentive paid in form of mutual fund units; (e) Custodian on behalf of an FII or a client; and For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.

#### 13. Employee Unique Identification Number (EUN):

As per SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012; the employee / relationship manager / sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUN from AMFI. EUN needs to be mentioned on the application along with the ARN number. This will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

#### 14. Payment by cheque:

- For payments by demand draft of Rs. 50,000 & above, please attach proof of debit to your bank account by way of a copy of the DD request evidencing debit to your account or a letter from your banker confirming the account debited for issue of the DD.
- If the payment is not made from the investor's account, issuers of the payment instrument must complete a "3rd Party Declaration" available on our website in the KIM and Application Form section.

#### 15. Transactions through NACH

- If Auto Debit Form (ADF) is already registered in the Folio then SIP auto debit can start in FIVE Business Days i.e. for debit date 7th, form can be submitted till 2nd of the month
- If ADF is attached to the application and is to be registered in the Folio. SIP Auto Debit will start after mandate registration which takes 30 Business days.

16. Micro – Investment: I/We confirm that I/we do not have any other existing Systematic Investment Plan (SIP) investment with Franklin Templeton Mutual Fund which together with this proposed SIP will result in aggregate investments exceeding Rs.50,000/- in a year.

Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes "this investment /" the first Micro SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment instalment stoge ther with this proposed SIP instalments exceeds Rs.50,000/- in a year; the Micro SIP registration will be cancelled for future instalments and no refund shall be made for the units already allotted.

Note - Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered / submitted, if not registered.

17. As per the recent amendments to the Prevention of Money Laundering (Maintenance of Records) Rules, 2005, mutual fund account/folio holders (in case of individual investor) and managers, officers or employees holding an attorney to transact on behalf of non-individual investor are required to update their Aadhaar numbers , failing which the said account/folio will cease to be operational. The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016. We shall receive your demographic information which shall be used only to comply with applicable laws/rules/regulations. Aadhaar number shall be updated in all folios held with Franklin Templeton Mutual Fund in your capacity as sole/joint investor, guardian or authorized signatory only post successful validation with UIDAI.



Advisor ARN / RIA code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only

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

**My Name** \_\_\_\_\_

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

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

**Scheme Name/Plan/Option** \_\_\_\_\_

**Each SIP Amount (minimum Rs. 500)** Rs. \_\_\_\_\_ **SIP Date:**  D  D (If left blank 10<sup>th</sup> will be considered as the default date)

**SIP Period** Start Date  M  M /  Y  Y  Y  Y End Date  Continue Until Cancelled OR  M  M /  Y  Y  Y  Y

**Investment Frequency**  Monthly (default)  Quarterly **First SIP Cheque Date:** \_\_\_\_\_ **Cheque No.** \_\_\_\_\_

**Drawn on Bank/Branch** \_\_\_\_\_

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

Tick here, if an Open Mandate - Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number:

**Bank Name** \_\_\_\_\_ **Account No.** \_\_\_\_\_

Tick here if attaching a New Auto Debit Form.

**DECLARATION & SIGNATURES** (To be signed as per Mode of Holding) Date \_\_\_\_\_ Place \_\_\_\_\_

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

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

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

\_\_\_\_\_  
Sole / First Unit Holder

\_\_\_\_\_  
Second Unit Holder

\_\_\_\_\_  
Third Unit Holder



**SIP Auto Debit Form**

**| ADF |**

**UMRN** F o r o f f i c e u s e \_\_\_\_\_ **Date** \_\_\_\_\_

**Sponsor Bank Code** \_\_\_\_\_ **Utility Code** \_\_\_\_\_

**Tick (✓)**

**CREATE**

**MODIFY**

**CANCEL**

I/We hereby authorize **Franklin Templeton Mutual Fund** to debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

**Bank a/c number** \_\_\_\_\_

with Bank \_\_\_\_\_ **Bank Name** \_\_\_\_\_ **IFSC** \_\_\_\_\_ **or MICR** \_\_\_\_\_

an amount of Rupees \_\_\_\_\_ ₹

**FREQUENCY**  Mthly  Qly  H Yrly  Yrly  As & when presented **DEBIT TYPE**  Fixed Amount  Maximum Amount

Reference 1 **Folio Number** \_\_\_\_\_ **Phone No.** \_\_\_\_\_

Reference 2 **Application Number** \_\_\_\_\_ **Email ID** \_\_\_\_\_

**PERIOD**

**From** \_\_\_\_\_ **To** \_\_\_\_\_

**Or**  Until Cancelled

1. \_\_\_\_\_ **Signature Primary Account holder** \_\_\_\_\_ **Signature of Account holder** \_\_\_\_\_ **Signature of Account holder** \_\_\_\_\_

2. \_\_\_\_\_ **Name as in Bank records** \_\_\_\_\_ 3. \_\_\_\_\_ **Name as in Bank records** \_\_\_\_\_

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

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

**Investor's Name** \_\_\_\_\_ **Customer Folio** \_\_\_\_\_ **Account No.** \_\_\_\_\_

**SIP Amount (Rs.)** \_\_\_\_\_ **Frequency**  Monthly  Quarterly **Scheme:** \_\_\_\_\_

Franklin Templeton Investor Service Centre Signature & Stamp

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

### General T&C

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

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

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

1) All the terms applicable to SIP facility shall also apply to Step up SIP. 2) Step-up SIP is applicable only for AMC initiated debit feeds i.e. ECS / NACH/Direct Debit, etc. 3) Investor will need to provide an alternate mandate in case the existing mandate cannot be utilized for the Step Up and the alternate mandate shall be utilized to debit money for all future SIP installments. The existing mandate will still be active and the investor may choose to use the same if required at a later point of time.

### T&C for SIP through Auto Debit

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

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

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

• Following fields need to be filled mandatorily:-

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

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

- Investors are required to submit "New Auto Debit / ECS Mandate" registration first and only after successful registration an existing "Auto Debit Mandate" associated with a SIP can be cancelled.
- Auto Debit Mandate request will be accepted only if the "Bank" mentioned in the request form is listed in the NACH banks list. Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks eligible for Auto Debit Facility.
- Submitting Auto Debit/ ECS/Direct Debit form does not confirm your investments in FTMF unless supported by SIP Investment Form or Common Transaction forms
- Franklin Templeton will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
- For other Terms and Conditions governing NACH Auto Debit/ECS/Direct Debit payments please refer to SID or www.franklintempletonindia.com
- Auto Debit bank mandate is applicable only for investments via debit instructions
- By submitting the Auto Debit mandate the investor authorizes Franklin Templeton to utilize the information provided herein for the purpose of his/her investments in Franklin Templeton Mutual Fund
- Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents

The following applications will be considered as 'not in good order' (NIGO) and are liable to be rejected:

- If folio number mentioned in the Fresh / Additional Purchase, SIP Auto Debit form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in Auto Debit registration mandate Form.
- If the folio number mentioned in the Auto Debit mandate registration form does not match with our record, the Auto Debit mandate will not be registered.
- If the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit validity period expired.
- In case no frequency has been selected or multiple frequencies are selected
- In case no debit type has been selected or multiple types are selected
- In case no SIP end date mentioned or until cancelled not opted