



## For Existing Investor Only

Sl. No.

### Common Transaction Form - • ADDITIONAL PURCHASE • REDEMPTION

• SWITCH • ADDITION OF BANK DETAILS • E-MAIL COMMUNICATIONS • ONLINE ACCOUNT ACCESS  
• SIP/SWP/STP/DTP • NOMINATION DETAILS

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

Distributor information				For Office Use Only
Advisor ARN / RIA code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	Application received
ARN-53321			E054731	

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."

Signatures First/Sole Applicant/Guardian ☒ Second Applicant ☒ Third Applicant ☒

Existing Unitholder Information (Mandatory Enclosures: PAN card copy or copy of KYC acknowledgment. Transactions not including these mandatory enclosures may be rejected)			
Name of First/Sole Applicant			
Customer Folio No.		Account No.	

### Know Your Customer (KYC)

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)	Adhaar No. (Mandatory if KYC is done through)	KIN No. (Mandatory if KYC done via CKYC)	Date of Birth*
1st				D   D   M   M   Y   Y   Y   Y
2nd				D   D   M   M   Y   Y   Y   Y
3rd				D   D   M   M   Y   Y   Y   Y
G or POA				D   D   M   M   Y   Y   Y   Y

#Date of Birth - Mandatory if CKYC ID mentioned

### Transaction Charges (Refer Instruction)

Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges. For an existing mutual funds investor Rs.100 will be deducted

### Depository Account Details (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instruction

<input type="checkbox"/> NSDL: DP Name	DP ID	I   N	Beneficiary Ac No.
<input type="checkbox"/> CDSL: DP Name			Beneficiary Ac No.

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

### Additional Purchase Order - Lumpsum (Please read Product labeling details available on cover page of SID and KIM and instructions before filling this Form.)

Scheme	Plan	Option
Amount (in figures)	Amount (in words)	
Payment by Cheque/draft	Cheque/Draft No.	Cheque/Draft Dated   D   D   M   M   Y   Y   Bank Ac No.
	Drawn on Bank/Branch/City	
	Please register my Pay-in bank, details also as one of the banks in my/our account/folio based on the payment instrument attached. Please refer the instruction for supporting document required for registering Bank Mandate. (Please tick if applicable) <input type="checkbox"/> I/We do not wish to register this bank as additional bank in my/our account details.	
	Instructions: * a) 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. b) 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.	
Payment by NACH (Please tick if applicable:)	<input type="checkbox"/> If Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below.	
	Bank Name	Account No.
	Note: Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered	

### Systematic Investment Plan (SIP) Application for Normal SIP ☐ Micro SIP ☐ (For Micro SIP, Please provide required proof /documentation)

Scheme	Plan	Option
Frequency <input type="checkbox"/> Monthly (default) <input type="checkbox"/> Quarterly	SIP Date: of every month. If left blank 10th will be considered as the default date	
<input type="checkbox"/> Tick here if SIP is being "Stepped Up" (Please ensure that you attach the "SIP Variants Form" with the step-up section duly completed.)		
Payment by Cheque/draft	Enrolment Period From / (mm/yy) To / (mm/yy)	Cheque No(s). From To No. of Cheques
	Bank Ac No.	Drawn on Bank/Branch/City
Payment by Auto Debit (Please tick as applicable:)	<input type="checkbox"/> Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below. SIP auto debit can start in FIVE Days i.e. for debit date 7th, form can be submitted till 2nd of the month	
	Bank Name	Account No.
	<input type="checkbox"/> If ADF is attached and to be registered in the Folio. SIP Auto Debit will start after mandate registration which takes 30 Business days. Note - Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered / submitted, if not registered.	
Document proofs for Micro SIP	(Please provide any one of the name of identification document as mentioned in the instructions)	
	Identification document	Field Issuing Authority Document Identification No.
	Disclaimer: In case the Micro SIP application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment instalment together with this proposed SIP instalments exceeds Rs.50,000/- in a year, the Micro SIP registration may be cancelled for future instalments and no refund may be made for the units already allotted.	

### Redemption (Please fill any one i.e. either Amount or number of Units. Subject to Lock - in, if any)

Scheme	Account No.	Please redeem my/our Franklin Templeton units as per following details.
Amount (in figures)	Amount (in words)	
OR Units (in figures)	Units (in words)	<input type="checkbox"/> Tick to redeem all units

### Switch (Subject to Lock - in, if any) (DOB: / / , Mandatory for investment in FIPEP)

Scheme	Plan	Option	Account No.
Please transfer	units ( <input type="checkbox"/> Tick for all Unit Switch) OR Rs.	to Destination scheme Account No (if available)	
(Destination scheme name)	Plan/Option	Others Specify	

### Acknowledgement Slip (To be filled in by the Investor)

Customer Folio	Date	Received from	Service Centre Signature & Stamp
<input type="checkbox"/> Additional Purchase or Amount (Rs.)	Cheque(s)	Cheque No.(s)	
<input type="checkbox"/> Redemption or <input type="checkbox"/> Switch : Amount (Rs.)	OR Units		
<input type="checkbox"/> SWP <input type="checkbox"/> STP <input type="checkbox"/> DTP <input type="checkbox"/> Addition of Bank Account <input type="checkbox"/> Nomination Details			

Systematic Transfer Plan (STP) (Subject to Lock-in, If any)

Source Scheme

Plan

Option

Please transfer

☐ Fixed Amount

☒ OR

☐ Capital Appreciation to

Destination Scheme Ac. No(if Available)

Destination Scheme Name

Plan/Option

Frequency

☐ Daily

☐ Weekly

☐ Monthly

☐ Quarterly

For Weekly:

☐ 7

☐ 14

☐ 21

☐ 28 of every month

For Monthly/Quarterly: Specify date:

of every Month & Enrolment Period From

M

M

Y

Y

to

M

M

Y

Y

NOTE: The following schemes/plans/options are not available as Source Scheme:

•

FIPEP

•

FIT

•

FIGSF

-

PF Plan

Dividend Transfer Plan (DTP)

Scheme Name

Plan

Option

I/We would like to transfer Dividend to

☐ New Scheme Name

Plan/Option

☐ Existing Account No., if any in this scheme

Systematic Withdrawal Plan (SWP) (Subject to Lock-in, If any)

Scheme Name

Plan

Option

Frequency

☐ Monthly

☐ Quarterly

☐ Fixed Amount Rs.

☒ OR

☐ Capital Appreciation

Date: 15th Last business day of month (Applicable for fixed amount),

Enrolment Period From

M

M

Y

Y

M

M

Y

Y

Addition of Bank Account (Mandatory - For new investors) - For payment through electronic mode, please attach a cancelled cheque leaf or a copy of the cheque.

Scheme Account No.

☐ All Schemes

Bank Name (Do not abbreviate)

Account No.#

Branch/City

Branch Address

Pin

Account type

For Residents

☐ Savings

☐ Current

For Non-Residents

☐ NRO

☐ NRE

☐ FCNR

☐ Others

\*RTGS/NEFT/IFSC code

\*MICR code

Enclosed:

☐ Cancelled Cheque with name of 1st unit holder pre-printed

☐ Bank Statement & cancelled cheque

☐ Pass Book & cancelled cheque

☐ Others (please specify)

Note: There will be a cooling period 10 calendar days for registering the COB requests. This new bank will be treated as your default bank account. All future Redemption and Dividends payments will be made into this bank account only through electronic payment facility, for more information please refer the "Registration of bank mandate" instruction. I/We DO NOT wish to avail Electronic Payment Facility (Please tick) ☐. \*For more details on RTGS/NEFT/MICR codes, please refer detailed instructions in the KIM. Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

Nomination Details (In case of more than one nominee, please submit a separate nomination form available with any of our ISCs or on our website). Refer instruction no.14

Nominee Name and Address	For Minor Nominee (Mandatory to attach DOB Proof)		Allocation	Nominee/ Guardian Signature
	DOB	Guardian Name & Address		
			100 %	X

OR ☐ I/We DO NOT wish to nominate and sign here

(To be signed by all the joint holders irrespective of the mode of holdings.)

Franklin Templeton 'Easy' Services

1. Franklin Templeton Easy e-Update: Receive account statements, annual reports and other information instantly by Email \*

Email Address:

I / We wish to receive the above by email; ☐ Yes ☐ No

2. Franklin Templeton Easy Call: Just call 1800 425 4255 or 6000 4255 to access your account using TPI

☐ Yes, I would like to receive my TPIN

3. Franklin Templeton Easy Mobile: Get instant SMS alerts to confirm your transactions\* Mobile Number

I/We wish to register for SMS updates on my/our mobile phone. ☐ Yes ☐ No

\* Note: Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., receive the account statement,annual report and other correspondence by E-mail and receive SMS updates on mobile.

Third Party Payment: Please attach the Third Party Declaration Form with the application

Change of Address: Please submit KYC change request form (refer instructions)

Declaration

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees of FTMF for transaction(s) in scheme(s) of FTMFand/or to avail facilitiesas indicated above, and agree to abide by the terms, conditions, rules and regulations as applicable. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and derived through legitimate sources. I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon.

\* I / We confirm that I am / we are Non-Resident Indian(s) (NRIs) / Person(s) of Indian Origin (PIOs)/ Foreign Portfolio Investor(s) (FPIs), and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

I / We confirm that I am / we are not United States (U.S.) persons within the meaning of Regulation (S) under the U.S. Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.

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

I/ We further agree not to hold FTMF, Franklin Resources Inc. and its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton Investments / Franklin Templeton) liable for any consequences in case of any of the aboveparticulars being false, incorrect or incomplete.I/ We hereby undertake to promptly inform Franklin Templeton Investments of any changes to the information provided hereinabove and agree and accept that Franklin Templeton Investments shall not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performedby them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes.

I/We understand and acknowledge that FTMF, its Trustee, the AMC reserves the right to accept / reject any transactions / redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto. The rejection may be for any reason including but not limited to comply and adhere to such orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies.

I/ We hereby agree to provide any additional information / documentation that may be required by Franklin Templeton Investments, in connection with this application. I/We hereby authorise Franklin Templeton Investments to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including KYC data registered with regulatory/quasi regulatory agencies and all changes, updates to such information as and when provided by me/ us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising / informing me/us of the same.

\*\*I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understandand accept that in case Franklin Templeton Mutual Fund processes this investment / first 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 together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the scheme(s) is being recommended to me/us.

Sole/First Holder/Guardian X

Second Holder X

Third Holder X

Date:

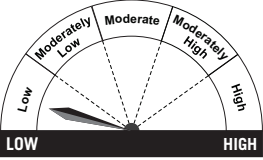
\* Applicable to NRI / PIO / FPI \*\* Applicable to Micro-investments

PRODUCT LABELING:-

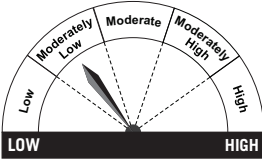
Product Labeling that would provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them.

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

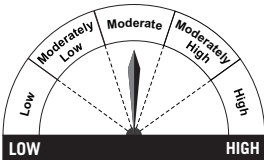
Note: Risk may be represented as:



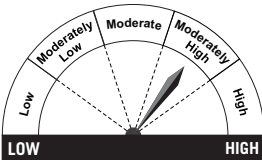
Investors understand that their principal will be at Low risk



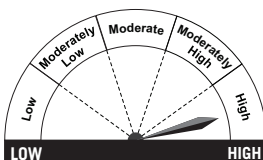
Investors understand that their principal will be at Moderately Low risk



Investors understand that their principal will be at Moderate risk



Investors understand that their principal will be at Moderately High risk



Investors understand that their principal will be at High risk

- 1. This form can be used for all funds of Franklin Templeton Mutual Fund. Use separate transaction forms for each Scheme / Plan and transaction.
- 2. 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.
- 3. In case you would like to Invest, Redeem, Transfer, Switch in more than one Scheme, kindly use separate Transaction Form for each transaction.
- 4. In case you would like to effect a Change in Name, Change of Address, Change in Bank Account, E-mail Communications or Direct Credit Redemption proceeds in more than one Scheme, please use a separate Transaction Form for each change.
- 5. 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 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.

- 6. 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.

7. For Redeeming units

- In case the balance in your account does not cover the amount of the request, 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.

8. 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 FIDPEF a minimum of 12 cheques each of Rs.1000 or more or a minimum of 6 cheques each of Rs.2000/- or more and in case of FIGSF – PF Plan, a minimum 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 i.e. either the 1st, 7th, 10th, 20th or 25th of a month. Investors can invest at Monthly or Quarterly intervals by providing post-dated cheques. All cheques should be for the same amount.

- For following schemes, the amount of each SIP instalment should be less than Rs.1 crore: FIIF, FIIOF, FIIBA, FIGSF, FISTIP, FIDA, FILDF, FIMIR, FIUBF, FIPEP and FICBOF.

- 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 NACH/ECS/Direct 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/nonprocessing 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.

9. Systematic Transfer Plan (STP)

This facility is available to the investors of all open-end schemes of Franklin Templeton Mutual Fund, except as otherwise mentioned herein below: An investor can select this facility whereby the investor choose 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.

- A) In order to start the STP facility, the minimum account balance under Fixed Amount Option should be Rs.12,000/- for Weekly, Monthly and Quarterly STP and Rs.15,000/- for Daily STP. The same under Capital Appreciation Option should be

- Rs. 5,00,000/- for Weekly Transfer of Funds facility (Weekly STP)
- Rs. 1,00,000/- for Monthly Transfer of Funds facility (Monthly STP)
- Rs. 1,00,000/- for Quarterly Transfer of Funds facility (Quarterly STP), except in Institutional Plan and Super Institutional Plan of FITMA & FIUBF, where the same should be Rs.1 crore.

- B) However, the following schemes/plans/options are not available as Source Scheme:

- FIPEP
- FIT
- FIGSF - PF Plan

- C) The following schemes/plans/options are not available as Destination Scheme:

- FITMA
- FIUBF - Super Institutional Plan

- D) Options: There are two options available, Fixed Amount Option and Capital Appreciation Option.

- E) The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes.

- F) FIT is not available as the Destination Scheme under Capital

Appreciation Option.

- G) Frequency: The frequency can be Daily, Weekly, Monthly or Quarterly. The Daily frequency of transfer will be available only under Fixed Amount Option.

8) 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

- H) 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.

I) Minimum Amount and Term:

- (I) Under the Fixed amount option

Transfer Frequency	Destination Scheme	
	FOF schemes	Other schemes
Daily STP	Rs.1,000 per day for 30 days. Currently, the Daily STP will be accepted/ registered for a maximum duration of 3 years.	Rs.500 per day for 30 days. Currently, the Daily STP will be accepted/ registered for a maximum duration of 3 years.
Weekly STP	Rs.1,000 per week for 6 months	Rs.500 per week for 6 months
Monthly STP	Rs.4,000 per month for 6 months or Rs.2,000 per month for 12 months	Rs.1,000 per month for 6 months or Rs.500 per month for 12 months
Quarterly STP	Rs.4,000 per quarter for 6 quarters or Rs.2,000 per quarter for 12 quarters	Rs.1,000 per quarter for 6 quarters or Rs.500 per quarter for 12 quarters

- (II) Under Capital Appreciation Option, the minimum terms shall be 6 months.

- J) Where any of the following schemes is the Destination Scheme of STP the amount of each STP instalment under Fixed Amount Option should be less than Rs.1 crore: FIIF, FIIOF, FIIBA, FIGSF, FISTIP, FIDA, FILDF, FIMIR, FIUBF, FIPEP and FICBOF.

- K) Load: For all STP purchase transactions, the entry and exit load as applicable in the Destination Scheme for normal purchases shall be applicable. Further, for all STP (out) transactions, an exit load as applicable in the Source Scheme shall be levied.

- L) 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.

- M) If during the currency of a STP, the Unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing STP and re-registration of a new STP and all the terms and conditions of the STP such as minimum term/amount etc. shall apply in both plans/options.
- N) 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.
- O) 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.

- P) 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.
- Q) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the account on the date of transfer, failing which the transfer will not be effected. The AMC reserves the right to discontinue the STP in case the transfer is not effected due to insufficient balance in the investor's account.
- R) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.
- It is clarified that the load applicable for a STP shall be the load prevailing on the date of registration.

#### 10.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.

#### 11.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-PF 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:
  - (a) Fixed amount: A fixed amount can be withdrawn either on the 15th or the last business day of every month/quarter

(b) 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 unitholder, 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.

#### 12.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:

- (I) Rs.150/- in respect of purchase/subscription application received from a first time investor in mutual funds;
- (ii) Rs.100/- in respect of purchase/subscription application received from an existing mutual funds investor;
- (iii) 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

- (a) purchase/subscription applications for an amount less than Rs.10,000/;
  - (b) transactions other than purchases/subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Dividend Transfer Plan etc.;
  - (c) direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor/agent/broker; and
  - (d) 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 fund scheme across mutual funds in India. If no option is ticked or both options are ticked, the applicant will be considered to be an existing mutual funds investor.
- 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 service rendered by the distributor.

#### 13.Nomination:

The nomination details should be filled up only by investors who opt for allotment in physical (non-demat) form. In case of units held in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable.

Nomination would normally be registered at the Folio level and will be recorded for all Accounts under that Folio. However the investor may choose to register different nomination for any of the Accounts under that Folio. For investment made under the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of switch which results in creation of a new Account, the nomination, if any, registered in the source (switch-out) account will automatically be registered for the destination (switch-in) account. In case of subscription which results in creation of a new Account, the nomination registered in the

last transacted account under that Folio will be automatically registered for the new account.

Where a minor is nominated, the name and address of the guardian of the minor nominee shall be provided by the unit holder(s). Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Nomination cannot be registered in Folios/Accounts held in the name of a minor. A new nomination or any change in the nomination already registered with the Mutual Fund/AMC will overwrite the existing nomination registered.

#### 14. 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.

#### 15. Employee Unique Identification Number (EUIIN):

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 EUIIN from AMFI. EUIIN needs to be mentioned on the application alongwith the ARN number. This will assist in tackling the problem of mis-selling even if the employee/ relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

#### 16. Depository Account Details:

- a. The units are offered for subscription in electronic as well as in physical form. If you wish to subscribe to units in electronic form, please fill the 'DEPOSITORY ACCOUNT DETAILS' in the form. If such details are not given, it would be deemed that you have opted for subscribing unit(s) in physical form and in such cases Account Statement would be issued for valid applications. Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account.
- b. Investors who have an existing units holding in the same account in which the current purchase is being made and have opted for allotment in Demat form for the current purchase, may get their existing unit holding converted into Demat form as well. The existing holding will be credited to the same Demat account as that of the current purchase.

Note: Please submit legible copies of the application client master list or DP statement of account if the units are to be allotted under Demat form. The date of Demat account statement should be within 90 days of the application.

#### 17. Change of Address:

- a. If you are not KYC registered - please provide a duly signed written request mentioning your customer folio number, new address and enclose self-attested copy of address proof and identity proof:
  - I. Documents accepted as address proof – passport, ration card, driving license, voter ID, registered lease / sale agreement of residence, latest bank statement / electricity bill/ landline bill/ gas bill
  - II. Documents accepted as identity proof – PAN if updated in our records. If PAN is not updated in our records, please provide passport/ driving license/ voter ID/ Aadhaar
- b. If you are KYC registered - please provide your request for change of address using the KYC change request form along with the documents and verification mentioned therein.

Franklin Templeton Mutual Fund Systematic Investment Plan through Auto Debit (See instructions overleaf)

Sl. No.



Distributor information			
Advisor ARN / RIA Code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN

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."

Signature of the Investor(s) 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

Transaction Charges (Refer Instruction in Common Application Form and tick the appropriate option)

Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.

☐ I am a first time investor in mutual funds (Rs.150 will be deducted). ☐ I am an existing mutual funds investor (Rs.100 will be deducted).

Name of Sole/First Account holder	
Existing Unitholders' Folio Number	Account No.
New Investors (Please also complete and submit a Common Application Form)	Regn. No. (For office use only)

SIP Details (Please note that 30 business days are required to set up the Auto Debit.)		Application for		Normal SIP <input type="checkbox"/>	Micro SIP <input type="checkbox"/>	(For Micro SIP, Please provide required proof /documentation)	
Scheme		Plan		Option			
SIP Amount Rs. (per installment)		Frequency (please tick as applicable) <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly		SIP Date: _____ of every month. If left blank 10 <sup>th</sup> will be considered as the default date			
First SIP Cheque Date		Cheque No.					
SIP Period	Start Date	End Date	(Perpetual)		OR		(Regular)
<input type="checkbox"/> Tick here if SIP is being "Stepped Up"							
Step up by: <input type="checkbox"/> Increase in %*: _____ (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or <input type="checkbox"/> Increase in Rupee Value: _____ (in multiples of Rs. 500)							
(Should be from the Bank Account from which NACH is to be effected) (for minimum period and installments, please refer Terms & Conditions no. 1 overleaf). I/We authorize Franklin Templeton Mutual Fund or their authorized service providers to Debit my/our account listed below by NACH (National Automated Clearing House) for collection of SIP payments. 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.							
Please tick <input type="checkbox"/> as applicable: <input type="checkbox"/> Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below. SIP auto debit can start in FIVE Days i.e. for debit date 7th, form can be submitted till 2nd of the month Bank Name _____ Bank Account Number _____							
<input type="checkbox"/> Auto Debit Form (ADF) is attached and to be registered in the Folio. SIP Auto Debit will start after mandate registration which takes Thirty Business days. Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered / submitted, if not registered.							
Optional Enclosures: (If 1st installment is not by cheque) <input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque							

Document proofs for Micro SIP (Please provide any one of the name of identification document as mentioned in the instructions)

Identification document	Field Issuing Authority	Document Identification No.
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Depository Account Details

The units are offered for subscription in electronic as well as in physical form. If you wish to subscribe to units in electronic form, please fill the 'DEPOSITORY ACCOUNT DETAILS' form available at any Franklin Templeton branch office or on our website www.franklintempletonindia.com.

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for registration of Systematic Investment Plan (SIP) & NACH as indicated above, and agree to abide by the terms, conditions, rules and regulations of the Fund and the SIP NACH as on the date of this investment. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or wrongly effected or not effected at all for reasons of incomplete or incorrect information, I/we will not hold FTMF, Franklin Resources Inc. and its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton Investments / Franklin Templeton), agents, authorized representatives, appointed service providers or the Bank responsible. I/We further undertake that any changes in my/our Bank details will be informed to FTMF immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and derived through legitimate sources. I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon. \* I / We confirm that I am / we are Non-Resident Indian(s) (NRIs) / Person(s) of Indian Origin (PIOs) / Foreign Portfolio Investor(s) (FPIs), and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my / our domestic account maintained in accordance with applicable RBI guidelines. I / We confirm that I am / we are not United States (U.S.) persons within the meaning of Regulation(S) under the U.S. Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. I/We understand and acknowledge that FTMF, its Trustee, the AMC reserves the right to accept / reject any transactions / redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto. The rejection may be for any reason including but not limited to comply and adhere to such orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies. I/ We hereby agree to provide any additional information / documentation that may be required by Franklin Templeton Investments, in connection with this application. I/We hereby authorise Franklin Templeton Investments to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including KYC data registered with regulatory/quasi regulatory agencies and all changes, updates to such information as and when provided by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising / informing me/us of the same. \*\*I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment 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 / first 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 together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the scheme(s) is being recommended to me/us.

\* Applicable to NRI / PIO / FPI  
\*\* Applicable to Micro-investments

Date \_\_\_\_\_ Signature of the Investor(s) 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

A single mandate for all your investments will make it easier for you to invest with Franklin Templeton Mutual Fund (FTMF) in the future. To avoid having to provide another mandate, you can select 'As & when presented' for Frequency and 'Maximum Amount' for Debit Type, specifying the maximum value you intend to invest at any time. FTMF will ensure that only the value of the transaction will be debited from your account.

SIP Auto Debit Form		[ADF]	
UMRN	F o r o f f i c e u s e		Date
Sponsor Bank Code	For Office Use	Utility Code	For Office Use
CREATE <input checked="" type="checkbox"/>	Franklin Templeton Mutual Fund		to debit (tick <input checked="" type="checkbox"/> )
MODIFY <input type="checkbox"/>			SB CA CC SB-NRE SB-NRO Other
CANCEL <input type="checkbox"/>	Bank a/c number		
with Bank	Name of Customers bank	IFSC	or MICR
an amount of Rupees			₹
FREQUENCY <input type="checkbox"/> Mthly <input type="checkbox"/> Qtlly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input type="checkbox"/> As & when presented	DEBIT TYPE <input type="checkbox"/> Fixed Amount <input type="checkbox"/> Maximum Amount		
Reference 1	Folio Number	Phone No.	
Reference 2	Application Number	Email ID	
PERIOD	I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.		
From			
To			
Or <input type="checkbox"/> Until Cancelled	Signature Primary Account holder	Signature of Account holder	Signature of Account holder
	Name as in Bank records	Name as in Bank records	Name as in Bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I/We also 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 have understood that I/We am/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: <input type="checkbox"/> Monthly <input type="checkbox"/> 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 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) T h e amount of each SIP instalment should be less than ₹1 crore in case of a transaction in FIDA, FIIOF, FIIBA, FIGSE, FISTIR, FISPE, FILDF, FIMIR, FIUBF, FIPER, 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 12installments 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 andconditions of the SIP such as minimum term/amount etc. shall apply in both plans/options. 17) The AMC / Trustee/FTMFreserves 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:**
- 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.

- 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 incase 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 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) 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
  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.
  - Incase no frequency has been selected or multiple frequencies are selected
  - Incase no debit type has been selected or multiple types are selected
  - Incase no SIP end date mentioned or until cancelled not opted





**FREEDOM SIP**  
Power To Invest In A SIP The Way You Wish To

### My Details (For Existing Investors Only)

Folio		Account		Date	D	D	M	M	Y	Y
My Name										
Second Holder Name										
Third Holder Name										
Guardian Name										
POA Name										
Fund Name										
Plan		Option		Instalment Amount				Instalment Date	D	D
For Family Solutions, list out Goal with details										

☐ Step Up My SIP Investment Amount

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Payment options available are Auto Debit / Bill Pay / E-Mandate

“Step Up” my existing SIP from:

- ☐ Next Possible Installment  
☐ Next Annual Cycle

☐ Increase in %\*: ☐ 10% ☐ 20% ☐ 30% ☐ Other: \_\_\_\_\_ (in multiples of 5%)  
(Amount invested will be rounded off to the nearest Rs. 100)

☐ Increase in Rupee Value: \_\_\_\_\_ (in multiples of Rs. 500)

In case you have chosen to Step Up using **3** for your Family Solutions goal, please provide a breakup of the total Step Up amount for each fund. (Note: Please ensure that the sum of the various funds is equal to the goal level value provided above)

No.	Account Number	Fund Name	Step Up amount (₹)
1			
2			
3			
4			
5			
6			

☐ Change My SIP Amount Permanently to Rs.

☐ Flexi SIP : Change my SIP amount only for the Next month to Rs. \_\_\_\_\_

☐ **Change My SIP Date To New Instalment date** D | D |☐ **Pause My SIP For The Next Month**☐ Cancel My SIP Starting Next Month☐ Cancel My “Step Up” Instruction

For any of the above instructions to be executed, the same has to be received 20 days prior to your expected effective date. Except for SIP Date change, for which the request must be received 30 days prior to the next installment. Transactions in ELSS funds should be in multiples of Rs. 500 only.

Please tick as applicable:

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

Bank Name \_\_\_\_\_ Bank Account Number \_\_\_\_\_

- ii. Note - Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered

I/We have read, understood and agreed to the terms and conditions of SIP Variant(s) facility provided by Franklin Templeton.

## Signatures

First/Sole Applicant/Guardian **x**                      Second Applicant **x**                      Third Applicant**x**

## Terms & Conditions

SIP Variants, branded as Freedom SIP, are defined as features that can be added to an existing/new Systematic Investment Plan (SIP) through the online and/or offline mode. These features are listed below:

- Step Up SIP
- Pause SIP
- Any Date SIP
- SIP Amount Change
- Flexi SIP

The facility of SIP Variants is provided by Franklin Templeton Mutual Fund to facilitate investors to modify the amount/date of SIP as per the availability of financial resources. This facility may assist the investors to manage their investments without cancelling / revoking / annulling the ongoing SIP.

In case of identical SIPs the SIP variant shall be applied to any one of them. The investor would be required to submit separate forms/ requests for applying a SIP Variant to each SIP

FTMF reserves the right to reject an application for 'SIP Variants' if it is termed as 'Not in Good Order' in accordance with the guidelines as mentioned on our website [www.franklintempletonindia.com](http://www.franklintempletonindia.com) as amended from time to time. In such circumstances, the ongoing SIP will continue to be processed.

### I. Introduction of Step Up SIP facility

Step-up SIP is a facility wherein an investor who has enrolled for SIP, has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. This is to offer an ability to increase investments with increase in savings or income.

- All Schemes offering SIP facility shall be eligible to offer Step Up SIP facility.
- Step up SIP facility shall be available for SIP Investments through ECS (Debit Clearing)

/ Direct Debit Facility/ Bill Pay / Net Banking / NACH (maximum value) and e mandate only.

- Step up SIP will be offered on an annual basis for monthly and quarterly SIP frequencies.
- Step up will be offered in terms of percentage of existing SIP value or fixed value; multiples of 5% or ₹ 500. In case of a % increase, the Rupee value will be rounded off to the nearest multiple of ₹ 100.
  - o Note: ELSS funds will be offered with multiples of ₹500 only.

#### Step Up SIP facility shall be governed by following conditions:

- 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.
- For an existing SIP, minimum 3 monthly installments or 1 Quarterly installment should be remaining to register a Step Up.
- 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.
- For existing SIPs, Investor can decide if the step up facility should apply on the first possible instalment or after the rolling cycle. If the first possible cycle is chosen, the rolling year will change for that investor.
  - o Note: Rolling year is defined as the period from the 1st instalment of the SIP to the 12th calendar month from the said 1st instalment.
- A Step Up SIP or a Step up cancellation request shall be submitted at least 20 days before instalment due date for it to be effective.
  - o Step up Rejection and Cancellation will not cancel the SIP registered by the investor. Receipt of a subsequent Step Up request will override the initial request.

#### The new request will apply to the current value of the already Stepped Up SIP

- For Family Solutions, Step Up facility can be requested at goal level.
  - o Step up facility will not be activated automatically to any new SIPs enrolled to a particular goal. Investor would need to specifically request in writing for applying the Step Up facility to the new SIPs.
  - o The stepped up amount shall be allocated to all the underlying schemes of a particular goal as per the instructions of the investor subject to rounding off to the nearest ₹100.

Example: Simple comparison of Regular SIP and SIP+ Step UP

Assuming investor avails 'Step Up' choosing to increase SIP Value by ₹1,000/-

SIP Period (Dates)	Regular SIP	SIP with 'Step Up' facility
Mar 2016 - Feb 2017	5000	5000
Mar 2017 - Feb 2018	5000	6000
Mar 2018 - Feb 2019	5000	7000
	And so on....	And so on....

## II. Introduction of Pause SIP facility

Any existing investor who has an ongoing SIP will have an option to Pause SIP at any time by submitting the SIP Variants form at any Official Point of Acceptance of Transactions ("OPAT") of FTMF.

- Notice of Pause should be submitted at least 20 days prior to the subsequent SIP date.
- The SIP Pause SIP facility is available for SIP registration with monthly & Quarterly frequency.
- SIP Pause SIP is allowed for only one instalment (Monthly or Quarterly) with one request which will be applicable to the next possible installment.
- SIP Pause SIP is applicable only for AMC initiated debit feeds i.e. ECS/NACH/Direct Debit, etc.
- SIP PausePause SIP is not possible for the investors having Standing Instructions with banks.
- The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.
- Investors can avail this facility as often as desired but a separate request is required for each instalment.
- For Family Solutions, SIP Pause SIP facility cannot be requested at goal level. However, it can be requested for each underlying SIP which is part of the goal

## III. Introduction of facility to initiate SIP on Any date for New SIPs and Date Change for Existing SIPs

New SIP - An investor can choose any date of a month for SIP instalments. In case the instalment date chosen in the current or subsequent months is a non-business day or not available, the instalment will be applied on the next business day.

- The default date will be considered as 10th of the month in case the instalment date is not selected in the SIP form.

Existing SIP – An instalment date change can be requested by the investor for an existing SIP:

- The request must be received 30 days before the next instalment
- The facility is offered across regular and Family Solutions SIPs.
- All the existing terms and conditions shall apply to Any date SIP.
- For Family Solutions, Date Change facility will not be activated automatically to any new SIPs. Investor would need to specifically request for applying Date Change to each SIP.

- The default date will be considered as 10th of the month in case the instalment date is not selected in the SIP form.

SIP Frequency	Choice of the Day/Date*
Monthly	Any date of the month - (29,30,31 will default to last business day of the month.)
Quarterly	Any date of the month for each quarter. (29,30,31 will default to last business day of the month.)
	<b>Date*</b> - In case the chosen date falls on Non business day, SIP will be processed on the next business day

Note: Last business day of the month will be chosen where 29, 30, 31 are non-business days in the month.

## IV. Introduction of SIP Amount Change

Currently, FTMF investors need to cancel the existing SIP in case they want to increase/decrease the amount of SIP. SIP Value Change enables the investor to change the amount of the SIP without cancelling the ongoing SIP.

- Applicable to all existing investors with ongoing SIP transactions with maximum value mandates NACH, ECS, DD and E mandate Net banking and Bill pay.
- Available only for ongoing SIP Transactions and shall not be accommodated with New SIP Transactions.
- SIP Amount Change is not available for payments via Standing Instructions
- SIP Amount Change is applicable only for AMC initiated debit feeds i.e. ECS/NACH/Direct Debit, etc.
- SIP Amount change will be offered for both monthly and quarterly installments
- SIP Amount change will be requested by providing the desired target value (new value of SIP)
- ELSS fund will be offered with multiples of ₹ 500 only.
- SIP Amount change will be applicable (until SIP Cancellation) for all the remaining tenure of SIP Transaction.
- Investor to provide the SIP Amount change request at least 20 days prior to next installment date.
- Available for Family Solutions and Regular SIPs.
- For Family Solutions, SIP Amount Change facility cannot be requested at goal level. However, it can be requested for each underlying SIP which is part of the goal

## V. Introduction of Flexi SIP

FTMF investors will be offered an option to change the instalment amount for a single month and quarter in situations where an investor may have surplus or a shortfall of cash in a specific month and a quarter, the investor has the flexibility to change the value for the specific month.

- Applicable to all existing investors with ongoing SIP transactions with maximum value mandates NACH, ECS, DD and E mandate Net banking and Bill pay.
- Available only for ongoing SIP Transactions and shall not be accommodated with New SIP Transactions.
- Flexi SIP is applicable only for AMC initiated debit feeds i.e. ECS/NACH/Direct Debit, etc.
- Investors have a right to increase/decrease the SIP installment through Flexi SIP at any time during the tenure of SIP.
- Flexi SIP offers SIP installment change facility for a month at monthly and for a quarter at quarterly intervals for both Family Solutions and Regular SIPs. Investor should provide the desired target value for availing this facility. (Please define target value)
- Franklin India Taxshield will be offered with multiples of ₹ 500 only.
- Investor to provide the Flexi SIP request 20 days prior to next installment date.
- The Flexi SIP facility cannot be modified once enrolled. In order to make any changes, the investor must provide a new request to AMC.
- For Family Solutions, Flexi SIP facility cannot be requested at goal level. However, it can be requested for each underlying SIP which is part of the goal

## VI. General Instructions

- The investors are advised to read the Offer Document carefully to understand the different attributes of SIP Variants which are designed to assist them in managing their investments without cancelling/revoking/annulling the ongoing SIP.
- Franklin Templeton Mutual Fund, the AMC, the Trustees, the Sponsors, their respective employees, directors, affiliates and associates shall not be held responsible for any loss, damage etc. incurred by the investor after availing the SIP Variant facility.
- The AMC / Trustee reserves the right to discontinue these facilities in case of cheque return or rejection of ECS/Direct Debit/ NACH by the bank for any reason and debit the return/ rejection charges to the investors' account.
- The AMC / Trustee shall not be responsible for any delay/non-processing of ECS / Direct Debit/ NACH transaction where it is attributable to any incorrect / incomplete information provided by the investor.
- The AMC / Trustee shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor or due to the happening of any force majeure event. The investor assumes the entire risk of using the ECS/Direct Debit/ NACH facility and takes full responsibility for the same.
- Investor will not hold AMC / Trustee 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.
- The AMC / Trustee reserve the right to modify or discontinue the SIP Variants facility at any time in future on a prospective basis.