<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Fund Name</th>
<th>Nature of scheme &amp; indicative time horizon</th>
<th>Brief about the investment objective &amp; kind of product</th>
<th>Risk level based on portfolio as on September 30, 2021</th>
<th>Risk level of primary benchmark as on September 30, 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Franklin India Corporate Debt Fund (FIDCF)</td>
<td>Medium term capital appreciation with current income</td>
<td>A bond fund – focuses on AA+ and above rated Corporate/PSU Bonds.</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>2</td>
<td>Franklin India Floating Rate Fund (FIFRF)</td>
<td>Regular income for short term</td>
<td>A fund that invests primarily in floating rate and short term fixed rate debt instruments</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>3</td>
<td>Franklin India Liquid Fund (FILF)</td>
<td>Regular income for short term</td>
<td>A fund that invests primarily in floating rate and short term fixed rate debt instruments</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>4</td>
<td>Franklin India Savings Fund (FISF)</td>
<td>Regular income for short term</td>
<td>A money market fund that invests in money market instruments</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>5</td>
<td>Franklin India Government Securities Fund (FIGSF)</td>
<td>Medium term capital appreciation with current income</td>
<td>A fund that invests in Indian government securities</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>6</td>
<td>Franklin India Banking &amp; PSU Debt Fund (FIBPDF)</td>
<td>Regular Income for medium term</td>
<td>An income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal Bonds.</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>7</td>
<td>Franklin India Overnight Fund (FIONF)</td>
<td>Regular income for short term with high level of safety and liquidity</td>
<td>Investment in debt &amp; money market instruments having maturity of one business day</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>8</td>
<td>Franklin India Debt Hybrid Fund (FIDHF) [Number of Segregated Portfolio-I]</td>
<td>Medium term capital appreciation with current income</td>
<td>A fund that invests predominantly in debt instruments with marginal equity exposure</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
<tr>
<td>9</td>
<td>Franklin India Pension Plan (FIPEP)</td>
<td>Long term capital appreciation</td>
<td>A retirement fund investing upto 40% in equities and balance in fixed income instruments</td>
<td>Low to moderate risk</td>
<td>Low to moderate risk</td>
</tr>
</tbody>
</table>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Please refer to our website (https://www.franklintempletonindia.com/downloadsServlet/pdf/product-labels-jg9o5k7l) or latest Risk-o-meters of scheme and primary benchmark calculated in accordance with SEBI Circulars dated October 05, 2020 and April 29, 2021 read with SEBI circular dated August 31, 2021.

The Key Information Memorandum is dated October 29, 2021. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors’ rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI.

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

Sponsor: Templeton International Inc., Florida, USA.

Asset Management Company: Franklin Templeton Asset Management (India) Pvt. Ltd. (CIN- U67190MH1995PTC093356)
How To Fill Our Common Application Form

APPLICATION FORM FOR NEW INVESTORS
(please read instruction labeling details available on cover page and instructions before filling this Form)

SI No.

FRANKLIN TEMPLETON

Advisor ARN / SIA Code / Portfolio Manager's Registration No.
146822

Sub-broker Code

Sub-broker ARN / Representative EUN

For office use only

TRANSACTION CHARGES (refer instructions & tick the appropriate option) Applicable for transactions routed through distributors/agents/dealers who have opted to receive transaction charges

Sale / Form investor

Second investor

Third investor

Please fill the relevant personal details

Please fill your contact details

Please provide details of intended investments

Please provide bank details. The IFSC code & MICR code are available on cheque copy

E1) MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)

My Name (Should match with PAN Card)

PAN/PEKRN (1st Applicant)KYC

My Guardian's Name (If minor/POA/Contact Person)

PAN/PEKRN (Guardian/POA)KYC

Date of Birth

Date of Birth

Guardian named is:

Parental Relationship

Mode of Operation

Joint

Either or Survivor(s) [Default]

2nd Applicant Name (Should match with PAN Card)

PAN/PEKRN (2nd Applicant)KYC

3rd Applicant Name (Should match with PAN Card)

PAN/PEKRN (3rd Applicant)KYC

E2) MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters)

Small ID (in capital)

Tel

External ID and Mobile number should pertain to shareholder only

Address

Landmark

City

Pin Code

State

I wish to receive Scheme Annual Report and Abridged Summary -

Online (Preferred & Default)

Physical Copy

I declare that Email address and Mobile Number provided in this form belong to my own account -

Self

Family Member

and agree for usage of these contact details for any communication with FTMF.

E3) MY INVESTMENT DETAILS (Cheque/DD should be in favour of "Scheme Name". Default plan/Option will be applied unless no information, ambiguity or discrepancy)

Scheme Name:

Option: Lumpsum

Option: Growth

Plan: Regular

Plan: Stalear

Direct

Payout of Income Distribution cum capital withdrawal option

Reinvestment of Income Distribution cum capital withdrawal option

Amount / Each SIP Amount

Payment Mode

Drawn on Bank/Branch

Rs.

Cheque/DD

Name/Branch:

Less DD charges

No.

RTGS NEFT

Funds transfer

A/c no.

A/c no.

Payment through NACH (Attach NACH form)

Documents attached to avoid Third Party Payment Rejection, if applicable:

Bank Certificate, for DD

Third Party Declarations

If you opt to start two SIPs, the below mentioned details will be applicable for both the SIPs.

My Additional SIP Details

SIP Date:

Payment Frequency

Monthly (default)

Quarterly

First SIP Cheque Date:

Step-up my SIP annually by:

Increase in %:

Amount invested will be rounded off to the nearest Rs. 100

or

In multiples of % (5%) (Amount invested is rounded off to the nearest Rs. 100)

E4) BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

My Bank Name

Bank A/C No.

Branch Address

A/C Type:

Savings

Current

Fixed

Others

IFSC code (11 digit)

Branch

City

Pin

(Elect a 5 digit number next to your cheque number)

E5) ACKNOWLEDGEMENT SLIP

Sl. No.

Received from.

Plan/Option

Payment Details

Amount

Cheque/DD No.

Date

Bank and Branch details

Amount

Cheque/DD No.

Date

Bank and Branch details
## ADDITIONAL INFORMATION

<table>
<thead>
<tr>
<th>Applicant</th>
<th>KIN No. (If KYC done via KYC)</th>
<th>Date of Birth*</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td></td>
<td>D / / M M / Y Y</td>
<td>M</td>
</tr>
<tr>
<td>2nd</td>
<td></td>
<td>D / / M M / Y Y</td>
<td>M</td>
</tr>
<tr>
<td>3rd</td>
<td></td>
<td>D / / M M / Y Y</td>
<td>M</td>
</tr>
<tr>
<td>G or POA</td>
<td></td>
<td>D / / M M / Y Y</td>
<td>M</td>
</tr>
</tbody>
</table>

**Details**
- 2nd Applicant: 
  - Mobile No.: 
  - Email Id.: 
- 3rd Applicant: 
  - Mobile No.: 
  - Email Id.: 
- G or POA: 
  - Mobile No.: 
  - Email Id.: 

## DEPOSITION ACCOUNT DETAILS

<table>
<thead>
<tr>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nominee Name and Address</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

**Please ensure that the sequence of names mentioned in this Application Form matches with the sequence of names in the Demat account.**

**Enrolment**
- Client Master List: 
- DP Statement: 

## KNOW YOUR CUSTOMER (KYC) DETAILS (Please Tick/Specify. The application is liable to get rejected if details are not filled.)

**Status details for:**
- 1st Applicant: 
  - Resident Individual: 
  - Non Individual: 
    - Company/Body: 
    - Trust: 
    - Bank: 
    - Other (Specify): 
- 2nd Applicant: 
  - Residence Individual: 
  - Non Individual: 
    - Company/Body: 
    - Trust: 
    - Bank: 
    - Other (Specify): 
- 3rd Applicant: 
  - Residence Individual: 
  - Non Individual: 
    - Company/Body: 
    - Trust: 
    - Bank: 
    - Other (Specify): 

**Occupation details for:**
- 1st Applicant: 
  - Private Sector: 
  - Public Sector: 
  - Government Service: 
  - Business: 
  - Professional: 
  - Agriculturist: 
  - Retired: 
  - Housewife: 
  - Student: 
  - Housewife: 
- 2nd Applicant: 
  - Private Sector: 
  - Public Sector: 
  - Government Service: 
  - Business: 
  - Professional: 
  - Agriculturist: 
  - Retired: 
  - Housewife: 
  - Student: 
  - Housewife: 
- 3rd Applicant: 
  - Private Sector: 
  - Public Sector: 
  - Government Service: 
  - Business: 
  - Professional: 
  - Agriculturist: 
  - Retired: 
  - Housewife: 
  - Student: 
  - Housewife: 

**Gross Annual Income Range (in Rs.):**

<table>
<thead>
<tr>
<th>Below 1 lac</th>
<th>1-5 lac</th>
<th>5-10 lac</th>
<th>10-25 lac</th>
<th>25 Lac-1 cr</th>
<th>1-5 cr</th>
<th>&gt; 5 cr</th>
</tr>
</thead>
</table>

**OR Networth In Rs. (Mandatory for Non-Individuals who are older than 1 year):**

- as on 
- as on 
- as on 

**FATCA/CRS/UBO DETAILS:**

**Complete the KYC details for all the holders.**

<table>
<thead>
<tr>
<th>Details</th>
</tr>
</thead>
</table>
| Place of Birth: 
- Country of Birth: 
- Nationality: 

<table>
<thead>
<tr>
<th>Are you a tax resident of any country other than India?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If Yes, Mandate to exclude FATCA/CRS Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
</tbody>
</table>

## ADDITIONAL INFORMATION

**Quick Checklist:**
- Name, Address are correctly mentioned
- Email ID / Mobile number are mentioned
- KYC information provided for each applicant
- FATCA/CRS details provided for each applicant
- Corporate Documents/ Trust Deed
- POA Documents

**Additional information:**
- Full scheme name, plan, option is mentioned
- Pay-in bank details and supportings are attached
- Nomination facility opted
- Form is signed by all applicants
- Proof of relationship with minor

**Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used:**
- Non-individual investors should attach

**FATCA Details and Declaration Form**
- UBO Declaration Form

---

**References:**
- Franklin Templeton Mutual Fund (FTMF) respective Scheme Information Document (SID) and the information Memorandum (IM), to the extent issued. 
- The information regarding the funds is furnished to the detriment of the investor. 
- Please contact the provider for the latest updated information. 
- If the investor does not agree to this form, the application is liable to get rejected. 
- The application is liable to get rejected if details are not filled. 
- The terms and conditions for the Form are furnished to the detriment of the investor. 
- Please contact the provider for the latest updated terms and conditions. 
- The form requires only one signature for authorization. Please sign as per holding. 
- This form is to be signed by all the holders. 

**For Joint Holders:**
- This form is only to be signed by both the joint holders. 
- This form is only to be filled by the holder in whose name the investment is held.

**For Depository account details in case you wish to hold your investment in DEMAT mode:**

- Please provide contact details for Joint holders.

**For Depository account details in case you wish to hold your investment in DEPOT mode:**

- Please provide depositor account details in case you wish to hold your investment in DEMAT mode.
APPLICATION FORM FOR NEW INVESTORS

(Please read Product labeling details available on cover page and instructions before filling this Form)

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (ARI 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. *We hereby confirm that the EUIN box has been intentionally left blank by me/us on this transaction as 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/Portfolio Manager’s Registration Number is mentioned.*

We hereby give you our consent to share/provide the transactions routed through 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/Portfolio Manager’s Registration Number is mentioned here.

Note: This is a 9 digit number next to your cheque number.

For office use only

TRANSACTION CHARGES (Refer instructions 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).

<table>
<thead>
<tr>
<th>Month</th>
<th>Amount</th>
<th>Cheque/DD No.</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For office use only

Address

City

State

Email ID and Mobile number should pertain to firstholder only

Proof attached *(Attach Mandatory Documents as per instructions).

On behalf of Minor

PAN/PEKRN

(Should match with PAN Card)

PAN/PEKRN (Guardian/POA) □ KYC

Guardian named is:

Father □  Mother □  Court Appointed □

Mode of Operation:

Single □  Joint □  Either or Survivor(s) [Default]

My Name

My Guardian’s Name

2nd Applicant Name

3rd Applicant Name

Email ID

Email ID and Mobile number should pertain to firstholder only

Address

Landmark

I wish to receive Scheme Annual Report and Abridged Summary:

Online (Preferred & Default) □  Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)

I declare that Email address and Mobile Number provided in this form belongs to (tick one option) Self □  Family Member, and approve for usage of these contact details for any communication with FTMF.

My Contact Details (As per KYC records. To be filled in Block Letters)

Email ID (in capital)

Mobile +91

Email ID and Mobile number should pertain to firstholder only

Address

Landmark

City

Pin Code (Mandatory)

State

Address Type (Mandatory)


My Investment Details (Cheque/DD should be in favour of “Scheme Name”. Default plan/Option will be applied incase of no information, ambiguity or discrepancy)

Full Scheme/Plan/Option

Amount / Each SIP Amount

Payment Mode

Drawn on Bank/Branch

Scheme Name:

Lumpsum SIP

Plan: Regular □  Direct □

Direct

Less DD charges

Cheque/DD No.

RTGS □  NEFT □

Name/Branch:

A/c no.

Scheme Name:

Lumpsum SIP

Plan: Regular □  Direct □

Direct

Less DD charges

Cheque/DD No.

RTGS □  NEFT □

Name/Branch:

A/c no.

Payment through NACH (Attach NACH form) □  Documents attached to avoid Third Party Payment Rejection, if applicable:

Bank Certificate, for DD □  Third Party Declarations □

IF YOU OPT TO START TWO SIP’S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIP’S.

SIP Date:  [ ]  (If left blank 10th will be considered as the default date) □  Investment Frequency:  [ ] Monthly(default) □  Quarterly

SIP Period Start Date:  □  End Date:  □  Continuation Until Cancelled □

First SIP Cheque Date:

Step-up my SIP annually by:

Increase in %:  [ ]  (in multiples of 5%) □  Increase in Rupee Value:  [ ]  (in multiples of Rs. 500)

Bank Account Details (Aval Multiple Bank Registration Facility)

My Bank Name

Bank A/C No.

Branch Address

IFSC code: (11 digit)

A/C Type

Savings □  Current □  NRE □  NRO □  FCNR □  Others

City

Pin

MICR code (9 digit)

Acknowledgement Slip

Received from

Scheme Name

Plan/Option

Payment Details

Amount Cheque/DD No. Date

Bank and Branch details

Amount Cheque/DD No. Date

Bank and Branch details

Sl No.
ADDITIONAL INFORMATION

<table>
<thead>
<tr>
<th>Applicant</th>
<th>KIN No. (If KYC done via CKYC)</th>
<th>Date of Birth</th>
<th>Gender</th>
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<tbody>
<tr>
<td>1st</td>
<td></td>
<td>D / D / M</td>
<td>M / Y</td>
</tr>
<tr>
<td>2nd</td>
<td></td>
<td>D / D / M</td>
<td>M / Y</td>
</tr>
<tr>
<td>3rd</td>
<td></td>
<td>D / D / M</td>
<td>M / Y</td>
</tr>
</tbody>
</table>

G or POA

#Date of Birth - Mandatory if CKYC ID mentioned. G: Guardian, POA: Power Of Attorney

Details

- Mobile No.
- Email Id.

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 instructions.

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

OR

We DO NOT wish to nominate and sign here

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

DEPOSITORY ACCOUNT DETAILS (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.

- NSDL: DP Name
- DP ID
- I / N
- Beneficiary Ac No.
- CDSL: DP Name Beneficiary Ac No.
- NSDL: DP ID
- 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

Client Master List

OR

DP statement

KNOW YOUR CUSTOMER (KYC) DETAILS (Please Tick/Specify. The application is liable to get rejected if details not filled.)

- Status details for 1st Applicant
- 2nd Applicant
- 3rd Applicant
- Guardian

Status details for
- Resident Individual
- Non Individual

OR

Minor through Guardian

- Others (Please specify)

- Gross Annual Income Range (in Rs.)
  - Below 1 lac
  - 1-5 lac
  - 5-10 lac
  - 10-25 lac
  - 25 lac-1 cr
  - 1-5 cr
  - 5 - 10 cr
  - > 10 cr

- OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)

- Politically Exposed Person (PEP) details:
  - Is a PEP
  - Related to PEP
  - Not Applicable

- Occupation details for 1st Applicant
- 2nd Applicant
- 3rd Applicant
- Guardian

- Private Sector
- Public Sector
- Government Service
- Business
- Professional
- Agriculturist
- Retired
- Housewife
- Student
- Whole-time Directors/Frustee

- Others (Please specify)

FATCA/CRS/UBO DETAILS: For Individuals (Mandatory). Non Individual Investors including HUF, NRIs should mandatorily fill separate FATCA/CRS/UBO details form

- Place & Country of Birth

- Nationality

- Are you a tax resident of any country other than India?

- Yes
- No

- If Yes: Mandatory to enclose FATCA/CRS Annexure

- Details

- Sole/1st Applicant
- 2nd Applicant
- 3rd Applicant
- Guardian/POA

- Place

- Date

DECLARATION (SIGNATURE/S MANDATORY)

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FIMF), prospectus-Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued thereon till date (together referred as Scheme Document) and after evaluation and acknowledgment of the risk factors I / we hereby apply to the Franklin Templeton Trustees Services Pvt. Ltd, Trustees to the scheme of FIMF for units of scheme(s) (hereinafter referred to as Scheme(s)) and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Document. Notwithstanding the generality of the above statement, I / we hereby confirm that (i) I / we are not residents of Canada and am/are not applying for Units on behalf of any resident of Canada (ii) I / we are not a tax resident of any country other than India? (iii) I / we are not applying in respect of any person who is a citizen of certain countries as specified by the scheme documentation. (iv) I / we are providing my/our Aadhaar details for KYC purposes absolutely at my/our volition. (v) I / we are not a politically exposed person (PEP) (vi) I / we are not a politically exposed family member (PEFM) (vii) I / we are not a politically exposed person of influence (PEOI) (viii) I / we have not received any inducement or any benefits, directly or indirectly in making this investment and are not in consultation with or on behalf of any other person (vii) I / we are not related to any person who is performing or has performed any commercial or financial commitments against any taxes, costs, damages or interest of any such undertaking or their activities pursuant thereto in accordance with the Scheme Document and for any consequences in case of any of the above particulars being false, incorrect or incomparable or for the actions performed by them in good faith on the basis of information provided by me/us, including due to our not animating / delaying in animating such changes, (viii) I / we hereby authorize Franklin Templeton to use, disclose, share, retain in any form, mode or manner, all/any of the information provided by me/us, including the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other party including in India or outside India or any Indian or foreign governmental, regulatory, administrative or judicial authorities/ agencies without any obligation of any description and to my/our heirs/assigns/representatives.

Acknowledgement: I/We understand that a 1% registration fee will be deducted from the amount remitted in respect of the Units.

1800 425 4255 or 1800 258 4255 (toll free 8 am to 9 pm, Monday to Saturday)

Quick Checklist
- Name, Address are correctly mentioned
- Email ID / Mobile number are mentioned
- KYC information provided for each applicant
- FATCA/CRS details provided for each applicant
- Corporate Documents/ Trust Deed
- PoA Documents

- Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
- Non Individual investors should attach
- FATCA Details and Declaration Form
- UBO Declaration Form

© 2023 Franklin Templeton.
APPLICATION FORM FOR NEW INVESTORS

(Please read Product labeling details available on cover page and instructions before filling this Form)

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

- **Name (Should match with PAN Card)**
- **My Guardian’s Name (if minor)/POA/Contact Person**
- **Date of Birth**
- **Date of Birth**
- **Guardian named is**:
  - Father
  - Mother
  - Court Appointed

**JOINT APPLICANTS (IF ANY) DETAILS**

- **2nd Applicant Name (Should match with PAN Card)**
- **3rd Applicant Name (Should match with PAN Card)**

**MY CONTACT DETAILS** (As per KYC records. To be filled in Block Letters)

- **Email ID (in capital)**
- **Mobile** +91

**MY INVESTMENT DETAILS** (Cheque/DD should be in favour of “Scheme Name”. Default plan/Option will be applied incase of no information, ambiguity or discrepancy)

- **Full Scheme/Plan/Option**
- **Amount / Each SIP Amount**
- **Payment Mode**
- **Drawn on Bank/Branch**

**BANK ACCOUNT DETAILS** (Aval Multiple Bank Registration Facility)

- **My Bank Name**
- **Bank A/C No.**
- **Branch Address**
- **IFSC code: (11 digit)**

**ACKNOWLEDGEMENT SLIP**

- **Received from**

---

**TRANSACTION CHARGES** (Refer instructions 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).

---

**Advisor ARN / RIA Code / Portfolio Manager’s Registration No.** 146822

**Sub-broker/Branch Code**

**Sub-broker ARN**

**Representative EUIN**
### ADDITIONAL INFORMATION

<table>
<thead>
<tr>
<th>Applicant</th>
<th>KIN No. (If KYC done via CKYC)</th>
<th>Date of Birth</th>
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<td>1st</td>
<td></td>
<td>D / D / M</td>
<td>Y</td>
</tr>
<tr>
<td>2nd</td>
<td></td>
<td>D / D / M</td>
<td>Y</td>
</tr>
<tr>
<td>3rd</td>
<td></td>
<td>D / D / M</td>
<td>Y</td>
</tr>
<tr>
<td>G or POA</td>
<td></td>
<td>D / D / M</td>
<td>Y</td>
</tr>
</tbody>
</table>

# Date of Birth - Mandatory if CKYC ID mentioned. G: Guardian; POA: Power Of Attorney

### 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 instructions.

<table>
<thead>
<tr>
<th>Nominee Name and Address</th>
<th>For Minor Nominee (Mandatory to attach DOB Proof)</th>
<th>Allocation</th>
<th>Nominee/Guardian Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DOB Guardian Name &amp; Address</td>
<td>100 %</td>
<td>X</td>
</tr>
</tbody>
</table>

OR [ ] We DO NOT wish to nominate and sign here

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

### DEPOSITORY ACCOUNT DETAILS

(Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.

- [ ] NSDL: DP Name
- [ ] CDSL: DP Name
- [ ] Beneficiary Ac. No.
- [ ] 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 [ ] Client Master List

### KNOW YOUR CUSTOMER (KYC) DETAILS

(Please Tick/Specify. The application is liable to get rejected if details not filled.)

<table>
<thead>
<tr>
<th>Status details for</th>
<th>1st Applicant</th>
<th>2nd Applicant</th>
<th>3rd Applicant</th>
<th>Guardian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Individual</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NR/IPO/OCI</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sole Proprietorship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minor through Guardian</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Individual</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Company/Body</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Corporate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partnership</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AOP</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FI/FI/FPI</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Additional Information

- [ ] Corporate
- [ ] Promoters
- [ ] Partners
- [ ] Karta
- [ ] Whole-time Directors/Trustee

### PATC/CRS/UBO DETAILS

For Individuals (Mandatory). Non Individual Investors including HUF, NRIs should mandatorily fill separate PATC/CRS/UBO details form

<table>
<thead>
<tr>
<th>Details</th>
<th>Sole/1st Applicant</th>
<th>2nd Applicant</th>
<th>3rd Applicant</th>
<th>Guardian/POA</th>
</tr>
</thead>
</table>

### Declaration (Signature/Stamp)

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (F.T.M.F) respective Scheme Information Document (SID), I/We hereby confirm that I/We am/are not residents of Canada and am/are not applying for Units on behalf of any resident of Canada (ii) I/we am/are not a 'US Person' and am/are not applying for Units on behalf of any 'US Person' (iii) the tax residency status (FATCA/CRS) and UBO details mentioned above are correct (iv) the information provided is true (v) no tax evasion has been attempted (vi) the information provided is not pre-printed on payment cheque or if Demand Draft is used. Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.

### Quick Checklist

- [ ] Name, Address are correctly mentioned
- [ ] Email ID / Mobile number are mentioned
- [ ] KYC information provided for each applicant
- [ ] PATC/CRS details provided for each applicant
- [ ] Corporate Documents/Trust Deed
- [ ] PoA Documents

### Additional Information

- Full scheme name, plan, option is mentioned
- Pay-In bank details and supportings are attached
- Nomination facility opted
- Form is signed by all applicants
- Proof of relationship with minor

### Additional Information

- Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
- Non Individual investors should attach
- PATC Details and Declaration Form
- UBO Declaration Form

### Quick Contact

- 1800 425 4255 or 1800 258 4255
- service@franklintempleton.com
- www.franklintempletonindia.com

### Additional Information

- [ ] 806 425 4255 or 806 258 4255 (from 8 am to 4 pm, Monday to Saturday)
**APPLICATION FORM FOR NEW INVESTORS**

(Please read Product labeling details available on cover page and instructions before filling this Form)

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 on this transaction. I/We accept without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriations, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. Applicable only if RIA Code/Portfolio Manager's Registration Number is mentioned. I/We hereby give you, to the AMFI-Registered Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein.

---

**MY DETAILS**

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

- **My Name** (Should match with PAN Card)
- **My Guardian's Name** (if minor)/POA/Contact Person
- **On behalf of Minor** (*Attach Mandatory Documents as per instructions*)
- **Date of Birth**
- **Date of Birth**
- **Date of Birth**
- **Guardian named is:**
  - Father
  - Mother
  - Court Appointed

**MY JOINT APPLICANTS (IF ANY) DETAILS**

- **2nd Applicant Name** (Should match with PAN Card)
- **3rd Applicant Name** (Should match with PAN Card)

**MY CONTACT DETAILS**

(As per KYC records. To be filled in Block Letters)

- **Email ID**
- **Mobile**
- **Address**
- **Landmark**
- **City**
- **Pin Code**
- **State**

**I wish to receive Scheme Annual Report and Abridged Summary:**
- Online (Preferred & Default)
- Physical Copy

**I declare that Email address and Mobile Number provided in this form belongs to:**
- Self
- Family Member

**MY INVESTMENT DETAILS**

(Choose 'Online (Preferred & Default)' to help us save paper and contribute towards a greener and cleaner environment.)

<table>
<thead>
<tr>
<th>Full Scheme/Plan/Option</th>
<th>Amount / Each SIP Amount</th>
<th>Payment Mode</th>
<th>Drawn on Bank/Branch</th>
</tr>
</thead>
</table>

**Scheme Name:**
- Lumpsum SIP Plan: Regular Direct
- Option: Growth Payout of Income Distribution cum capital withdrawal option
- Reinvestment of Income Distribution cum capital withdrawal option

<table>
<thead>
<tr>
<th>Rs.</th>
<th>Cheque/DD No.</th>
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<th>NEFT</th>
<th>Funds transfer</th>
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**Payment through NACH (Attach NACH form) or Documents attached to avoid Third Party Payment Rejection, if applicable:**
- Bank Certificate, for DD
- Third Party Declarations

**MY BANK ACCOUNT DETAILS**

(Ava Multi Bank Registration Facility)

- **My Bank Name**
- **Bank A/C No.**
- **Branch Address**
- **IFSC code:** (11 digit)
- **A/C Type**
- **Savings**
- **Current**
- **NRE**
- **NRO**
- **PCNR**
- **Others**
- **City**
- **Pin**
- **MICR code:** (9 digit)

**ACKNOWLEDGEMENT SLIP**

(Sl No.)

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Amount</th>
<th>Cheque/DD No.</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Bank and Branch details</td>
<td></td>
</tr>
</tbody>
</table>

---

**Adding in PC/PO Details:**
- **My Name**
- **Email ID**
- **Mobile**
- **Address**
- **Landmark**
- **City**
- **Pin Code**
- **State**

**I wish to receive Scheme Annual Report and Abridged Summary:**
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- **Current**
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- **PCNR**
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- **City**
- **Pin**
- **MICR code:** (9 digit)

**ACKNOWLEDGEMENT SLIP**

(Sl No.)

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<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Bank and Branch details</td>
<td></td>
</tr>
</tbody>
</table>
## ADDITIONAL INFORMATION

<table>
<thead>
<tr>
<th>Applicant</th>
<th>KIN No. (If KYC done via CKYC)</th>
<th>Date of Birth</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td></td>
<td>D  / M  / Y</td>
<td>M</td>
</tr>
<tr>
<td>2nd</td>
<td></td>
<td>D  / M  / Y</td>
<td>M</td>
</tr>
<tr>
<td>3rd</td>
<td></td>
<td>D  / M  / Y</td>
<td>M</td>
</tr>
<tr>
<td>G or POA</td>
<td></td>
<td>D  / M  / Y</td>
<td>M</td>
</tr>
</tbody>
</table>

**G or POA**

# Date of Birth - Mandatory if CKYC ID mentioned. *G: Guardian; POA: Power Of Attorney*

### Details
- Mobile No.
- Email Id.

### 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 instructions.

<table>
<thead>
<tr>
<th>Nominee Name and Address</th>
<th>For Minor Nominee (Mandatory to attach DOB Proof)</th>
<th>Allocation</th>
<th>Nominee/ Guardian Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DB</td>
<td>100 %</td>
<td>X</td>
</tr>
</tbody>
</table>

OR □ / We DO NOT wish to nominate and sign here

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

### DEPOSITORY ACCOUNT DETAILS

(Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.

- □ NSDL: DP Name
- □ CDSL: DP Name
- □ Beneficiary Ac No.
- □ 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: Client Master List OR DP statement

### KNOW YOUR CUSTOMER (KYC) DETAILS

(please tick/specify. The application is liable to get rejected if details not filled.)

<table>
<thead>
<tr>
<th>Status details for</th>
<th>1st Applicant</th>
<th>2nd Applicant</th>
<th>3rd Applicant</th>
<th>Guardian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Individual</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>NRI/FPO/OCI</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>Sole Proprietorship</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Non Individual</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>□ Company/Body</td>
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<tr>
<td>Others (Please specify)</td>
<td>□</td>
<td>□</td>
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<td>□</td>
</tr>
</tbody>
</table>

### DEPOSITARY ACCOUNT DETAILS

<table>
<thead>
<tr>
<th>Gross Annual Income Range (in Rs.)</th>
<th>1st Applicant</th>
<th>2nd Applicant</th>
<th>3rd Applicant</th>
<th>Guardian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 lac</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>1-5 lac</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<tr>
<td>5-10 lac</td>
<td>□</td>
<td>□</td>
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<td>10-25 lac</td>
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<td>25 lac-1 cr</td>
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<td>1-5 cr</td>
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<tr>
<td>5 - 10 cr</td>
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<tr>
<td>&gt; 10 cr</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

### FATCA/CRS/UBO DETAILS

For Individuals (Mandatory). Non Individual Investors including HUF, NRIs should mandatorily fill separate FATCA/CRS/UBO details form

### DECLARATION (SIGNATURE/S MANDATORY)

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (F TMF) respective Scheme Information Document (SID), Key Information Memorandum, the Addenda issued thereof to date (together referred as Scheme Document) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustees Services Pvt. Ltd., Trustees to the schemes of Franklin Templeton Mutual Funds for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Non-individual investors should attach the proof of relationship with minor as on dd/mm/yyyy.

1. I/We hereby confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition.
2. I/We hereby agree to keep the information provided to Franklin Templeton Mutual Funds (hereinafter referred as FTMF) in confidence and I/We will not disclose / divulge / share / communicate this information to any third party without the prior written consent of FTMF.
3. I/We hereby agree to keep the information provided to FTMF in confidence and I/We will not divulge / disclose/communicate this information to any third party without the prior written consent of FTMF.
4. I/We hereby consent that FTMF may verify the information furnished by me/us with the Governmental, statutory, regulatory and administrative authorities in India / abroad.
5. I/We hereby agree that FTMF may utilize, process or disclose the personal information as and when provided by me/us to the extent permitted under applicable laws and in the manner permissible under the Scheme Documents and shall comply with any relevant data protection laws and regulations.
6. I/We hereby consent to FTMF sharing information with 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, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of maintaining confidentiality of such information) in connection with this application.
7. I/We hereby consent to FTMF utilizing the information provided by me/us for marketing and other similar purposes.
8. I/We hereby consent to FTMF sharing information with 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, statutory, regulatory, administrative or judicial authorities / agencies) for the purpose of any legal action that may arise out of the information furnished by me/us and the activities performed by me/us in connection with this application.
9. I/We hereby consent to FTMF sharing information with 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, statutory, regulatory, administrative or judicial authorities / agencies) for the purpose of any legal action that may arise out of the information furnished by me/us and the activities performed by me/us in connection with this application.
10. I/We hereby agree to keep the information provided to FTMF in confidence and I/We will not disclose / divulge / share / communicate this information to any third party without the prior written consent of FTMF.
11. I/We hereby authorise FTMF to use, disclose, share, remit in any form, mode or manner, all / any of the aforesaid information / documentation that may be required by FTMF as and when required.
12. I/We hereby authorise FTMF to use, disclose, share, remit in any form, mode or manner, all / any of the aforesaid information / documentation that may be required by FTMF as and when required.

Additional information provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.

Non Individual investors should attach

FATCA Details and Declaration Form

UBO Declaration Form

Quick Checklist
- Name, Address are correctly mentioned
- Email ID / Mobile number are mentioned
- Kyc information provided for each applicant
- FATCA/CRS details provided for each applicant
- Corporate Documents/ Trust Deed
- PoA Documents
- Full scheme name, plan, option is mentioned
- Pay-In bank details and supportings are attached
- Nomination facility opted
- Form is signed by all applicants
- Proof of relationship with minor

Additional information provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.

Non Individual investors should attach

FATCA Details and Declaration Form

UBO Declaration Form

1800 425 4255 or 1800 258 4255 (from 8 am to 9 pm, Monday to Saturday)

service@franklintempleton.com

www.franklintempletonindia.com
11. Exit Load:

For investors under 'Direct' plan, the Exit load applicable shall be the same as the exit load applicable in the respective Scheme / Scheme Portfolio. The applicability of exit load in respect of switches between plans and options within the Scheme will be as follows:

- Nature of investment
- Exit load applicability

Existing and new investments made under a Distributor code

Existing and new investments made without a Distributor code

12. Change of Broker code:

Request for change of broker code in Direct plan i.e. from Direct to AR code will not be entertained. However, investors desirous of such a change will have to submit a plan change by submitting a switch request to the regular scheme. Investors in existing schemes can submit a Switch Request to move the units to Direct Plan.

13. Verification and registration of bank account: Ensure that the bank details furnished in the Application Form are as per the bank account details registered with Franklin Templeton Mutual Fund, failing which the investor will be required to submit such supporting documents as may be specified by the AMC for the purpose of verification and validation of the bank account. The AMC reserves the right to deny the registration of bank account for the Folio in case the investor fails to submit the necessary documentation to the satisfaction of the AMC.

14. In case of an application made by a limited company or a body corporate or an eligible institution or a registered society or a trust or a partnership firm under a Distributor code or not, the Distributor code as per the records of Franklin Templeton 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 Demand Draft charges will not apply to Liquid units.

- Investors are instructed NOT to make cash payments. No outstation cheques or post-dated cheques will be accepted. Applications with outstation cheques/post dated cheques may be rejected.

- Cheques drawn in favour of the Mutual Fund Account can be deposited only through RTGS/NEFT. In case of cheques deposited in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable. Nomination would normally be the individual(s) or entity(ies) as per the records of the Central Depository Services Limited (CDSL) or in the case of overnight cheques deposited under that Folio. However the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of overnight cheques deposited under that Folio, the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of overnight cheques deposited under that Folio, the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of overnight cheques deposited under that Folio, the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of overnight cheques deposited under that Folio, the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of overnight cheques deposited under that Folio, the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of overnight cheques deposited under that Folio, the investor may choose to register different nomination for any existing units held in the scheme made through the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level.
Change of Address for investors who have submitted their KYC acknowledgment with us will be effected in all folios where the investor is the first holder or 1st guardian. If the investor has not renewed his/ her KYC by the due date, then any change of address request will be effected only for the particular folio(s) held by the investor. Such request needs to be accompanied with the proof of address and proof of identity. If PAN is updated and verified in our records, only PAN card copy would be accepted as a proof of address. If PAN is not updated and verified in our records, PAN card copy or any other proof of identity (bearing photograph) is required to be submitted along with the verification of address for an existing folio. All additional details of the holder(s) will be overwritten with the details available in the record(s).

Once the name change is effected at KRA, Investor has to submit a request letter along with the requisite documents. Post receipt of documents, FrankTempleton will carry out the change of name request with KRA. A new KRA card for the updated name will be provided. If the investor does not provide their bank details in an additional purchase application, the purchase will be processed for the amount of the cheque/instrument or advice. If the advisor code is not clear in the application, the application will be processed for the amount of the cheque/instrument or advice.

For existing investors, in case of additional purchase, if the mode of payment is not informed, the investor must be informed to re-submit along with the purchase application for units of schemes of FTMF. The provisions w.e.f. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

In case of a Trust, the settler of the trust, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO.

New Purchases:

- Where the mode of holding is not mentioned, an application to be treated as either SINGLE or JOINT based on the number of applicants/number of signatures on the form.
- In case the social status of the investor is not mentioned in the application, the application will be processed on the basis of other information available in the application form. Eg. PAN, Pay-in-bank details etc.
- In case more than one investor’s name appears in the application form, but the form has been signed by the first holder only, the same will be processed with the mode of holding as SINGLE in favour of the first holder.
- Application where the scheme name/abbreviation is available, but specifics of the plan or options are not mentioned will be processed as per default options mentioned on the form.
- Where the investor had failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. Income Tax Savings/Fund Growth, the application will be processed as per the default option.
- If the Scheme name in the application is different from the scheme name of the cheque, the transaction will be processed as per the application.
- If the Scheme name/Plan/Option is not mentioned in the application form, the scheme name to be treated as per default scheme name (under the default option of the scheme) appearing in the cheque.
- In case the amount specified on the cheque/instrument or any other identification number, the application will be processed for the amount of the cheque/instrument or any other identification number.

Additional Purchases:

- If an investor provides all details, including scheme plan, option, and bank details along with the amount to be purchased, the purchase will be processed into the last transacted account. The last transacted account is determined by the date of the latest Purchase, Redemption or Switch transaction. In case contact details are available, the transaction will be processed in the account under the folio, the transaction will be processed in the account under the folio, the transaction will be processed in the account under the folio.
- Where the investor has failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. Income Tax Savings/Fund Growth, the application will be processed as per the default option.
- If the Scheme name in the application is different from the scheme name of the cheque, the transaction will be processed as per the application.
- If the Scheme name/Plan/Option is not mentioned in the application form, the scheme name to be treated as per default scheme name (under the default option of the scheme) appearing in the cheque.
- In case the amount specified on the cheque/instrument or any other identification number, the application will be processed for the amount of the cheque/instrument or any other identification number.

Applications under Direct:

New Purchases/ Fresh SIP:

- If the broker code field in the application form is blank, the transaction will be processed under "Direct" mode and the basis of the scheme mentioned in the application form. Additional Purchases:
- If the scheme name is clearly/unambiguously written as "<scheme> - Direct" - <options> in the application form, all such transactions will be processed under the defaulted option of the respective scheme.
- In case the code/abbreviation of the scheme is mentioned in the application form or not, if the scheme name is clearly/unambiguously written as "<scheme> - Direct" - <options>, the broker code field is blank in the application form, the transaction will be processed under the defaulted option of the respective scheme.

Note: Minimum investment amount validations will be applicable as per the existing plan for the above transaction(s). If the Minimum investment requirement is not met by the investor then the particular transaction will be rejected.

General
- Advisor codes will be processed under UNKNOWN in the following situations:
  a) Advisor code is correct but not counter signed by the investor in the application
  b) If there are multiple advisor codes mentioned in the application
  c) If the advisor code is not clear in the application

20. In order to pay the investor the redemption amount requested for (in case of a trust, FrankTempleton will make any such payment to the first holder) as would give the investor the net redemption amount requested for, default deductions will be made. STT deduction is not applicable when the STT amount is less than the value of Rs. 50.

21. Investors are requested to contact the nearest Investor Service Centre (ISC) in case of non-receipt of Account Statement/Letter confirmation within 30 days of the lodgement of transaction confirmation. The content of the Account Statement will be considered to be correct if no discrepancy is reported within 30 days from the date of the last transaction.

22. In case of an application has requested for electronic payment of Income Distribution cum dividend withdrawal and redemption facility, FranklinTempleton Investments cannot be responsible for errors or delays in processing the request due to errors in the information provided.

23. As per SEBI Circular/IRDA/IMF/MFD/2014/106 dated October 1, 2014, the transactions routed through GIRF/DRF/MTMF/DPY/DTF/P/CIR/2021/604 dated July 26, 2021, FTMF hereby declare following as the Official Points of Acceptance of Transactions ("OPAT"):

- All branch offices [Investor Service Centres (ISC)];
- Servers of FTAMIL/FTMF for transactions through online / eelectronically.

24. Investors can avail online Account Access and full transaction capabilities through MFCentral – A digital platform for Mutual Fund investors - www.mfcentral.com. The "out of time" mentioned in the Scheme Information Document shall be reckoned at these official points. All transaction (purchase/redemption/switch) applications must be demonstrably received by the MutualFund at these OPAT.

25. Ultimate Beneficiary Owners:


- FTMF hereby declare following as the Official Points of Acceptance of Transactions ("OPAT"):

26. Details under FATCA/Foreign Tax Laws:

 Toward compliance with tax information reporting requirements under FATCA/Foreign Tax Laws, all investors are required to provide us with certain information. This information is required to be submitted to the Fund before performing any transactions through any channel. In the absence of the relevant documentation from the investor and after verification with KRA, FTAMIL/ FTMF will not effect any transactions on your behalf. Please note that you may receive more than one request for information.

- If you are a US citizen or resident or greencard holder, please provide the United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

Please note that you may receive more than one request for information if you have multiple relationships with Franklin Templeton Asset Management (India) Pvt. Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you have already supplied any previously requested information.

27. E-mail Communication

If the investor has provided an email address, the same will be the same will be recorded against the folio. Transaction can be effected provided the client has access to the site. For performing transactions through the HPIN facility is currently available to all individual and non-institutional investors, subject to the following:

- You believe you have already supplied any previously requested information. Therefore, it is important that you respond to our request, even if you have already supplied any previously requested information.

Identification and verification of Beneficial Owners of a Foreign Person Investors who are not US citizens or residents of the US, in order to comply with the FATCA, the transactions may be routed through the name of the investor. In case there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Toward compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or greencard holder, please provide the United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

Please note that you may receive more than one request for information if you have multiple relationships with Franklin Templeton Asset Management (India) Pvt. Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you have already supplied any previously requested information.

Identification and verification of Beneficial Owners of a Foreign Person Investors who are not US citizens or residents of the US, in order to comply with the FATCA, the transactions may be routed through the name of the investor. In case there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Toward compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or greencard holder, please provide the United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

Please note that you may receive more than one request for information if you have multiple relationships with Franklin Templeton Asset Management (India) Pvt. Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you have already supplied any previously requested information.
# Third Party Payment Declaration Form

All details are mandatory, including relationship, PAN and KYC. Please read scheme related documents, KIM, Instructions details on Third Party payment guidelines before investing and filling this form. The forms should be filled in English. Please tick relevant boxes where applicable.

### Annexure to Common Application Form No.:

### Unit Holder Information (Beneficial Investor)

<table>
<thead>
<tr>
<th>Name of First/Sole Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Existing Unit Holder: Folio No.</td>
</tr>
</tbody>
</table>

### Third Party Information and Relationship with Applicant (Beneficial Owner)

<table>
<thead>
<tr>
<th>Name of Third Party making payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAN details and KYC (Mandatory)</td>
</tr>
<tr>
<td>Contact Details</td>
</tr>
<tr>
<td>Mobile:</td>
</tr>
<tr>
<td>Email:</td>
</tr>
<tr>
<td>Address:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Person Details For Non Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
</tr>
<tr>
<td>Designation:</td>
</tr>
</tbody>
</table>

- **Beneficial Investor status**
  - [ ] FII or [ ] Client
  - [ ] Employee/s
  - [ ] Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship)

- **Relationship with Beneficial Investor**
  - Custodian: SEBI Regn No.:
  - Validity till: __________
  - Employer
  - Corporate

**Declaration by Third Party**

- We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the FII/Client.
- We confirm that the investment/s is/are on behalf of our employee/s and payment/s is/are towards Systematic Investment plan/ or Lumpsum or one time through the payroll deduction. or deduction out of expense reimbursement.
- We confirm that the investment/s is/are on behalf of our Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) on account of commission/incentive payable for sale of its goods/services in form of mutual fund units through Systematic Investment plan/ or Lump sum or one-time subscription.

### Payment Details

- **Investment Amount in Rs.**
- **Payment Mode**
  - [ ] Cheque
  - [ ] Demand Draft/Pay Order
  - [ ] Funds Transfer
  - [ ] RTGS/NEFT
- **Cheque/DD/UTR No.**
- **Dated:** ______________
- **Payment from A/c No.**
- **Payment from Bank & Branch**

<table>
<thead>
<tr>
<th>Account type</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Residents</td>
</tr>
<tr>
<td>Savings</td>
</tr>
<tr>
<td>Current</td>
</tr>
<tr>
<td>NRO</td>
</tr>
<tr>
<td>NRE</td>
</tr>
<tr>
<td>FCNR</td>
</tr>
<tr>
<td>Others _________</td>
</tr>
</tbody>
</table>

**Mandatory Documents (based on payment mode):**

- [ ] Cheque: Account number and account holder name should be printed on the cheque. Else a copy of the bank passbook / bank statement account / bank letter certifying the third party account holder and account number.
- [ ] Demand Draft: Issuing Banker certificate/DD counterfoil mentioning Bank Account Holder’s Name and Bank Account Number debited for issue of the demand draft.
- [ ] Funds Transfer/RTGS/NEFT: Instruction copy to the Bank stating the Bank Account Number used for payment

### Declaration

**Third Party and Beneficial Investor have read and understood the Third Party Payment Rules, and hereby agree to be bound by the same.**

We certify that the information declared herein is true and correct. We hereby agree to promptly inform Franklin Templeton Mutual Fund (FTMF), its Trustee, the AMC of any changes to the information provided hereinabove and shall furnish such further information as may be required.

Third Party hereby confirms that the monies invested in the scheme(s) of FTMF legally belong to it and / or is derived through legitimate sources and is not held or designed for the purpose of contravention of any applicable act, rules, regulations or any notifications, directions issued by governmental or statutory or judicial or regulatory authorities/agencies, from time to time.

Beneficial investor has no objection to the funds received from the Third Party.

We acknowledge that FTMF, its Trustee, the AMC shall have sole and absolute discretion to reject / not process the application received from the beneficial investor(s) and refund the subscription monies without any interest or compensation.

I hereby authorize Franklin Templeton Asset Management (India) Pvt. Ltd or any of its authorised representative to call on my registered mobile number irrespective of its registration in Do Not Disturb (DND) registry of TRAI. I have opted to receive updates from Franklin Templeton via SMS and WhatsApp. I am aware about the option to opt-out from all our promotional messages at my choice and the timeline to effect such modification. I acknowledge that DND registration/opt-out will not stop regulatory and service related messages.

**Signature/s**
In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "Risk mitigation process against Third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions.

1. The following words and expressions shall have the meaning specified herein:

   (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.

   (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.

   (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank 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.

2. The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of

   a. Payment by Employer towards subscription in the name of employees as bonus/incentive paid in form of mutual fund units;

   b. Custodian on behalf of an FII or a client.

   c. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time;

   d. Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission/incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/ one-time subscription.

3. 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, without which applications for subscriptions for units will be rejected / not processed / refunded.

4. KYC is mandatory for all investors and the person making the payment i.e. third party.

The above mentioned Third Party Payment Rules are subject to change from time to time.
Instructions To Fill Auto Debit Form and Terms and Conditions

1) Date: In format DD/MM/YYYY. If this is blank, then the date of receipt of Auto Debit Form will be considered as the default date.
2) Select the appropriate check box 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 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 Start Date and ending date of NACH registration (in format DD/MM/YYYY). For partial SIP please leave the end date blank and select “nil” cancelled
15) Signature as per bank account
16) Name: Mention Holder Name as per Bank Record
17) Auto Debit Mandate Bank can be used for both SIP and Lump Sum Purchase.
18) Submitting Auto Debit Form and terms and conditions provided the Auto Debit form has been approved the bank account has the adequate funds to honor multiple debits
19) Auto Debit Mandate Bank is applicable for both Individual and Non-Individual
20) Registration of Multiple Auto Debit forms is acceptable with different Bank and Accounts.
21) Permission to change the bank account should be equal to the amount as mentioned in the Mandate form and Bank account details already registered or submitted, if not registered
22) For cancelling / updating an Auto Debit mandate, Investor has to use a separate form – “Auto Debit Cancellations/ Update Form”. Updates option is only for updating the “Debit Amount”
1. Investors are required to submit “New Auto Debit / ACH Mandate” registration first and only after successful registration an existing “Auto Debit Mandate” associated with a SIP can be cancelled.
2. 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 ACH / Direct Debit / NACH Facility.
3. The branch bank provided for ACH / Direct Debit / NACH facility is operational in all the states of India. The investor should ensure that the bank account is opened in the branch of the bank which is operational in all the states of India.
4. Submitting Auto Debit/ ACH/Direct Debit form does not confirm your investments in FTMF unless supported by SIP Investment Form or Common Transaction forms.
5. Franklin Templeton will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
6. For other Terms and Conditions governing NACH AutoDebit/ACH/Direct Debit payments please refer to SIR or www.franklintempletonindia.com
7. Auto-Debit bank mandate is applicable only for investments via debit instructions
8. 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.
9. 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
10. The following applications will be considered as not in good order (Ngo) and liable to be rejected
   a) If folio number mentioned in the Fresh / Additional Purchase, SIP Auto Debit Form, Switch, STP, SWP & NCT Information (SAI), Scheme Information Document (SID) and all other scheme related documents
   b) If the Auto Debit form is not submitted by the investor bank branch.
   c) 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.
   d) Incase no frequency has been selected or multiple frequencies are selected
   e) Incase no debit type has been selected or multiple debit types are selected
   f) Submitting Auto Debit Form does not confirm your investments in FTMF unless supported by SIP Investment Form or Common Transaction forms.
## SIP THROUGH NACH FORM

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

### MY DETAILS

**Folio Number**

**Name**

### SIP DETAILS

**Scheme Name/Plan/Option**

<table>
<thead>
<tr>
<th>Each SIP Amount (minimum Rs. 500)</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SIP Dates:</strong></td>
<td>D</td>
</tr>
<tr>
<td><strong>Start Date:</strong></td>
<td>M M / Y Y Y Y</td>
</tr>
<tr>
<td><strong>Investment Frequency:</strong></td>
<td>Monthly (default)</td>
</tr>
<tr>
<td><strong>First SIP Cheque Date:</strong></td>
<td>Cheque No.</td>
</tr>
<tr>
<td><strong>Drawn on Bank/Branch</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Step-up my SIP annually by:**

- [ ] Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100)
- [ ] 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.**

**Change in Bank for Existing SIP.**

### DECLARATION & SIGNATURES

(To be signed as per Mode of Holding)

- [ ] 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 / SEBI Registered Portfolio Manager whose code is mentioned herein.

- [ ] I/We hereby 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 authorize you to debit my account, as per latest schedule of charges of the bank.

- [ ] I/We hereby authorize you to debit the amount in Rupees:

- [ ] Tick here if attaching a New Auto Debit Form.

**Date**

**Place**

## SIP Auto Debit Form

**FRANKLIN TEMPLETON**

**UMRN**

**Folio Number**

**Reference**

**PERIOD**

- **To**
  - [ ] Freight
  - [ ] Date
  - [ ] Email ID

**FREQUENCY**

- **As & when presented**

**DEBIT TYPE**

- **Fixed Amount**

**Maximum Amount**

**Signature Primary Account holder**

**Signature of Account holder**

**Signature of Account holder**

**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.**

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 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**

**Scheme:**

<table>
<thead>
<tr>
<th>SNo.</th>
<th>Action</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CREATE</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>MODIFY</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>CANCEL</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Initial Bank Account</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>IFSC or MICR</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>FREQUENCY</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>DEBIT TYPE</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Reference 1</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Reference 2</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>PERIOD</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Signature Primary Account holder</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Signature of Account holder</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Signature of Account holder</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>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 this mandate by appropriately communicating the cancellation/amendment request to Franklin Templeton or the bank where I have authorized the debit.</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Franklin Templeton Investor Service Centre Signature &amp; Stamp</td>
<td></td>
</tr>
</tbody>
</table>
1) The bank account of the investor is to be opened in the name of the investor. The bank account number is to be furnished along with the relevant details in the Auto Debit Mandate. The bank account should be activated within 5 Business Days from the date of the deposit of the initial installment. The investor has to ensure that there are adequate funds in their bank account on the date of the investment transaction. FTMF will endeavor to debit the investor’s bank account on the date of the 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 the mandate for the same bank account. The AMC/Trustee/FTMF reserves the right to choose which mandate will be debited in case of multiple mandates. The investor has to ensure that the bank account is activated in the name of the investor and there are adequate funds in the same.

2) 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 in future.

3) The AMC/Trustee/FTMF reserves the right to modify or discontinue the Auto Debit facility at any time in future on a prospective basis. It is clarified that the investor may choose to use the facility available at the time of the request or at the time of the offer.

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” and “Expiration date”. The request does not match Folio Number mentioned in Auto Debit registration mandate Form. If the folio number mentioned in the Auto Debit registration mandate is different from the folio number printed on the Auto Debit registration form, the request will be rejected. If the investor requests to modify the mandate after the SIP is registered with the AMC/Trustee/FTMF, the modification cannot be done separately by submitting the request at least 30 Business days in advance. The AMC/Trustee reserves the right to modify any applications without assigning any reasons thereof. If the investor requests to modify an existing Auto Debit Mandate associated with a SIP can be cancelled. 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 investor may choose to use the facility available at the time of the request or at the time of the offer.

1) The bank account of the investor is to be opened in the name of the investor. The bank account number is to be furnished along with the relevant details in the Auto Debit Mandate. The bank account should be activated within 5 Business Days from the date of the deposit of the initial installment. The investor has to ensure that there are adequate funds in their bank account on the date of the investment transaction. FTMF will endeavor to debit the investor’s bank account on the date of the 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 the mandate for the same bank account. The AMC/Trustee/FTMF reserves the right to choose which mandate will be debited in case of multiple mandates. The investor has to ensure that the bank account is activated in the name of the investor and there are adequate funds in the same.

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” and “Expiration date”. The request does not match Folio Number mentioned in Auto Debit registration mandate Form. If the folio number mentioned in the Auto Debit registration mandate is different from the folio number printed on the Auto Debit registration form, the request will be rejected. If the investor requests to modify the mandate after the SIP is registered with the AMC/Trustee/FTMF, the modification cannot be done separately by submitting the request at least 30 Business days in advance. The AMC/Trustee reserves the right to modify any applications without assigning any reasons thereof. If the investor requests to modify an existing Auto Debit Mandate associated with a SIP can be cancelled. 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 investor may choose to use the facility available at the time of the request or at the time of the offer.
How To Fill Our SIP Form

Please fill the relevant personal details

Provide additional details for SIP investments

Tick on first option. Have a pop-up: Tick in case of applicability SIP auto debit form

This form requires only one signature for authorization. Please sign as per holding.

Please provide bank details

Fill this section only in case an Open Mandate SIP Auto Debit Form is already registered with us.

Transac- tion Date

Disclaimer: The information provided in this document is for educational purposes only and should not be considered as financial or legal advice. Always consult with a professional before making any financial decisions.
FRANKLIN INDIA CORPORATE DEBT FUND (FICDF)

<table>
<thead>
<tr>
<th>TYPE OF SCHEME</th>
<th>An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>CATEGORY OF SCHEME</td>
<td>Corporate Bond Fund</td>
</tr>
<tr>
<td>INVESTMENT OBJECTIVE</td>
<td>The investment objective of the Scheme is primarily to provide investors regular income and capital appreciation.</td>
</tr>
</tbody>
</table>

### ASSET ALLOCATION PATTERN OF THE SCHEME

**Instruments** | **Risk Profile** | **% of Net Assets**
--- | --- | ---
Corporate Debt* | Low to Medium | 80-100
Government Securities, Debt, Real Estate Investment Trusts (REIT) / Infrastructure Investment Trust (InvIT) and Money Market Instruments | Low to Medium | 0-20

*Investment will be in AA+ and above rated corporate debt as provided by any SEBI recognized Rating Agency at the time of investment.

The Scheme may have exposure in the following:

1. Securitised Debt up to 50% of net assets
2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets
3. Derivatives up to a maximum of 50% of net assets
4. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time.

### PERFORMANCE OF THE SCHEME

#### AS OF SEPTEMBER 30, 2021

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Compound Annualised Returns</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICDF</td>
<td>Last 1 year: 5.91%</td>
<td>6.95%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years: 8.36%</td>
<td>9.45%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years: 7.78%</td>
<td>7.47%</td>
</tr>
<tr>
<td></td>
<td>Since inception: 8.89%</td>
<td>N/A</td>
</tr>
<tr>
<td>Direct</td>
<td>Last 1 year: 6.49%</td>
<td>6.95%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years: 8.96%</td>
<td>9.45%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years: 8.40%</td>
<td>7.47%</td>
</tr>
<tr>
<td></td>
<td>Since inception: 9.19%</td>
<td>8.43%</td>
</tr>
</tbody>
</table>

Inception date: January 1, 2013

Year-wise returns for the last 5 financial years

### EXPENSES OF THE SCHEME

#### i) Load Structure

- **Entry Load**: Nil
- **Exit Load**: Nil
- **Recurring expenses**:
  - (Actual Expenses for the financial year ending March 2021): 0.89%
  - (Direct): 0.33%

#### ii) Tax Treatment for the Investors

Please refer to Page No. 34

### IDCW POLICY

#### NAME & TENURE OF THE FUND MANAGER(S)

- Santosh Kamath: 7.47 Years
- Umesh Sharma: 2.93 Years
- Sachin Padwal-Desai: 2.93 Years

### IDCW - FICDF

#### NAME OF THE TRUSTEE COMPANY

Please refer to Page No. 33

#### CHARTERED ACCOUNTANTS

- NIFTY Corporate Bond Index

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

**FICDF - Direct**

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Compound Annualised Returns</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICDF</td>
<td>Last 1 year: 5.91%</td>
<td>6.95%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years: 8.36%</td>
<td>9.45%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years: 7.78%</td>
<td>7.47%</td>
</tr>
<tr>
<td></td>
<td>Since inception: 8.89%</td>
<td>N/A</td>
</tr>
<tr>
<td>Direct</td>
<td>Last 1 year: 6.49%</td>
<td>6.95%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years: 8.96%</td>
<td>9.45%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years: 8.40%</td>
<td>7.47%</td>
</tr>
<tr>
<td></td>
<td>Since inception: 9.19%</td>
<td>8.43%</td>
</tr>
</tbody>
</table>

Inception date: June 23, 1991

### ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No. 31

**IDCW**

The Index is adjusted for the period April 1, 2002 to June 4, 2018 with the performance of CRISIL Composite Bond Fund Index and for the period June 4, 2018 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index. NIFTY Corporate Bond Index is the benchmark for FICDF effective 15 Nov, 2019.

Past performance may or may not be sustained in future. Based on Growth Plan NAVs.

**NIFTY Corporate Bond Index #**

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

**NIFTY Corporate Bond Index #**

#### CHARTERED ACCOUNTANTS

- NIFTY Corporate Bond Index

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.
FRANKLIN INDIA GOVERNMENT SECURITIES FUND (FIGSF)

TYPE OF SCHEME
An open ended debt scheme investing in government securities across maturity

CATEGORY OF SCHEME
Gilt Fund

INVESTMENT OBJECTIVE
The primary objective of the Scheme is to generate return through investments in sovereign securities issued by the Central Government and/or a State Government and/or any security unconditionally guaranteed by the central Government and/or State Government for repayment of Principal and Interest.

ASSET ALLOCATION PATTERN OF THE SCHEME
Under normal market circumstances, the investment range would be as follows:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Risk Profile</th>
<th>% of Net Assets#</th>
</tr>
</thead>
<tbody>
<tr>
<td>Securities issued by the Central/State Government and/or securities unconditionally guaranteed by the Central/State</td>
<td>Low</td>
<td>80% - 100%</td>
</tr>
</tbody>
</table>
| Debt & Money Market Instruments | Very Low | 0-20%

#The Scheme may have exposure in the following:
1. Securitised Debt up to 50% of net assets
2. Foreign securities as may be permitted by SEBI/RBI up to 50% of net assets
3. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per security shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.
4. Repos in corporate debt securities
5. Short Selling
6. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. *
   * Presently, Securities lending and borrowing (SLB) is an exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are guaranteed by Clearing Corporations and hence do not carry any counterparty risk. Accordingly, single party exposure limit will not apply to trades on Stock Exchange platform. Single party exposure limits can only apply in case of OTC (over the counter) trades where counterparty can be identified.
7. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time

INVESTMENT STRATEGY
Please refer to Page No. 31

RISK PROFILE OF THE SCHEME
Please refer to Page No. 32

RISK MITIGATION FACTORS
Please refer to Page No. 32

PLANS AND OPTIONS
Quarterly IDCW^ Option (with Reinvestment & Payout Facility) and Growth Option
Direct – with Quarterly IDCW Option (with Reinvestment & Payout Facility) and Growth Option

APPLICABLE NAV (after the scheme opens for repurchase and sale)
Please refer to Page No. 33

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS
Purchase: Rs.10,000 and multiples of Re.1 (Growth Option); Rs.25,000 and multiples of Re.1 (Dividend Option)
Additional Purchase: Re.1,000 and multiples of Re.1
Repurchase: Minimum of Rs.1,000

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST
Please refer to Page No. 33

BENCHMARK INDEX
NIFTY All Duration G-Sec Index
FIGSF is positioned in the Government Securities category. The proposed index is constructed of Government of India bonds across 6 distinct duration buckets ranging from very short maturity to long maturity. The Index measures the performance of the most liquid Government of India bonds across maturities. It is rebalanced and reconstituted monthly. It also considers impact cost while rebalancing. This composition adequately reflects the funds strategy.

IDCW POLICY
Please refer to Page No. 32

NAME & TENURE OF THE FUND MANAGER(S)
Name of the Fund Manager(s): Sachin Padwal-Desai
Tenure of managing the scheme (in years): 15.16 Years
Umesh Sharma
11.25 Years

NAME OF THE TRUSTEE COMPANY
Please refer to Page No. 33

PERFORMANCE OF THE SCHEME
AS OF SEPTEMBER 30, 2021

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>5.38%</td>
<td>4.81%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>8.29%</td>
<td>11.20%</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>9.05%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Since inception</td>
<td>6.28%</td>
<td>NA</td>
</tr>
</tbody>
</table>

Inception Date: July 9, 2004
Based on Growth Plan NAVs.

Year-wise returns for the last 5 financial years

<table>
<thead>
<tr>
<th>Year-wise returns</th>
<th>FIGSF - DIRECT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 5 years</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>12.5%</td>
</tr>
<tr>
<td>2018</td>
<td>12.5%</td>
</tr>
<tr>
<td>2019</td>
<td>4.5%</td>
</tr>
<tr>
<td>2020</td>
<td>7.1%</td>
</tr>
<tr>
<td>2021</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

FIGSF - DIRECT

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>4.04%</td>
<td>4.81%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>8.90%</td>
<td>11.20%</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>5.71%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Since inception</td>
<td>7.89%</td>
<td>9.22%</td>
</tr>
</tbody>
</table>

Inception date: January 1, 2013
Based on Growth Plan NAVs.

Year-wise returns for the last 5 financial years

<table>
<thead>
<tr>
<th>Year-wise returns</th>
<th>FIGSF - DIRECT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 5 years</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>12.5%</td>
</tr>
<tr>
<td>2018</td>
<td>3.0%</td>
</tr>
<tr>
<td>2019</td>
<td>10.5%</td>
</tr>
<tr>
<td>2020</td>
<td>14.6%</td>
</tr>
<tr>
<td>2021</td>
<td>6.5%</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

EXPENSES OF THE SCHEME

1) Load Structure
   - Entry Load: Nil
   - Exit Load: Nil

2) Recurring expenses (Actual Expenses for the financial year ending March 2021)
   - 1.02% (Direct)
   - 0.61% (Reinvestment & Payout Facility)

TAX TREATMENT FOR THE INVESTORS (Unitholders)
Please refer to Page No. 34

DAILY NET ASSET VALUE (NAV) PUBLICATION
Please refer to Page No. 34

FOR INVESTOR GRIEVANCES PLEASE CONTACT
Please refer to Page No. 34

UNITHOLDERS' INFORMATION
Please refer to Page No. 34

SCHEME COMPARISON
Please refer to Page No. 31

NO. OF FOLIOS
Please refer to Page No. 31

ASSETS UNDER MANAGEMENT (AUM)
Please refer to Page No. 31

^IDCW stands for Income Distribution cum Capital Withdrawal
FRANKLIN INDIA SAVINGS FUND (FISF)

TYPE OF SCHEME: An open ended debt scheme investing in money market instruments

CATEGORY OF SCHEME: Money Market Fund

INVESTMENT OBJECTIVE: To provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market instruments

ASSET ALLOCATION PATTERN OF THE SCHEME: Under normal market circumstances, the investment range would be as follows:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>As % of Net Assets</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market Instruments as may be defined by SEBI/RBI from time to time and Cash</td>
<td>100%</td>
<td>Low to Medium</td>
</tr>
</tbody>
</table>

The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 30% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.

In accordance with SEBI Circular No. SEBI/HO/MFD/DDCIP/2020/229 dated November 06, 2020, the scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, liquid assets shall include Cash, Government Securities, T-bills and Repo on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in SEBI circulars SEBI/HO/MFD/DDCIP/2017/114 dated October 6, 2017 and SEBI/HO/MFD/DDCIP/2017/120 dated December 4, 2017. In case, the exposure to such liquid assets/securities falls below the SEBI prescribed threshold, the AMC shall ensure compliance with the above requirement before making any further investments.

INVESTMENT STRATEGY: Please refer to Page No. 31

RISK PROFILE OF THE SCHEME: Please refer to Page No. 32

RISK MITIGATION FACTORS: Please refer to Page No. 32

PLANS AND OPTIONS: - Retail Plan with Daily IDCW Option (with Reinvestment Facility only)
- Direct - Retail Plan with Daily IDCW Option (with Reinvestment Facility only)
- Retail Plan with Growth Option and Monthly & Quarterly IDCW Option (with Reinvestment & Payout Facility)
- Direct - Retail Plan with Growth Option and Monthly & Quarterly IDCW Option (with Reinvestment & Payout Facility)

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS:

- Retail Option: Purchase: Rs. 10,000 and multiples of Re. 1
- Additional Purchase: Rs. 1,000 and multiples of Re. 1
- Repurchase: Minimum of Rs. 1,000

- Institutional Option: Repurchase: Minimum of Rs. 1,000,000

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST: Please refer to Page No. 33

BENCHMARK INDEX: NIFTY Money Market Index

IDCW POLICY: Please refer to Page No. 32

NAME & TENURE OF THE FUND MANAGER(S):
1. Umesh Sharma: 2.93 Years
2. Pallav Roy: 13.27 Years

NAME OF THE TRUSTEE COMPANY: Please refer to Page No. 33

PERFORMANCE OF THE SCHEME: AS OF SEPTEMBER 30, 2021

<table>
<thead>
<tr>
<th>RETAIL PLAN</th>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>3.65%</td>
<td>3.70%</td>
<td></td>
</tr>
<tr>
<td>Last 3 years</td>
<td>6.47%</td>
<td>5.56%</td>
<td></td>
</tr>
<tr>
<td>Last 5 years</td>
<td>6.72%</td>
<td>6.11%</td>
<td></td>
</tr>
<tr>
<td>Since inception</td>
<td>7.26%</td>
<td>N.A</td>
<td></td>
</tr>
</tbody>
</table>

Inception date: February 11, 2002

NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

TAX TREATMENT FOR THE INVESTORS (Unitholders): Please refer to Page No. 34

DAILY NET ASSET VALUE (NAV) PUBLICATION: Please refer to Page No. 34

FOR INVESTOR GRIEVANCES PLEASE CONTACT: Please refer to Page No. 34

UNITHOLDERS’ INFORMATION: Please refer to Page No. 34

SCHEME COMPARISON: Please refer to Page No. 31

NO. OF FOLIOS: Please refer to Page No. 31

ASSETS UNDER MANAGEMENT (AUM): Please refer to Page No. 31

*IDCW stands for Income Distribution cum Capital Withdrawal

Year-wise returns for the last 5 financial years

- FISF - Retail Plan (Direct) - Nifty Money Market Index

Past performance may or may not be sustained in future. Based on Growth Plan NAVs.

EXPENSES OF THE SCHEME

1) Load Structure

<table>
<thead>
<tr>
<th>Entry Load</th>
<th>Exit Load</th>
<th>Recurring expenses (Actual Expenses for the financial year ending March 2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>NIL</td>
<td>0.30% (Retail)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.84% (Institutional)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.15% (Retail - Direct Plan)</td>
</tr>
</tbody>
</table>

DAILY NET ASSET VALUE NAV PUBLICATION

- Please refer to Page No. 34

FOR INVESTOR GRIEVANCES PLEASE CONTACT

- Please refer to Page No. 34

UNITHOLDERS’ INFORMATION

- Please refer to Page No. 34

SCHEME COMPARISON

- Please refer to Page No. 31

NO. OF FOLIOS

- Please refer to Page No. 31

ASSETS UNDER MANAGEMENT (AUM)

- Please refer to Page No. 31

*IDCW stands for Income Distribution cum Capital Withdrawal

Past performance may or may not be sustained in future. Based on Growth Plan NAVs.
NAME OF SCHEME
Franklin India Debt Hybrid Fund (FIDHF) [Number of Segregated Portfolios-1 viz Segregated Portfolios-1 (10.25% Yes Bank Ltd Co OSMAR20)]

TYPE OF SCHEME
An open ended hybrid scheme investing predominantly in debt instruments

CATEGORY OF SCHEME
Conservative Hybrid Fund

INVESTMENT OBJECTIVE
To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.

ASSET ALLOCATION PATTERN OF THE SCHEME
Under normal market circumstances, the investment range would be as follows:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Risk Profile</th>
<th>% of Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income instruments* including Real Estate Investment Trusts (REIT)/Infrastructure Investment Trust (InvIT), cash and money market instruments</td>
<td>Low to Medium</td>
<td>75%-90%</td>
</tr>
<tr>
<td>Equity and equity related instruments</td>
<td>Medium to High</td>
<td>10%-25%</td>
</tr>
</tbody>
</table>

*Securitised Debt up to 50%
#The scheme may have exposure in the following:
1. Foreign securities as may be permitted by SEBI/ RBI upto 50% of net assets
2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.
3. Repos in corporate debt securities
4. Short Selling
5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.

PRESENTED BY GEORGES

INVESTMENT STRATEGY
Please refer to Page No. 31

RISK PROFILE OF THE SCHEME
Please refer to Page No. 32

RISK MITIGATION FACTORS
Please refer to Page No. 32

PLANS AND OPTIONS
Choice of two Plans - Plan A, Direct – Plan A
Each Plan offers choice of:
- Growth Plan
- Quarterly IDCW Plan
- Monthly IDCW Plan
The IDCW Plans further offer choice of Reinvestment and Payout Options.

APPLICABLE NAV (after the scheme opens for repurchase and sale)
Please refer to Page No. 33

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS
Purchase: Plan A: Rs.10,000 and in multiples of Re.1 (All Options)
Additional Purchase: Rs.1,000 and in multiples of Re.1 (All Options)
Repurchase: Minimum of Rs.1,000

RESPATCH OF REPURCHASE (REDEMPTION) REQUEST
Please refer to Page No. 33

NAME OF THE TRUSTEE COMPANY

NAME & TENURE OF THE MANAGER(S)

IDEW POLICY
Please refer to Page No. 32

NAME & TENURE OF THE MANAGER(S)

IDEW POLICY
Please refer to Page No. 32

BENCHMARK INDEX
CRISIL Hybrid 85+15 - Conservative Index

COMPANY
Please refer to Page No. 33

PERFORMANCE OF THE SCHEME
AS OF SEPTEMBER 30, 2021

Benchmark

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Period</th>
<th>Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIDHF</td>
<td>Last 1 year</td>
<td>12.98%</td>
<td>12.98%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years</td>
<td>12.00%</td>
<td>12.00%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years</td>
<td>9.39%</td>
<td>9.39%</td>
</tr>
<tr>
<td></td>
<td>Since inception</td>
<td>9.84%</td>
<td>9.84%</td>
</tr>
</tbody>
</table>

Inception date: September 28, 2000

FDIFH - DIRECT

Benchmark

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Period</th>
<th>Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIDHF</td>
<td>Last 1 year</td>
<td>12.11%</td>
<td>8.50%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years</td>
<td>8.56%</td>
<td>8.56%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years</td>
<td>8.30%</td>
<td>8.30%</td>
</tr>
<tr>
<td></td>
<td>Since inception</td>
<td>9.33%</td>
<td>9.33%</td>
</tr>
</tbody>
</table>

Inception date: January 01, 2011

Returns based on Growth Plan NAV of March 6, 2020. Inception date: September 28, 2000. N.A – Not Available. As the scheme/ plan was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

Impact of Segregation
10.25% Yes Bank Ltd Co OSMAR20 has been segregated from the main portfolio effective March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below -

FDIFH

Benchmark

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Period</th>
<th>Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIDHF</td>
<td>Last 1 year</td>
<td>12.11%</td>
<td>8.50%</td>
</tr>
<tr>
<td></td>
<td>Last 3 years</td>
<td>8.56%</td>
<td>8.56%</td>
</tr>
<tr>
<td></td>
<td>Last 5 years</td>
<td>8.30%</td>
<td>8.30%</td>
</tr>
<tr>
<td></td>
<td>Since inception</td>
<td>9.33%</td>
<td>9.33%</td>
</tr>
</tbody>
</table>

Returns based on Growth Plan NAV of March 6, 2020. Inception date: January 01, 2011

Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

*IDCW stands for Income Distribution cum Capital Withdrawal
Year-wise returns for the last 5 financial years

<table>
<thead>
<tr>
<th>Year</th>
<th>Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar-17</td>
<td>7.19%</td>
</tr>
<tr>
<td>Mar-18</td>
<td>7.20%</td>
</tr>
<tr>
<td>Mar-19</td>
<td>7.1%</td>
</tr>
<tr>
<td>Mar-20</td>
<td>6.8%</td>
</tr>
<tr>
<td>Mar-21</td>
<td>7.0%</td>
</tr>
</tbody>
</table>

### SEGREGATED PORTFOLIO

A security issued by Yes Bank Ltd viz. 10.25% Yes Bank Ltd (CO 05-Mar-2020) was downgraded to ICRA D, i.e. ‘below investment grade’ by ICRA. On account of the same, Segregated Portfolio 1 (10.25% Yes Bank Ltd (CO 05-Mar-2020)) had been created with effect from March 6, 2020.

Principal and Interest payment was received from Yes Bank Ltd (10.25% Yes Bank Ltd Co 05 Mar 2020) (ISIN INE528G09061) on December 30, 2020. This amount (subject to deduction of operating expenses) was distributed to the investors in proportion to their holdings in the plans of the segregated portfolio.

### EXPENSES OF THE SCHEME

**j) Load Structure**

<table>
<thead>
<tr>
<th>Entry Load</th>
<th>Exit Load</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>• Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.</td>
</tr>
<tr>
<td></td>
<td>• Any redemption in excess of the above limit shall be subject to the following exit load:</td>
</tr>
<tr>
<td></td>
<td>1% - if redeemed on or before 1 year from the date of allotment</td>
</tr>
<tr>
<td></td>
<td>Nil - if redeemed after 1 year from the date of allotment</td>
</tr>
</tbody>
</table>

**i) Recurring expenses (Actual Expenses for the financial year ending March 2021)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.30%</td>
</tr>
<tr>
<td></td>
<td>1.42% (Direct)</td>
</tr>
</tbody>
</table>

### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 34

### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 34

### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 34

### UNITHOLDERS’ INFORMATION

Please refer to Page No. 34

### SCHEME COMPARISON

Please refer to Page No. 31

### NO. OF FOLIOS

Please refer to Page No. 31

### ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No. 31

### FRANKLIN INDIA LIQUID FUND (FILF)

**TYPE OF SCHEME**

An open-ended Liquid fund

**CATEGORY OF SCHEME**

Liquid Fund

**INVESTMENT OBJECTIVE**

An open end Liquid scheme with an objective to provide current income along with high liquidity

**ASSET ALLOCATION PATTERN OF THE SCHEME**

<table>
<thead>
<tr>
<th>Types of Instruments</th>
<th>Allocation as % of net assets</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market Instruments</td>
<td>30% - 100%</td>
<td>Low</td>
</tr>
<tr>
<td>Debentures (investment grade, privately placed etc.)*</td>
<td>0% - 50%</td>
<td>Low to Medium</td>
</tr>
</tbody>
</table>

*including securitised debt up to 30%
including investments in Foreign Securities as may be permitted by SEBI/RBI up to the limit specified for applicable asset class in the asset allocation table above. The scheme may take exposure in derivatives up to a maximum of 30% of its AUM

**INVESTMENT STRATEGY**

Please refer to Page No. 31

**RISK PROFILE OF THE SCHEME**

Please refer to Page No. 32

**RISK MITIGATION FACTORS**

Please refer to Page No. 32

**^ IDCW stands for Income Distribution cum Capital Withdrawal**

### PLANS AND OPTIONS

**Super Institutional Plan** offers choice of Growth Option, Weekly IDCW® Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option

**Direct - Super Institutional Plan** offers choice of Growth Option. Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option.

**APPLICABLE NAV** (after the scheme opens for repurchase and sale)

Please refer to Page No. 33

**MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS**

Please refer to Page No. 33

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 33

**BENCHMARK INDEX**

Crisil Liquid Fund Index

**IDCW POLICY**

Please refer to Page No. 32

**NAME & TENURE OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)  Tenure of managing the scheme (in years)

1. Pallab Roy : 13.27 Years
2. Umesh Sharma : 2.93 Years

**NAME OF THE TRUSTEE COMPANY**

Please refer to Page No. 33

**PERFORMANCE OF THE SCHEME AS OF SEPTEMBER 30, 2021 - REGULAR PLAN**

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>2.49%</td>
<td>3.59%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>4.48%</td>
<td>5.37%</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>5.18%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Since inception</td>
<td>6.94%</td>
<td>N.A</td>
</tr>
</tbody>
</table>

Inception date: April 29, 1998

**INSTITUTIONAL PLAN**

The last NAV for FILF - Institutional Plan was declared on July 7, 2020. There are no units under this plan and therefore, returns as on March 31, 2021 are not provided.

Inception date: June 22, 2004

**SUPER INSTITUTIONAL PLAN**

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>3.17%</td>
<td>3.59%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>5.19%</td>
<td>5.37%</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>5.89%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Since inception</td>
<td>7.34%</td>
<td>6.98%</td>
</tr>
</tbody>
</table>

Inception date: September 02, 2005

**Year-wise returns for the last 5 financial years**

<table>
<thead>
<tr>
<th>Year</th>
<th>Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar-17</td>
<td>7.3%</td>
</tr>
<tr>
<td>Mar-18</td>
<td>7.2%</td>
</tr>
<tr>
<td>Mar-19</td>
<td>6.9%</td>
</tr>
<tr>
<td>Mar-20</td>
<td>7.7%</td>
</tr>
<tr>
<td>Mar-21</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

**FILF - SUPER INSTITUTIONAL PLAN - DIRECT**

Inception date: December 31, 2012

**Year-wise returns for the last 5 financial years**

<table>
<thead>
<tr>
<th>Year</th>
<th>Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar-17</td>
<td>7.3%</td>
</tr>
<tr>
<td>Mar-18</td>
<td>7.1%</td>
</tr>
<tr>
<td>Mar-19</td>
<td>6.0%</td>
</tr>
<tr>
<td>Mar-20</td>
<td>6.4%</td>
</tr>
<tr>
<td>Mar-21</td>
<td>4.1%</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Based on Growth Plan NAVs.
An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings (PSUs), and Municipal bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved.

In accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017. In case, the scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in SEBI circulars SEBI/HO/IMD/DF3/CIR/P/2012/29 dated November 06, 2020, the scheme shall hold at least 10% of its net assets in fixed income instruments up to a maximum of 50%. The Scheme may also take imperfect hedging positions using Interest Rate Futures. The cumulative gross exposure through debt and derivative positions should not exceed 100% of the net assets of the Scheme.

The scheme participate in repo in corporate debt securities.

1. The scheme may engage in securities lending in accordance with the guidelines issued by SEBI.
2. If permitted by SEBI Regulations, the scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI.

*Securitised Debt up to 50%, investments in Foreign Securities as may be permitted by SEBI up to 50% of the net assets of the scheme.

<table>
<thead>
<tr>
<th>NAME &amp; TENURE OF THE FUND MANAGER(S)</th>
<th>Tenure of managing the scheme (in years) (Upto September 30, 2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Umesh Sharma</td>
<td>7.44 Years</td>
</tr>
<tr>
<td>2. Sachin Padwal-Dasri</td>
<td>1.00 Years</td>
</tr>
<tr>
<td>3. Mayank Bukrediwala (dedicated for foreign investors)</td>
<td>1.00 Years</td>
</tr>
</tbody>
</table>

**FRANKLIN INDIA BANKING & PSU DEBT FUND (FIBPDF)**

**TYPE OF SCHEME**
An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds

**CATEGORY OF SCHEME**
Banking and PSU Fund

**INVESTMENT OBJECTIVE**
The fund seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Municipal bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved.

**ASSET ALLOCATION PATTERN OF THE SCHEME**
Under normal market circumstances, the investment range would be as follows:

- **Low to Medium** As % of Net Assets (Min. – Max.): 90% - 100%
- **Low** As % of Net Assets (Min. – Max.): 0% - 20%

The fund seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Municipal bonds.

**MANAGEMENT (AUM)**

<table>
<thead>
<tr>
<th>ENTRY LOAD</th>
<th>EXIT LOAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS**

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Additional Purchase</th>
<th>Repurchase</th>
</tr>
</thead>
</table>
| Rs. 5,000/- or any amount in multiple of Re. 1/- thereafter | Rs. 1,000/- or any amount in multiple of Re. 1/- thereafter | Rs. 1,000/- or any amount in multiple of Re. 1/- thereafter or All Units if the account balance is less than Rs. 1,000/-

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 33

**BENCHMARK INDEX**
NIFTY Banking & PSU Debt Index

**IDCW POLICY**
Please refer to Page No. 32

<table>
<thead>
<tr>
<th>NAME &amp; TENURE OF THE FUND MANAGER(S)</th>
<th>Tenure of managing the scheme (in years) (Upto September 30, 2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Umesh Sharma</td>
<td>7.44 Years</td>
</tr>
<tr>
<td>2. Sachin Padwal-Dasri</td>
<td>1.00 Years</td>
</tr>
<tr>
<td>3. Mayank Bukrediwala (dedicated for foreign investors)</td>
<td>1.00 Years</td>
</tr>
</tbody>
</table>

**NAME OF THE TRUSTEE COMPANY**
Please refer to Page No. 33

**PERFORMANCE OF THE SCHEME AS OF SEPTEMBER 30, 2021**

<table>
<thead>
<tr>
<th></th>
<th>Compound Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 Year</td>
<td>5.36%</td>
<td>5.84%</td>
<td></td>
</tr>
<tr>
<td>Last 3 Years</td>
<td>8.96%</td>
<td>9.79%</td>
<td></td>
</tr>
<tr>
<td>Last 5 Years</td>
<td>7.67%</td>
<td>7.51%</td>
<td></td>
</tr>
<tr>
<td>Since Inception</td>
<td>8.19%</td>
<td>9.05%</td>
<td></td>
</tr>
</tbody>
</table>

Inception date: April 23, 2014

**Year-wise returns for the last 5 financial years**

<table>
<thead>
<tr>
<th>Year-wise returns for the last 5 financial years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar-17</td>
</tr>
<tr>
<td>7.89%</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

The Index is adjusted for the period April 25, 2014 to November 15, 2019, with the performance of CRISIL Composite Bond Fund Index. NIFTY Banking and PSU Debt Index is the benchmark for FIBPDF effective 15 Nov, 2019.

**FIBPDF-DIRECT**

<table>
<thead>
<tr>
<th>Component</th>
<th>Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 Year</td>
<td>5.70%</td>
<td>9.03%</td>
<td></td>
</tr>
<tr>
<td>Last 3 Years</td>
<td>9.32%</td>
<td>7.51%</td>
<td></td>
</tr>
<tr>
<td>Last 5 Years</td>
<td>8.05%</td>
<td>9.79%</td>
<td></td>
</tr>
<tr>
<td>Since Inception</td>
<td>8.85%</td>
<td>8.84%</td>
<td></td>
</tr>
</tbody>
</table>

Inception date: April 23, 2014

**Year-wise returns for the last 5 financial years**

<table>
<thead>
<tr>
<th>Year-wise returns for the last 5 financial years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar-17</td>
</tr>
<tr>
<td>7.90%</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

For schemes/plan launched during the year the returns are from inception date.

*IDCW stands for Income Distribution cum Capital Withdrawal*
An open ended debt scheme predominantly investing in floating rate instruments (restricted fixed rate instruments converted to floating rate exposures using swaps/derivatives). The asset allocation pattern is subject to alteration from time to time.

### Risk Mitigation Factors

- **Plans and Options**
  - Growth Plan
  - IDCW Plan (with Reinvestment facility only)
  - Direct Growth Plan
  - Direct IDCW Plan (with Reinvestment facility only)

### Minimum Application Amount/Number of Units

- **DIRECT**
  - Purchase: Rs.1,000 and multiples of Re.1 thereafter
  - Additional Purchase: Rs.1,000 and multiples of Re.1 thereafter
  - Repurchase: Minimum of Rs.1,000

### Despatch of Repurchase (Redemption) Request

Please refer to Page No. 33

### Benchmark Index

- **Crisil Liquid Fund Index**

### Name & Tenure of the Fund Manager(s)

- **Name of the Fund Manager(s)**
  - Pallab Roy
  - Umesh Sharma
  - Mayank Bukredivala (dedicated for foreign securities)

### Name of the Trustee Company

Please refer to Page No. 33

### Performance of the Scheme as of September 30, 2021

- **Compounded Annualised Returns**
- **Scheme Returns (%)**
- **Benchmark Returns (%)**

<table>
<thead>
<tr>
<th>Period</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>4.39%</td>
<td>3.59%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>6.07%</td>
<td>5.57%</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>6.08%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Since inception</td>
<td>5.87%</td>
<td>N.A</td>
</tr>
</tbody>
</table>

**Inception date:** April 23, 2001

**NA**: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

**Year-wise returns for the last 5 financial years**

- **FIFRF**
  - Last 1 year: 5.07%
  - Last 3 years: 6.72%
  - Last 5 years: 6.71%
  - Since inception: 7.06%

- **Crisil Liquid Fund Index**
  - Last 1 year: 3.14%
  - Last 3 years: 4.52%
  - Last 5 years: 4.53%
  - Since inception: 7.06%

**Inception date:** December 31, 2012
FRANKLIN INDIA OVERNIGHT FUND (FIONF)

TYPE OF SCHEME
An open ended debt scheme investing in overnight securities

CATEGORY OF SCHEME
Overnight Fund

INVESTMENT OBJECTIVE
The Scheme intends to provide reasonable income along with high liquidity by investing in overnight securities having maturity of 1 business day. There can be no assurance that the investment objective of the scheme will be realized.

ASSET ALLOCATION PATTERN OF THE SCHEME
Under normal circumstances, the asset allocation pattern will be:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Normal Allocation</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt &amp; Money Market</td>
<td>Upto 100%</td>
<td>Low</td>
</tr>
<tr>
<td>Instruments including cash &amp;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cash equivalent* with residual</td>
<td></td>
<td></td>
</tr>
<tr>
<td>maturity up to one business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>day</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Investment in securitized debt up to 10%

The scheme may have exposure in the following activities:

1. Repos in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time.
2. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.
3. POSidon. Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are guaranteed by Clearing Corporations and hence do not carry any counter party risk. Accordingly, single party exposure limit will not apply to trades on Stock Exchange platform. Single party exposure limits can only apply in case of OTC trades over counter where counterparty can be identified.

The Scheme shall not engage in securities borrowing and short selling activities.

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

INVESTMENT STRATEGY
Please refer to Page No. 31

RISK PROFILE OF THE SCHEME
Please refer to Page No. 32

RISK MITIGATION FACTORS
Please refer to Page No. 32

PLANS AND OPTIONS
Growth Plan*
IDCW Plan* (with Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option)
Direct – Growth Plan
Direct – IDCW Plan (with Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option)

For sake of clarity and ease of understanding, these Plans may be referred as Regular – Growth Plan and Regular – IDCW Plan in various advertisements and literatures.

APPLICABLE NAV
(after the scheme opens for repurchase and sale)
Please refer to Page No. 33

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS
Purchase Additional Repurchase
Rs. 5,000 and multiples of Re. 1 thereafter Rs. 1,000 and multiples of Re. 1 thereafter Minimum of Rs. 1,000*/

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST
Please refer to Page No. 33

BENCHMARK INDEX
CRISIL Overnight Index

IDCW POLICY
Please refer to Page No. 32

NAME & TENURE OF THE FUND MANAGER(S)
Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Up to September 30, 2021)
1. Pallav Roy 2.40 Years
2. Umesh Sharma 2.40 Years

NAME OF THE TRUSTEE COMPANY
Please refer to Page No. 33

PERFORMANCE OF THE SCHEME
AS OF SEPTEMBER 30, 2021

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>3.00%</td>
<td>3.19%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>N.A</td>
<td>N.A</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>N.A</td>
<td>N.A</td>
</tr>
<tr>
<td>Since inception</td>
<td>3.69%</td>
<td>3.89%</td>
</tr>
</tbody>
</table>

Inception date: May 8, 2019
NA - Not available

Year-wise returns for the last 2 financial years

*For schemes/plans launched during the year the returns are from inception date

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

FIONF-DIRECT

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 year</td>
<td>3.05%</td>
<td>3.19%</td>
</tr>
<tr>
<td>Last 3 years</td>
<td>N.A</td>
<td>N.A</td>
</tr>
<tr>
<td>Last 5 years</td>
<td>N.A</td>
<td>N.A</td>
</tr>
<tr>
<td>Since inception</td>
<td>3.73%</td>
<td>3.89%</td>
</tr>
</tbody>
</table>

Inception date: May 8, 2019

*IDCW stands for Income Distribution cum Capital Withdrawal

*For schemes/plans launched during the year the returns are from inception date

Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

IDCW Plan in various advertisements and literatures.
**Franklin India Pension Plan (FIPEP)**

**Type of Scheme**: An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).

**Category of Scheme**: Retirement Fund

**Investment Objective**: An open-end tax saving scheme whose objective is to provide investors regular income under the Dividend Option, and capital appreciation under the Growth Option.

**Asset Allocation Pattern of the Scheme**

- **Equities, preference shares and equity related instruments**: Up to 40%
- **Debentures** (Investment grade privately placed etc.), Bonds issued by Public Sector Units and Money Market Instruments: Up to 100%

*Including securitised debt up to 40%*  

In accordance with SEBI Circular No. SEBI/HO/MMDD/F3/2020/229 dated November 06, 2020, the scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, liquid assets shall include Cash, Government Securities, T-bills and Bonds on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in SEBI circular: SEBI/HO/MMDD/F3/2013/114 dated October 6, 2013 and SEBI/HO/MMDD/F3/2017/126 dated December 9, 2017. In case the exposure in such liquid assets/securities falls below the SEBI prescribed threshold, the AMC shall ensure compliance with the above requirement before making any further investments.

**Risk Profile of the Scheme**: Please refer to Page No. 32

**Risk Mitigation Factors**: Please refer to Page No. 32

**Plans and Options**

- **Growth Plan**:  
  - **IDCW Plan (with Reinvestment and Payout Options)**: Direct – Growth Plan  
  - **IDCW Plan (with Reinvestment and Payout Options)**: Direct – IDCW Plan (with Reinvestment and Payout Options)

IDCW declared is compulsorily reinvested till investor attains 58 years of age. On attaining 58 years of age (subject to completion of lock-in period and minimum target investment), the investor can avail any of the following options: Pension Option, Lump sum Option, Combination Option and Flexible Option.

**Expenses of the Scheme**

- **Load Structure**:  
  - **Exit Load**: Nil
  - **Entry Load**: Nil

**Minimum Application Amount/Number of Units**

- **For investment (including registered SIPs and incoming STPs)**: Minimum of Rs. 500

**Minimum Target Investment**:

- **For investment (including registered SIPs and incoming STPs)**: Minimum of Rs. 10,000 before the age of 60 years

**Lock in Period**

- **For investment (including registered SIPs and incoming STPs)**: Minimum of 5 years or till retirement age (whichever is earlier).

**Disinvestment of Repurchase (Redemption) Request**

- **BENCHMARK INDEX**: 40% of Nifty 500 + 60% of Crisil Composite Bond Fund Index

**IDCW Policy**

- **Name of the Fund Manager**: Sachin Padwal-Desai
  - **Tenure of managing the scheme**: (Upto March 31, 2021)
  - **Debt**: 14.84 Years
  - **Equity**: 11.25 Years
  - **Equity**: 0.07 Years

**Name of the Trustee Company**: Please refer to Page No. 33

**Performance of the Scheme**

- **As of September 30, 2021**

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>Scheme Returns (%)</th>
<th>Benchmark Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 Year</td>
<td>20.71%</td>
<td>20.05%</td>
</tr>
<tr>
<td>Last 3 Years</td>
<td>9.85%</td>
<td>14.57%</td>
</tr>
<tr>
<td>Last 5 Years</td>
<td>7.73%</td>
<td>11.79%</td>
</tr>
<tr>
<td>Since Inception</td>
<td>11.98%</td>
<td>N/B</td>
</tr>
</tbody>
</table>

Inception date: March 31, 1991  

As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

**Year-wise returns for the last 5 financial years**

- **Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.**

**Fipep - Direct**

- **Compounded Annualised Returns**: 21.36%  
  - **Scheme Returns (%)**: 21.36%  
  - **Benchmark Returns (%)**: 26.26%

Inception date: January 1, 2013

- **Year-wise returns for the last 5 financial years**

<table>
<thead>
<tr>
<th>Year</th>
<th>Last 1 Year</th>
<th>Last 3 Years</th>
<th>Last 5 Years</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>23.36%</td>
<td>16.67%</td>
<td>7.73%</td>
<td>11.98%</td>
</tr>
<tr>
<td>2017</td>
<td>19.74%</td>
<td>10.99%</td>
<td>14.57%</td>
<td>11.79%</td>
</tr>
<tr>
<td>2018</td>
<td>11.52%</td>
<td>12.46%</td>
<td>14.57%</td>
<td>11.79%</td>
</tr>
<tr>
<td>2019</td>
<td>12.11%</td>
<td>12.78%</td>
<td>14.57%</td>
<td>11.79%</td>
</tr>
<tr>
<td>2020</td>
<td>12.46%</td>
<td>14.57%</td>
<td>14.57%</td>
<td>11.79%</td>
</tr>
</tbody>
</table>

**Expenses of the Scheme**

- **Load Structure**:  
  - **Exit Load**: Nil  
  - **Entry Load**: Nil

- **Options**

- **IDCW Plan**
  - 3% (if redeemed before the age of 58 years)
  - NIL (if redeemed after the age of 58 years)
### Portfolio Details

#### Portfolio Details (as on September 30, 2021)

#### FRANKLIN INDIA CORPORATE DEBT FUND

<table>
<thead>
<tr>
<th>Top 10 Holding - Issuer Wise*</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>16.66</td>
</tr>
<tr>
<td>ONGC Petro Additions Ltd</td>
<td>8.46</td>
</tr>
<tr>
<td>REC Ltd</td>
<td>7.47</td>
</tr>
<tr>
<td>Power Finance Corporation Ltd</td>
<td>6.95</td>
</tr>
<tr>
<td>Food Corporation Of India</td>
<td>6.95</td>
</tr>
<tr>
<td>Silka Ports &amp; Terminals Ltd</td>
<td>6.32</td>
</tr>
<tr>
<td>Housing Development Finance Corporation Ltd</td>
<td>6.31</td>
</tr>
<tr>
<td>National Highways Authority Of India</td>
<td>5.21</td>
</tr>
<tr>
<td>Indian Railway Finance Corporation Ltd</td>
<td>4.88</td>
</tr>
<tr>
<td>LIC Housing Finance Ltd</td>
<td>4.87</td>
</tr>
</tbody>
</table>

*Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

#### FRANKLIN INDIA GOVERNMENT SECURITIES FUND

<table>
<thead>
<tr>
<th>Top 10 Holding - Issuer Wise*</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOI</td>
<td>88.24</td>
</tr>
</tbody>
</table>

*Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

#### FRANKLIN INDIA SAVINGS FUND

<table>
<thead>
<tr>
<th>Top 10 Holding - Issuer Wise*</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>34.82</td>
</tr>
<tr>
<td>Axis Bank Ltd</td>
<td>4.98</td>
</tr>
<tr>
<td>Chennai Petroleum Corporation Ltd</td>
<td>4.95</td>
</tr>
<tr>
<td>Export-Import Bank Of India</td>
<td>4.94</td>
</tr>
<tr>
<td>L&amp;T Finance Ltd</td>
<td>4.91</td>
</tr>
<tr>
<td>National Bank For Agriculture &amp; Rural Development</td>
<td>4.91</td>
</tr>
<tr>
<td>Kotak Mahindra Bank Ltd</td>
<td>4.91</td>
</tr>
<tr>
<td>Bajaj Housing Finance Ltd</td>
<td>4.90</td>
</tr>
<tr>
<td>Housing Development Finance Corporation Ltd</td>
<td>4.90</td>
</tr>
<tr>
<td>Small Industries Development Bank Of India</td>
<td>4.89</td>
</tr>
</tbody>
</table>

*Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

#### FRANKLIN INDIA OVERNIGHT FUND

<table>
<thead>
<tr>
<th>Top 10 Holding - Issuer Wise*</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reverse Repo</td>
<td>99.02</td>
</tr>
</tbody>
</table>

*Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

#### FRANKLIN INDIA DEBT HYBRID FUND [Number of Segregated Portfolio-1]

<table>
<thead>
<tr>
<th>Top 10 Holding - Issuer Wise*</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>45.67</td>
</tr>
<tr>
<td>Housing Development Finance Corporation Ltd</td>
<td>4.91</td>
</tr>
<tr>
<td>National Highways Authority Of India</td>
<td>4.84</td>
</tr>
<tr>
<td>Bajaj Finance Ltd</td>
<td>4.77</td>
</tr>
<tr>
<td>Embassy Office Parks REIT</td>
<td>2.88</td>
</tr>
<tr>
<td>Power Finance Corporation Ltd</td>
<td>2.61</td>
</tr>
<tr>
<td>Axis Bank Ltd</td>
<td>2.37</td>
</tr>
<tr>
<td>LIC Housing Finance Ltd</td>
<td>2.36</td>
</tr>
<tr>
<td>National Bank For Agriculture &amp; Rural Development</td>
<td>2.35</td>
</tr>
<tr>
<td>Infosys Ltd</td>
<td>2.21</td>
</tr>
</tbody>
</table>

*Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

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Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

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## FRANKLIN INDIA LIQUID FUND

### Portfolio Details (as on September 30, 2021)

**Top 10 Holding - Issuer Wise**

<table>
<thead>
<tr>
<th>Issuer</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>33.22</td>
</tr>
<tr>
<td>LIC Housing Finance Ltd</td>
<td>4.35</td>
</tr>
<tr>
<td>Bharat Petroleum Corporation Ltd</td>
<td>4.35</td>
</tr>
<tr>
<td>Indian Railway Finance Corporation Ltd</td>
<td>4.34</td>
</tr>
<tr>
<td>Indian Oil Corporation Ltd</td>
<td>4.34</td>
</tr>
<tr>
<td>Reliance Jio Infocomm Ltd</td>
<td>4.33</td>
</tr>
<tr>
<td>Reliance Retail Ventures Ltd</td>
<td>4.33</td>
</tr>
<tr>
<td>Kotak Mahindra Prime Ltd</td>
<td>4.32</td>
</tr>
<tr>
<td>HDFC Securities Ltd</td>
<td>4.32</td>
</tr>
</tbody>
</table>

**Sovereign**

- Financial Services: 33.22
- Oil & Gas: 4.35
- Telecom: 4.34
- Consumer Services: 4.33
- Power: 0.58
- Call, cash and other current asset: 12.71

**Sector Allocation**

- Financial Services: 30.35
- Oil & Gas: 14.48
- Telecom: 4.33
- Consumer Services: 4.33
- Power: 0.58
- Call, cash and other current asset: 12.71

**Note:** All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

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## FRANKLIN INDIA BANKING & PSU DEBT FUND

### Portfolio Details (as on September 30, 2021)

**Top 10 Holding - Issuer Wise**

<table>
<thead>
<tr>
<th>Issuer</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>18.74</td>
</tr>
<tr>
<td>Power Finance Corporation Ltd</td>
<td>8.28</td>
</tr>
<tr>
<td>REC Ltd</td>
<td>8.03</td>
</tr>
<tr>
<td>National Bank For Agriculture &amp; Rural Development</td>
<td>6.34</td>
</tr>
<tr>
<td>Housing &amp; Urban Development Corporation Ltd</td>
<td>6.11</td>
</tr>
<tr>
<td>Indian Oil Corporation Ltd</td>
<td>6.07</td>
</tr>
<tr>
<td>Indian Railway Finance Corporation Ltd</td>
<td>4.87</td>
</tr>
<tr>
<td>Small Industries Development Bank Of India</td>
<td>4.83</td>
</tr>
<tr>
<td>National Highways Authority Of India</td>
<td>4.47</td>
</tr>
<tr>
<td>ONGC Petro Additions Ltd</td>
<td>4.24</td>
</tr>
</tbody>
</table>

**Sovereign**

- Financial Services: 46.18
- Oil & Gas: 12.01
- Power: 9.62
- Construction: 4.47
- Chemicals: 4.24
- Consumer Goods: 3.82
- Call, cash and other current asset: 3.82

**Sector Allocation**

- Financial Services: 46.18
- Sovereign: 18.74
- Oil & Gas: 12.01
- Power: 9.62
- Construction: 4.47
- Chemicals: 4.24
- Consumer Goods: 3.82
- Call, cash and other current asset: 3.82

**Note:** All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

---

## FRANKLIN INDIA FLOATING RATE FUND

### Portfolio Details (as on September 30, 2021)

**Top 10 Holding - Issuer Wise**

<table>
<thead>
<tr>
<th>Issuer</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>52.13</td>
</tr>
<tr>
<td>National Bank For Agriculture &amp; Rural Development</td>
<td>6.81</td>
</tr>
<tr>
<td>Aditya Birla Housing Finance Ltd</td>
<td>6.70</td>
</tr>
<tr>
<td>Export-Import Bank Of India</td>
<td>6.59</td>
</tr>
<tr>
<td>Kotak Mahindra Investments Ltd</td>
<td>6.48</td>
</tr>
<tr>
<td>LIC Housing Finance Ltd</td>
<td>6.44</td>
</tr>
<tr>
<td>JM Financial Credit Solutions Ltd</td>
<td>2.68</td>
</tr>
<tr>
<td>IndiStar Capital Finance Ltd</td>
<td>2.67</td>
</tr>
<tr>
<td>Axis Bank Ltd</td>
<td>2.66</td>
</tr>
</tbody>
</table>

**Sovereign**

- Financial Services: 52.13
- Sovereign: 52.13
- Financial Services: 41.03
- Call, cash and other current asset: 6.84

**Sector Allocation**

- Financial Services: 52.13
- Sovereign: 52.13
- Call, cash and other current asset: 6.84

**Note:** All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

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## FRANKLIN INDIA PENSION PLAN

### Portfolio Details (as on September 30, 2021)

**Top 10 Holding - Issuer Wise**

<table>
<thead>
<tr>
<th>Issuer</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Of India</td>
<td>38.20</td>
</tr>
<tr>
<td>National Highways Authority Of India</td>
<td>5.50</td>
</tr>
<tr>
<td>Housing Development Finance Corporation Ltd</td>
<td>4.47</td>
</tr>
<tr>
<td>LIC Housing Finance Ltd</td>
<td>4.30</td>
</tr>
<tr>
<td>HDFC Bank Ltd</td>
<td>3.73</td>
</tr>
<tr>
<td>Infosys Ltd</td>
<td>3.63</td>
</tr>
<tr>
<td>Reliance Industries Ltd</td>
<td>3.56</td>
</tr>
<tr>
<td>Axis Bank Ltd</td>
<td>3.43</td>
</tr>
<tr>
<td>ICICI Bank Ltd</td>
<td>2.22</td>
</tr>
<tr>
<td>Bharti Airtel Ltd</td>
<td>2.17</td>
</tr>
</tbody>
</table>

**Sovereign**

- Financial Services: 36.67
- IT: 11.07
- Consumer Goods: 10.34
- Oil & Gas: 9.80
- Automobile: 7.74
- Telecom: 6.72
- Pharma: 6.02
- Power: 4.22
- Metals: 2.51
- Construction: 2.25
- Consumer Services: 1.34
- Cement & Cement Products: 1.32

**Sector Allocation**

- Financial Services: 36.67
- IT: 11.07
- Consumer Goods: 10.34
- Oil & Gas: 9.80
- Automobile: 7.74
- Telecom: 6.72
- Pharma: 6.02
- Power: 4.22
- Metals: 2.51
- Construction: 2.25
- Consumer Services: 1.34
- Cement & Cement Products: 1.32

**Note:** All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

**Portfolio Turnover Ratio** - Last one year ended September 30, 2021 - Not Applicable

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Scheme's latest monthly portfolio holding can be viewed on www.franklintempletonindia.com/investor/funds-and-solutions/funds-explorer/all-mutual-funds - scheme name under Fund Document tab.

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Portfolio Turnover Ratio - Last one year ended September 30, 2021 - Not Applicable
Note:
The data on No. of Folios and Assets Under Management is as on September 30, 2021.

With effect from October 18, 2021, Mr. Sandeep Manam has been appointed as dedicated fund manager for foreign securities.
Risk Profile of the Schemes

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly the scheme’s risk may increase or decrease depending upon its investment pattern.

Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc.

E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

Credit Risk: This refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). Investment in AA/A rated securities carry a higher credit risk compared to AAA rated securities. These securities carry relatively higher possibility of a default.

Interest Rate Risk: This risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of debt instruments. Consequently, the NAV of the scheme may be subject to fluctuation. Prices of long term securities generally fluctuate more in response to interest rate changes than do short-term Securities. This may expose the schemes to possible capital erosion.

Liquidity Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). Liquidity risk is today characteristic of the Indian fixed income market.

Market Risk: This risk arises due to price volatility due to such factors as interest sensitivity, market perception or the credit worthiness of the issuer and general market liquidity, change in interest rate expectations and liquidity flows. Market risk is a risk which is inherent in investments in securities. This may expose the schemes to possible capital erosion.

Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received for the securities in the Scheme is reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Generally secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.

Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity-related securities.

In case of investments in foreign securities, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market as well as country related risks.

Risks associated with securities issued by Banks and PSUs:

The risks associated with debt and money market securities issued by banks and PSUs are perceived to be lower compared to other fixed income instruments. However, these entities are unique in terms of being heavily regulated and affected by government policies, which could impact the credit profile of these issuers.

There is no assurance or guarantee that the objectives of the scheme will be achieved. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the scheme.

Risks associated with participation in repo transactions in Corporate Debt Securities

- Counter-party risk
  Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the Schemes shall carry out repo transactions with only those counterparties, which has a credit rating of ‘AA- and above’. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the Scheme’s account through an exchange settled matching process. Generally, we would have a limited number of counter-parties, comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers etc.

- Collateral Risk
  Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, minimum haircuts have been stipulated on the value of the security. The Investment Manager may ask for a higher haircut depending upon the market conditions.

Risks associated with Investments in REITs and InvITs:

- Market Risk: REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

- Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc., the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

- Reinvestment Risk:
  Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or Payout of Income Distribution cum capital withdrawal option, etc. Consequently, the proceeds may get invested in assets providing lower returns.

- Regulatory/Legal Risk:
  REITs and InvITs being new asset classes, rights of units holder such as right to information etc. may differ from existing capital market asset classes under Indian Law.

Risk Mitigation Factors

Interest Rate Risks: In case of income (debt) schemes, the Fund seeks to mitigate this risk by keeping the maturity of the schemes in line with the interest rate expectations.

In case of liquid scheme, the maturity of such scheme is low as these schemes can only invest in securities with up to 91 days maturity.

Credit Risk or Default Risk: The Fund would predominantly invest in high investment grade fixed income securities rated by SEBI registered credit rating agencies. FIIOF and FICRF may predominantly invest in AA/A rated securities which carry a higher credit risk compared to AAA rated securities. These securities carry relatively higher possibility of a default. However, the historical default rates for investment grade securities (BBB and above) have been low.

Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. The schemes may take positions in interest rate derivatives to hedge market/interest rate risks.

Liquidity and Marketability Risk: The Fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.

Dividend (Income Distribution cum capital withdrawal) Policy: Income Distribution cum capital withdrawal (IDCW) is based on the availability of adequate distributable surplus in the scheme. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The Trustee may, at its sole discretion distribute income under IDCW option/plan in the fund at any time. Although there is every intention to distribute income, there is no assurance or guarantee as to the frequency or quantum of such distribution nor that the distributions be regularly paid.

No Load on Bonus / Reinvestment of Income Distribution cum capital withdrawal option: No entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal.

Commission to distributor: 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.

Credit of exit load to schemes: Effective October 01, 2012, Exit load/ CDSC (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods & Services Tax. Exit loads may only be paid out on exit load, if any, shall be paid out of the exit load proceeds.

Transaction Charges:

The AMC/Mutual Fund shall deduct Transaction Charges on purchase/subscription applications received from investors that are routed through a distributor/agent/broker as follows, provided the distributor/agent/broker has opted to receive the transaction charges:

(i) Firsttime investor in mutual funds:
  Transaction Charge of Rs.150/- on purchase/ subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor.
  Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

(ii) Investors other than first time investor in mutual funds:
  Transaction Charge of Rs.100/- per purchase/ subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor.
  Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

(iii) In case of investments through Systematic Investment Plan (SIP):
  Transaction Charge shall be deducted only if the total commitment through SIP (i.e. amount per SIP instalment x No. of SIP instalments) amounts to Rs.10,000 and above.
  The Transaction Charge shall be deducted in 3 or 4 instalments, as may be decided by the AMC from time to time.

(iv) The 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 switch, redemption, Systematic Investment Plan, Transfer of Income Distribution cum capital withdrawal 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
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 payment based on his assessment of various factors including the service rendered by the distributor.

Employee Unique Identification Number (EUIN): As per SEBI Circular no. CIR/IMD/DDF/21/2012 dated September 13, 2012, the employe/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain an EUIN from AMFI. EUIN is needed 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 or on his behalf, the investor shall be assumed to have opted for the Default Plan which shall be as follows.

Who Can Buy

Units of the schemes (except FIFEP) can be purchased by:

1. Adult individuals, either singly or jointly (not exceeding three), resident in India.
2. Parents/Guardian on behalf of minors.
3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
6. Non-Resident Indians (NRIs) and Overseas Citizen of India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States persons within the meaning of Regulation S under the United States Securities Act of 1933 as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
7. Foreign Institutional Investors and their sub accounts on full repatriation basis/Foreign Portfolio Investors (subject to RBI approval) and sub accounts of the FIIs permitted under SEBI (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.
8. Hindu Undivided Family (HUF).
9. Wad Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not). Trusts and clubs authorised to invest in units of mutual funds.
10. Sole Proprietorship, Partnership Firms and Limited Liability Partnerships.
11. Army/ Air Force/ Navy/ Para-military funds and other eligible institution.
12. Scientific and/or industrial research organizations.
13. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
14. Such other individuals/institutions/business corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.
15. The Mutual Fund Schemes/ Alternative Investment Funds can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.

FIPF:
1. Adult individuals, either singly or jointly (not exceeding three), resident in India up to the age of 60 years.
2. Non-Resident Indians (NRIs) and Overseas Citizen of India (OCI) (including erstwhile Person of Indian Origin card holders) up to the age of 60 years on full repatriation basis and on non-repatriation basis but not (a) United States persons within the meaning of Regulation S under the United States Securities Act of 1933 as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
3. Parents/Guardian on behalf of minors.

Default Plan/Option
The investors must clearly indicate the Plan and Option in the relevant space provided for in the Application Form. In the absence of such an indication, the investor shall be assumed to have opted for the Default Plan which shall be as follows.

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Broker Code mentioned by the investor</th>
<th>Plan mentioned by the investor</th>
<th>Default Plan to be captured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not mentioned</td>
<td>Not mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>2</td>
<td>Not mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
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<tr>
<td>3</td>
<td>Not mentioned</td>
<td>Regular</td>
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<tr>
<td>4</td>
<td>Mentioned</td>
<td>Direct</td>
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<td>5</td>
<td>Direct</td>
<td>Not Mentioned</td>
<td>Direct Plan</td>
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<tr>
<td>6</td>
<td>Direct</td>
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<tr>
<td>8</td>
<td>Mentioned</td>
<td>Not Mentioned</td>
<td>Regular Plan</td>
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</tbody>
</table>

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. The AMC shall not reprocess the transaction under Direct Plan in case the units have been redeemed within the aforesaid 30 calendar days.

The Trustee/AMC reserves the right to alter/revise the default plan/option, and/or make alterations of these facilities and privileges, at any time, without prior notice. The trustee is enabled, in its sole and absolute discretion, to reject any Application.

Trustee Company:
Franklin Templeton Trustee Services Pvt. Ltd., a company set up under the Companies Act 1956, and approved by SEBI to act as the Trustee to the schemes of Franklin Templeton Mutual Fund.

Despatch of Repurchase (Redemption) Request

The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 10 business days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund.

Applicable NAV

1) For Debt/Income (other than liquid and overnight fund)schemes:
   a. Purchases including switch-in

In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day before the cut-off time (3:00 p.m.) the closing NAV of the day on which the funds are available for utilisation shall be applicable.

In respect of valid applications received* after 3:00 p.m. by the Mutual Fund and the funds are not available for utilisation on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilisation shall be applicable.

However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable and the application is received prior to availability of the funds.

Investors are encouraged to avail electronic payment modes to transfer funds to the bank account of the Scheme to expedite unit allotment.

For determining the availability of funds for utilisation, the Funds do not accept the amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the Scheme before the cut-off time and the funds are available for utilisation before the cut-off time without an adverse effect on the credit facility whether intra-day or otherwise, by the respective scheme.

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution capital withdrawal plans (TIDCW) etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilisation by the destination Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.
In case of transactions through online facilities/electronic modes, there may be a time lag of up to 5-7 banking days between the amount of subscription being debited to investor’s bank account and the subsequent credit into the respective scheme’s bank account. The lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds for AMC’s or its service providers to be liable for any lag / delay in realization of funds and consequent pricing of units.

b. Redemptions including switch-out:

In respect of valid applications received* up to 3 p.m. on a day by the Mutual Fund, the closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received* after 3 p.m. on a day by the Mutual Fund, the closing NAV of the next business day shall be applicable.

2. For Franklin India Liquid Fund (FILF) and Franklin India Overnight Fund (FIONF):

a. Purchases including switch-in

Pursuant to SEBI guidelines, the cut off timings and the applicability of Net Asset Value of the scheme is under:

In respect of valid applications received* up to 1:30 p.m. on a day by the Mutual Fund and funds are available for utilisation on the same day before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

In respect of valid applications received* after 1:30 p.m. on a day by the Mutual Fund and funds are available for utilisation on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next business day shall be applicable.

However, irrespective of the time of receipt* of application, where the funds are not available for utilisation on the same day before the cut-off time (1:30 p.m.) without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilisation before the cut-off time shall be applicable provided the application is received prior to availability of the funds.

Investors are encouraged to avail electronic payment modes to transfer funds to the bank account of the Scheme to expedite the receipt.

For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time (1:30 p.m.) without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP)/Intra-fund transfers, etc., the closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

For investments through systematic transfer routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP)/Intra-fund transfers, etc., the closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

Compulsory reinvestment of Income Distribution cum capital withdrawal (dividend)

Where the Unitholder has opted for Payout of Income Distribution cum capital withdrawal option and in case the distribution amount payable to the Unitholder is Rs 20/- or less, the same will be compulsorily reinvested in the scheme.

Option to receive allotment and hold units in demat form:

Investors have an option to receive allotment and hold units of the scheme in demat. For this purpose, the investors need to furnish the details of their depository account in the Application Form along with a copy of the Client Master Report / List (CMR/CLM) or the Transaction Account Document. The investor can opt for ‘homely name and holding’ pattern for verification of the demat account. The date of demat account statement should be within 90 days of the application. The Units allotted in electronic form will be credited to the investor’s Demat Account (with a Depository Participant (DP) of CDSL or NSDL) as per the details furnished by the investor in the Application Form.

In case the Unitholder does not wish to get his/her Units converted / allotted in electronic form (in case the Units to the beneficiary account(s) of the investor for any reason whatsoever, the AMC shall issue Account statement(s) specifying the Units allotted to the investor. Please note that while converting the Units to the demat, the Units in the Accounts in the Application Form, it will be assumed that the investor has opted for allotment in demat form and the allotment will be made only in demat form as default.

In case of SIP, the units will be allotted based on the applicable NAV as per the cut-off time and transferred to the demat account of the respective scheme and will be credited to the investor’s demat account on weekly basis on realisation of funds. For example, for the subscription amount of the relevant SIP investor’s account on the day of subscription with Franklin Templeton Mutual Fund on a day (Friday to Thursday), the units allotted will be credited to the investor’s demat account on following Monday or the subsequent working day if Monday is a holiday/weekend day. However, this facility is not available for investment under Daily and Weekly Income Distribution cum capital withdrawal option schemes, Switch option schemes, Systematic Transfer Plan (STP) and Transfer of Income Distribution cum capital withdrawal plan (Transfer of IDCW Plan).

The existing Unitholders can dematerialise the units held in physical form (represented by Account Statement) at any time by making an application to the Depository Participant by filling up the Conversion Request Form (CRF) and surrendering the Account Statement(s).

Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section “Taxation”. However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In case the investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.

Pension Fund: Investments by Individuals (including minors through their parents/guardians) in Franklin India Pension Plan (previously known as Kothari Pioneer Pension Plan/ Templeton India Pension Plan) were eligible for tax rebate under section 88 the Income-tax act, 1961. In terms of section 80C(7) of the Income-tax Act, 1961, the contribution referred to under section 88 shall be eligible for deduction under section 80C of the Income-tax Act, 1961 w.e.f. April 1, 2006. The deduction under section 80C of the Income-tax Act, 1961 shall be on investments upto Rs 1, 50,000 in a financial year.

Daily Net Asset Value (NAV) Publication

The NAV will be calculated for every Business Day and can be viewed on www.franklintempletonindia.com and www.amfindia.com. Unitholders may provide a specific request to Mutual Fund/ AMC to receive the latest available NAVs through SMS. You can also telephone at 1-800-425-4259 or 1-800-238-4259 (if calling from a mobile phone, please prefix the city code if calling from a mobile phone, local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.

For Investor Grievances please contact

Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 311, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096. Tel: 1-800-425-4259 or 044-48620000 (please prefix the city code if calling from a mobile phone, local call rates apply to both the numbers) from 8 a.m. to 9:00 p.m., Monday to Saturday. Email: service@franklintempleton.com.

Name of Investor Relations Officer: Rini Krishnan

Name and Address of Registrar: Computer Age Management Services Private Limited, No 10 (Old No 178), M.G.R. Road, Nungambakkam, Chennai - 600 034.

Unitholders’ Information:

Account Statement:

On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of electronic payment (SIPs) will be sent within 5 Business Days from the date of receipt of application at their e-mail address and/or mobile number registered with the Mutual Fund/AMC.

A. Consolidated Account Statement

In order to enable a single consolidated view of all the investors of any fund, the mutual fund is held in demat form with the Depositories. Mutual Fund Registrar & Transfer Agents or Depositories shall generate and dispatch of single Consolidated Account Statement (CAS) to the investor. The CAS format of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

Unitholders who have registered their Permanent Account number (PAN) with the AMC will receive a Consolidated Account Statement as follows:

1. Unitholders who hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, etc) to the unitholders would be

Reinvestment of Income Distribution cum capital withdrawal (dividend)

Where the unitholder is opted for Payout of Income Distribution cum capital withdrawal option and in case the distribution amount payable to the Unitholder is Rs 20/- or less, the same will be compulsorily reinvested in the scheme.

Option to receive allotment and hold units in demat form:

Investors have an option to receive allotment and hold units of the scheme in demat:

Daily Net Asset Value (NAV) Publication

The NAV will be calculated for every Business Day and can be viewed on www.franklintempletonindia.com and www.amfindia.com. Unitholders may provide specific request to Mutual Fund/ AMC to receive the latest available NAVs through SMS. You can also telephone at 1-800-425-4259 or 1-800-238-4259 (if calling from a mobile phone, please prefix the city code if calling from a mobile phone, local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.
succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to AMC to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance, value of the Units as at the end of the month, the amount of accrued income/return (if any) and Change in the Total Net Asset Value (in absolute terms) during the half-year period against the concerned investor’s total investments in each MF scheme and Change in the Total Net Asset Value (in percentage terms) for the half-year period of both direct plan and regular plan. For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 3 Business Days from the receipt of such request.

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

For normal transactions during ongoing sales and repurchase:

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

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

- Account Statement for SIP and STP will be dispatched once the investor meets with the Reinvestment of Income Distribution cum capital withdrawal option (daily, weekly, monthly) account statement. All other Income Distribution cum capital withdrawal (dividend) statements will be dispatched as and when the distribution is processed.

- A soft copy of the Account Statement will be emailed to investors valid email id.

- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.

- Furthermore, the AMC shall disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the end of the fortnight. In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to investors within 5 working days from the receipt of such request.

Half-yearly statement:

- The AMC shall provide the Account Statement to the Unitholders who are not having PAN, valid PAN or whose PAN with AMC is not in accordance with the PAN held with income tax authorities or whose PAN otherwise is not approved or is pending for approval.

- The AMC shall send via email the half-yearly statement of scheme portfolio within 5 days from the end of the half-year. In case of specific request received from investors, Mutual Funds shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.

- The Mutual Fund shall disclose portfolio as on the last day of the month/half-year for all their schemes on their website and on the website of AMFI within 10 days from the close of each month/half-year respectively. In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.

All Financial transactions and portfolio disclosures:

The Mutual Fund shall within one month of the close of each half year i.e. 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 39 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

The Mutual Fund shall disclose portfolio as on the last day of the month/half-year for all their schemes on their website and on the website of AMFI within 10 days from the close of each month/half-year respectively. In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.

Furthermore, the mutual fund shall also disclose the debt and money market securities transacted (including inter scheme transfers) in schemes portfolio on daily basis with a time lag of 13 days. Mutual Fund shall publish an advertisement every half-year disclosing the holding of each half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, two regional newspapers in Hindi and two regional newspapers in English. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Prevention of Money Laundering

As per the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued thereunder (A.U. Laws), Mutual Funds are required to formulate and implement a client identification (record keeping) policy to collect, verify and maintain the record of identity and address(es) of investors. It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML.

Financial Results and Portfolio Disclosures

The Mutual Fund shall disclose the portfolio for the half-year period of the Mutual Fund on its website and on the website of AMFI, within 30 days from the end of the half-year period. The AMC may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abbreviated summary shall, where the e-mail and no physical copies would be mailed to such unitholders. However, such unitholders who still wish to receive physical copies of annual report/abbreviated summary notwithstanding the availability of electronic copies on the website of Mutual Fund, may indicate their option to the AMC in writing and AMC shall provide such copies. The investors of the unitholder whose e-mail addresses are available with the Mutual Fund, the AMC shall send physical copies of scheme annual reports or abbreviated summary to such unitholders who have opted-in to receive physical copies of the scheme annual report or abbreviated summary. The AMC shall update the list of unitholders who have opted-in to receive physical copies of the scheme annual report or abbreviated summary promptly on the Fund’s website and AMFI website.

Submission of PAN:

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to submit such documents and information as may be required to comply with the PAN and KYC requirements as noted above.

Nonacceptance of Third Party payment

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) Payment by Employer on behalf of employee for lump sum subscription or under SIP through Payroll deduction or deductions out of expense reimbursement, (b) Custodian on behalf of an FI or a client. (c) Payment by Asset Management Company to a Distributor empaneled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscriptions subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

(2) Payment by Corporate to its Agent/ Distributor/ Dealer (similar to Case (1)) or any trading member of a stock exchange on account of commission/incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/ one-time subscription. For this purpose Third Party payment shall mean payment to the AMC who is not the holder of the bank account from which the money is transferred but is the agent or the third party 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 account is liable to be rejected and if a joint holder is a minor, 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.