

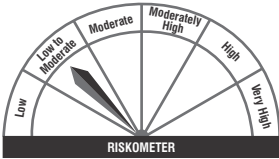
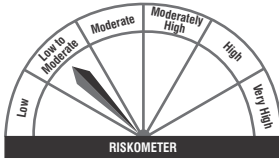




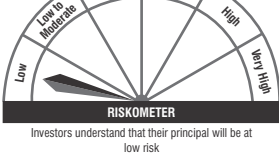

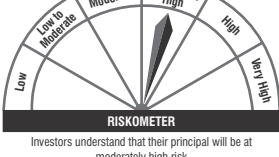
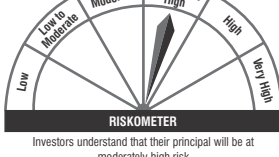
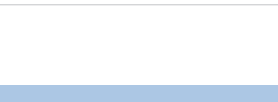
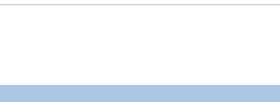
Franklin Templeton Mutual Fund

KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORM

FOR OPEN END DEBT & DEBT-ORIENTED SCHEMES

Offer for units on an ongoing basis at a Net Asset Value (NAV) based price

FRANKLIN
TEMPLETON

Sr. No.	Fund Name	Product Labeling			
		This product is suitable for investors who are seeking*			
		Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	Risk level based on portfolio as on September 30, 2021	Risk level of primary benchmark as on September 30, 2021
1.	Franklin India Corporate Debt Fund (FICDF) Primary Benchmark: NIFTY Corporate Bond Index	Medium term capital appreciation with current income	A bond fund – focuses on AA+ and above rated Corporate/PSU Bonds.	 Investors understand that their principal will be at low to moderate risk	 Investors understand that their principal will be at low to moderate risk
2.	Franklin India Floating Rate Fund (FIFRF) Primary Benchmark: CRISIL Liquid Fund Index.	Regular income for short term	A fund that invests primarily in floating rate and short term fixed rate debt instruments	 Investors understand that their principal will be at low to moderate risk	 Investors understand that their principal will be at low to moderate risk
3.	Franklin India Liquid Fund (FILF) Primary Benchmark: CRISIL Liquid Fund Index	Regular income for short term	A fund that invests primarily in floating rate and short term fixed rate debt instruments	 Investors understand that their principal will be at low to moderate risk	 Investors understand that their principal will be at low to moderate risk
4.	Franklin India Savings Fund- (FISF) Primary Benchmark: NIFTY Money Market Index	Regular income for short term	A money market fund that invests in money market instruments	 Investors understand that their principal will be at low to moderate risk	 Investors understand that their principal will be at low to moderate risk
5.	Franklin India Government Securities Fund (FIGSF) Primary Benchmark: NIFTY All Duration G-Sec Index (The Benchmark Index of the fund has been changed from I-Sec Li-bex effective September 8, 2021)	Medium term capital appreciation with current income	A fund that invests in Indian government securities	 Investors understand that their principal will be at low to moderate risk	 Investors understand that their principal will be at low to moderate risk
6.	Franklin India Banking & PSU Debt Fund (FIBPDF) Primary Benchmark: NIFTY Banking & PSU Debt Index	Regular Income for medium term	An income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal Bonds.	 Investors understand that their principal will be at moderate risk	 Investors understand that their principal will be at moderate risk
7.	Franklin India Overnight Fund (FIONF) Primary Benchmark: CRISIL Overnight Index	Regular income for short term with high level of safety and liquidity	Investment in debt & money market instruments having maturity of one business day	 Investors understand that their principal will be at low risk	 Investors understand that their principal will be at low risk
8.	Franklin India Debt Hybrid Fund (FIDHF) [Number of Segregated Portfolio-1] Primary Benchmark: CRISIL Hybrid 85+15 - Conservative Index	Medium term capital appreciation with current income	A fund that invests predominantly in debt instruments with marginal equity exposure	 Investors understand that their principal will be at moderately high risk	 Investors understand that their principal will be at moderately high risk
9.	Franklin India Pension Plan (FIPEP) Primary Benchmark: 40% Nifty 500+60% Crisil Composite Bond Fund Index	Long term capital appreciation	A retirement fund investing upto 40% in equities and balance in fixed income instruments	 Investors understand that their principal will be at moderately high risk	 Investors understand that their principal will be at moderately high risk

*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

Form ID: 0118

SI No.



**FRANKLIN
TEMPLETON**

APPLICATION FORM FOR NEW INVESTORS

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

Advisor ARN / RIA Code/ Portfolio Manager's Registration No. 146822	Sub-broker/Branch Code
Sub-broker ARN	Representative EUIN
For office use only	
The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor based on the investor's assessment of various factors including service rendered by the ARN Holder. Applicable only if ARN is mentioned but EUIN box is left blank: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker". Applicable only if RIA Code/ Portfolio Manager's Registration Number is mentioned: "I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein."	
Sole / First Unit Holder	
Second Unit Holder	
Third Unit Holder	

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).

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)	<input type="checkbox"/> KYC
My Guardian's Name (if minor)/POA/Contact Person	PAN/PEKRN (Guardian/POA)	<input type="checkbox"/> KYC
On behalf of Minor (* Attach Mandatory Documents as per instructions).	Date of Birth Minor's	Date of Birth
	D D / M M / Y Y	Guardian named is : Proof attached * <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed

JOINT APPLICANTS (IF ANY) DETAILS

Mode of Operation : ☐ Single ☐ Joint ☐ Either or Survivor(s) [Default]

2nd Applicant Name (Should match with PAN Card)	PAN/PEKRN (2nd Applicant)	<input type="checkbox"/> KYC
3rd Applicant Name (Should match with PAN Card)	PAN/PEKRN (3rd Applicant)	<input type="checkbox"/> KYC

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

Email ID (in capital)		Address Type (Mandatory) <input type="checkbox"/> a. Residential & Business <input type="checkbox"/> b. Residential <input type="checkbox"/> c. Business <input type="checkbox"/> d. Registered Office
Mobile +91	Tel (STD Code)	
Email ID and Mobile number should pertain to firstholder only		
Address		
Landmark		
City	Pin Code (Mandatory)	State
I wish to receive Scheme Annual Report and Abridged Summary : <input type="checkbox"/> Online (Preferred & Default) <input type="checkbox"/> 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) <input type="checkbox"/> Self (or) <input type="checkbox"/> Family Member, and approve for usage of these contact details for any communication with FTME.		

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: <input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
Scheme Name: <input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
<input type="checkbox"/> Payment through NACH (Attach NACH form) Documents attached to avoid Third Party Payment Rejection, if applicable: <input type="checkbox"/> Bank Certificate, for DD <input type="checkbox"/> Third Party Declarations			
IF YOU OPT TO START TWO SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIP'S. My Additional SIP Details			
SIP Date: D D (If left blank 10 th will be considered as the default date) Investment Frequency <input type="checkbox"/> Monthly (default) <input type="checkbox"/> Quarterly			
SIP Period Start Date m m / y y / y y End Date <input type="checkbox"/> Continue Until Cancelled OR m m / y y / y y First SIP Cheque Date:			
Step-up my SIP annually by: <input type="checkbox"/> Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or <input type="checkbox"/> Increase in Rupee Value: (in multiples of Rs. 500)			

BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

My Bank Name	
Bank A/C No.	A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others
Branch Address	
City	Pin
IFSC code: (11 digit)	MICR code (9 digit) (This is a 9 digit number next to your cheque number)

ACKNOWLEDGEMENT SLIP

Received from	Sl. No.	
	Pin	
Scheme Name	Plan/Option	Payment Details
		Amount Cheque/DD No. Date
		Bank and Branch details
		Amount Cheque/DD No. Date
		Bank and Branch details

📄 ADDITIONAL INFORMATION

Applicant	KIN No. (If KYC done via CKYC)	Date of Birth [*]	Gender
1st		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
2nd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
3rd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
G or POA [†]		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

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

Details	2 nd Applicant	3 rd Applicant	G or POA
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)	Allocation	Nominee/ Guardian Signature
	DOB		
	Guardian Name & Address	100 %	X

OR ☐ I/We DO NOT wish to nominate and sign here
(To be signed by all the joint holders irrespective of the mode of holdings.)

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

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

Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account. Enclosed ☐ 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	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO/OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual	<input type="checkbox"/> Company/Body <input type="checkbox"/> Trust <input type="checkbox"/> Bank	<input type="checkbox"/> Corporate <input type="checkbox"/> Society <input type="checkbox"/> AOP	<input type="checkbox"/> Partnership <input type="checkbox"/> HUF <input type="checkbox"/> FI/FII/FPI		Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)					Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Others (Please specify)				
Gross Annual Income Range (in Rs.)					Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable	
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on DD MM YY	as on DD MM YY	as on DD MM YY	as on DD MM YY	Whole-time Directors/Turstees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes: Mandatory to enclose FATCA /CRS Annexure

DECLARATION (SIGNATURE/S MANDATORY)

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I/ we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF 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. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we 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 are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I/ we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorize Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, 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.

Sole / First Unit Holder	Second Unit Holder	Third Unit Holder
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📞 1800 425 4255 or 1800 258 4255 (from 8 am to 9 pm, Monday to Saturday)

✉ service@franklintempleton.com

🌐 www.franklintempletonindia.com

Quick Checklist	<input type="checkbox"/> Name, Address are correctly mentioned <input type="checkbox"/> Email ID / Mobile number are mentioned <input type="checkbox"/> KYC information provided for each applicant <input type="checkbox"/> FATCA/CRS details provided for each applicant <input type="checkbox"/> Corporate Documents/ Trust Deed <input type="checkbox"/> PoA Documents	<input type="checkbox"/> Full scheme name, plan, option is mentioned <input type="checkbox"/> Pay-In bank details and supportings are attached <input type="checkbox"/> Nomination facility opted <input type="checkbox"/> Form is signed by all applicants <input type="checkbox"/> Proof of relationship with minor	<input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. <input type="checkbox"/> Non Individual investors should attach <input type="checkbox"/> FATCA Details and Declaration Form <input type="checkbox"/> UBO Declaration Form
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APPLICATION FORM FOR NEW INVESTORS

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

Advisor ARN / RIA Code/ Portfolio Manager's Registration No. 146822	Sub-broker/Branch Code	The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Applicable only if ARN is mentioned but EUIN box is left blank: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." Applicable only if RIA Code / Portfolio Manager's Registration Number is mentioned: "I / We hereby give you my/our, consent to share/provide the transactions data feed / portfolio holdings / NAV etc. in respect of my /our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser / SEBI Registered Portfolio Manager whose code is mentioned herein."		
Sub-broker ARN	Representative EUIN			
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.				
<input type="checkbox"/> I am a first time investor in mutual funds (Rs.150 will be deducted).		<input type="checkbox"/> I am an existing mutual funds investor (Rs.100 will be deducted).		

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)	<input type="checkbox"/> KYC
My Guardian's Name (if minor)/POA/Contact Person		PAN/PEKRN (Guardian/POA)	<input type="checkbox"/> KYC
On behalf of Minor (* Attach Mandatory Documents as per instructions).	Date of Birth Minor's	Date of Birth	Guardian named is :
	D D / M M / Y Y	Proof attached * <input type="checkbox"/>	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed

JOINT APPLICANTS (IF ANY) DETAILS

Mode of Operation : <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Either or Survivor(s) [Default]		
2nd Applicant Name (Should match with PAN Card)	PAN/PEKRN (2nd Applicant)	<input type="checkbox"/> KYC
3rd Applicant Name (Should match with PAN Card)	PAN/PEKRN (3rd Applicant)	<input type="checkbox"/> KYC

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

Email ID (in capital)	Address Type (Mandatory)	
Mobile +91	<input type="checkbox"/> a. Residential & Business	
Tel	<input type="checkbox"/> b. Residential	
Email ID and Mobile number should pertain to firstholder only		
<input type="checkbox"/> c. Business		
<input type="checkbox"/> d. Registered Office		
Address		
Landmark		
City	Pin Code (Mandatory)	State

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 (or) ☐ Family Member, and approve for usage of these contact details for any communication with FTMF.

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:			
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
Scheme Name:			
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	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. —————> **My Additional SIP Details**

SIP Date: D D (If left blank 10th will be considered as the default date) | Investment Frequency ☐ Monthly(default) ☐ Quarterly

SIP Period Start Date m m / y y y y End Date ☐ Continue Until Cancelled OR m m / y y y y **First SIP Cheque Date:**

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

BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

My Bank Name			
Bank A/C No.	A/C Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others	
Branch Address	City	Pin	
IFSC code: (11 digit)	MICR code (9 digit)	(This is a 9 digit number next to your cheque number)	

ACKNOWLEDGEMENT SLIP

Received from		Sl. No.	
Scheme Name		Pin	
Plan/Option	Payment Details		
	Amount	Cheque/DD No.	Date
	Bank and Branch details		
	Amount	Cheque/DD No.	Date
	Bank and Branch details		

📄 ADDITIONAL INFORMATION

Applicant	KIN No. (If KYC done via CKYC)	Date of Birth [#]	Gender
1st		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
2nd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
3rd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
G or POA [^]		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

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

Details	2 nd Applicant	3 rd Applicant	G or POA
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)		Allocation	Nominee/ Guardian Signature
	DOB	Guardian Name & Address		
			100 %	X

OR ☐ I/We DO NOT wish to nominate and sign here
(To be signed by all the joint holders irrespective of the mode of holdings.)

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

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

Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account. Enclosed ☐ 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	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian			
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
NRI/PIO/OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Non Individual	<input type="checkbox"/> Company/Body	<input type="checkbox"/> Corporate	<input type="checkbox"/> Partnership		Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	<input type="checkbox"/> Trust	<input type="checkbox"/> Society	<input type="checkbox"/> HUF		Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	<input type="checkbox"/> Bank	<input type="checkbox"/> AOP	<input type="checkbox"/> FI/FII/FPI		Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Others (Please specify)					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
					Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Gross Annual Income Range (in Rs.)					Others (Please specify)							
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Politically Exposed Person (PEP) details:					Is a PEP	Related to PEP	Not Applicable
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR Network in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on DD MM YY	as on DD MM YY	as on DD MM YY	as on DD MM YY	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Whole-time Directors/Turstee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes: Mandatory to enclose FATCA /CRS Annexure				

DECLARATION (SIGNATURE/S MANDATORY)

Date			Place		
Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I/ we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd, Trustees to the schemes of FTMF 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. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we 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 are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorize Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, 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.					
Sole / First Unit Holder		Second Unit Holder		Third Unit Holder	

Quick Checklist 📄	<input type="checkbox"/> Name, Address are correctly mentioned	<input type="checkbox"/> Full scheme name, plan, option is mentioned	<input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
	<input type="checkbox"/> Email ID / Mobile number are mentioned	<input type="checkbox"/> Pay-In bank details and supportings are attached	<input type="checkbox"/> Non Individual investors should attach
	<input type="checkbox"/> KYC information provided for each applicant	<input type="checkbox"/> Nomination facility opted	<input type="checkbox"/> FATCA Details and Declaration Form
	<input type="checkbox"/> FATCA/CRS details provided for each applicant	<input type="checkbox"/> Form is signed by all applicants	<input type="checkbox"/> UBO Declaration Form
	<input type="checkbox"/> Corporate Documents/ Trust Deed	<input type="checkbox"/> Proof of relationship with minor	
<input type="checkbox"/> PoA Documents			



FRANKLIN
TEMPLETON

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

Advisor ARN / RIA Code/ Portfolio Manager's Registration No. 146822	Sub-broker/Branch Code	The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Applicable only if ARN is mentioned but EUIN box is left blank: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." Applicable only if RIA Code / Portfolio Manager's Registration Number is mentioned: "I / We hereby give you my/our, consent to share/provide the transactions data feed / portfolio holdings / NAV etc. in respect of my / our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser / SEBI Registered Portfolio Manager whose code is mentioned herein."		
Sub-broker ARN	Representative EUIN			
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.				
<input type="checkbox"/> I am a first time investor in mutual funds (Rs.150 will be deducted).		<input type="checkbox"/> I am an existing mutual funds investor (Rs.100 will be deducted).		

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)		<input type="checkbox"/> KYC
My Guardian's Name (if minor)/POA/Contact Person		PAN/PEKRN (Guardian/POA)		<input type="checkbox"/> KYC
On behalf of Minor (* Attach Mandatory Documents as per instructions).		Date of Birth Minor's	Date of Birth	Guardian named is :
		D D / M M / Y Y	Proof attached *	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed
JOINT APPLICANTS (IF ANY) DETAILS				
2nd Applicant Name (Should match with PAN Card)		PAN/PEKRN (2nd Applicant)		<input type="checkbox"/> KYC
3rd Applicant Name (Should match with PAN Card)		PAN/PEKRN (3rd Applicant)		<input type="checkbox"/> KYC

MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters)				
Email ID (in capital)				Address Type (Mandatory) <input type="checkbox"/> a. Residential & Business <input type="checkbox"/> b. Residential <input type="checkbox"/> c. Business <input type="checkbox"/> d. Registered Office
Mobile	+91	Tel	(STD Code)	
Email ID and Mobile number should pertain to firstholder only				
Address				
Landmark				
City		Pin Code (Mandatory)		State
I wish to receive Scheme Annual Report and Abridged Summary : <input type="checkbox"/> Online (Preferred & Default) <input type="checkbox"/> 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) <input type="checkbox"/> Self (or) <input type="checkbox"/> Family Member, and approve for usage of these contact details for any communication with FTMF.				

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:				
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
Scheme Name:				
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
<input type="checkbox"/> Payment through NACH (Attach NACH form) Documents attached to avoid Third Party Payment Rejection, if applicable: <input type="checkbox"/> Bank Certificate, for DD <input type="checkbox"/> Third Party Declarations				
IF YOU OPT TO START TWO SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIP'S. —————> My Additional SIP Details				
SIP Date: D D (If left blank 10 th will be considered as the default date) Investment Frequency <input type="checkbox"/> Monthly(default) <input type="checkbox"/> Quarterly				
SIP Period Start Date m m / y y y y End Date <input type="checkbox"/> Continue Until Cancelled OR m m / y y y y First SIP Cheque Date:				
Step-up my SIP annually by: <input type="checkbox"/> Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or <input type="checkbox"/> Increase in Rupee Value: (in multiples of Rs. 500)				

BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)				
My Bank Name				
Bank A/C No.		A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others		
Branch Address				
		City	Pin	
IFSC code: (11 digit)		MICR code (9 digit)		(This is a 9 digit number next to your cheque number)

ACKNOWLEDGEMENT SLIP			Sl. No.	
Received from			Pin	
Scheme Name	Plan/Option	Payment Details		
		Amount	Cheque/DD No.	Date
		Bank and Branch details		
		Amount	Cheque/DD No.	Date
		Bank and Branch details		

📄 ADDITIONAL INFORMATION

Applicant	KIN No. (If KYC done via CKYC)	Date of Birth [#]	Gender
1st		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
2nd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
3rd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
G or POA [^]		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

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

Details	2 nd Applicant	3 rd Applicant	G or POA
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)		Allocation	Nominee/ Guardian Signature
	DOB	Guardian Name & Address		
			100 %	X

OR ☐ I/We DO NOT wish to nominate and sign here
(To be signed by all the joint holders irrespective of the mode of holdings.)

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

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

Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account. Enclosed ☐ 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	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian			
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
NRI/PIO/OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Non Individual	<input type="checkbox"/> Company/Body	<input type="checkbox"/> Corporate	<input type="checkbox"/> Partnership		Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	<input type="checkbox"/> Trust	<input type="checkbox"/> Society	<input type="checkbox"/> HUF		Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	<input type="checkbox"/> Bank	<input type="checkbox"/> AOP	<input type="checkbox"/> FI/FII/FPI		Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Others (Please specify)					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
					Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Gross Annual Income Range (in Rs.)					Politically Exposed Person (PEP) details:					Is a PEP	Related to PEP	Not Applicable
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
OR Network in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on DD MM YY	as on DD MM YY	as on DD MM YY	as on DD MM YY	Whole-time Directors/Turstee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes: Mandatory to enclose FATCA /CRS Annexure				

DECLARATION (SIGNATURE/S MANDATORY)

Date		Place
<p>Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I/ we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd, Trustees to the schemes of FTMF 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. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we 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 are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorize Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, 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.</p>		
Sole / First Unit Holder	Second Unit Holder	Third Unit Holder

Quick Checklist 📄	<input type="checkbox"/> Name, Address are correctly mentioned	<input type="checkbox"/> Full scheme name, plan, option is mentioned	<input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
	<input type="checkbox"/> Email ID / Mobile number are mentioned	<input type="checkbox"/> Pay-In bank details and supportings are attached	<input type="checkbox"/> Non Individual investors should attach
	<input type="checkbox"/> KYC information provided for each applicant	<input type="checkbox"/> Nomination facility opted	<input type="checkbox"/> FATCA Details and Declaration Form
	<input type="checkbox"/> FATCA/CRS details provided for each applicant	<input type="checkbox"/> Form is signed by all applicants	<input type="checkbox"/> UBO Declaration Form
	<input type="checkbox"/> Corporate Documents/ Trust Deed	<input type="checkbox"/> Proof of relationship with minor	
<input type="checkbox"/> PoA Documents			



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

Advisor ARN / RIA Code/ Portfolio Manager's Registration No. 146822	Sub-broker/Branch Code	The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Applicable only if ARN is mentioned but EUIN box is left blank: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." Applicable only if RIA Code / Portfolio Manager's Registration Number is mentioned: "I / We hereby give you my/our, consent to share/provide the transactions data feed / portfolio holdings / NAV etc. in respect of my /our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser / SEBI Registered Portfolio Manager whose code is mentioned herein."		
Sub-broker ARN	Representative EUIN			
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.				
<input type="checkbox"/> I am a first time investor in mutual funds (Rs.150 will be deducted).		<input type="checkbox"/> I am an existing mutual funds investor (Rs.100 will be deducted).		

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)		<input type="checkbox"/> KYC
My Guardian's Name (if minor)/POA/Contact Person		PAN/PEKRN (Guardian/POA)		<input type="checkbox"/> KYC
On behalf of Minor (* Attach Mandatory Documents as per instructions).	Date of Birth Minor's	<div><div>D</div><div>D</div><div>/</div><div>M</div><div>M</div><div>/</div><div>Y</div><div>Y</div></div>	Date of Birth	Guardian named is :
			Proof attached *	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed
JOINT APPLICANTS (IF ANY) DETAILS				
2nd Applicant Name (Should match with PAN Card)		PAN/PEKRN (2nd Applicant)		<input type="checkbox"/> KYC
3rd Applicant Name (Should match with PAN Card)		PAN/PEKRN (3rd Applicant)		<input type="checkbox"/> KYC

MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters)				
Email ID (in capital)				Address Type (Mandatory) <input type="checkbox"/> a. Residential & Business <input type="checkbox"/> b. Residential <input type="checkbox"/> c. Business <input type="checkbox"/> d. Registered Office
Mobile	+91	Tel	(STD Code)	
Email ID and Mobile number should pertain to firstholder only				
Address				
Landmark				
City	Pin Code (Mandatory)		State	
I wish to receive Scheme Annual Report and Abridged Summary : <input type="checkbox"/> Online (Preferred & Default) <input type="checkbox"/> 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) <input type="checkbox"/> Self (or) <input type="checkbox"/> Family Member, and approve for usage of these contact details for any communication with FTMF.				

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:				
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
Scheme Name:				
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Option: <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Rs. Less DD charges	<input type="checkbox"/> Cheque/DD No. <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: A/c no.
<input type="checkbox"/> Payment through NACH (Attach NACH form) Documents attached to avoid Third Party Payment Rejection, if applicable: <input type="checkbox"/> Bank Certificate, for DD <input type="checkbox"/> Third Party Declarations				
IF YOU OPT TO START TWO SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIP'S. —————> My Additional SIP Details				
SIP Date: <div><div>D</div><div>D</div><div>(If left blank 10th will be considered as the default date)</div></div> Investment Frequency <input type="checkbox"/> Monthly(default) <input type="checkbox"/> Quarterly				
SIP Period Start Date: <div><div>m</div><div>m</div><div>/</div><div>y</div><div>y</div><div>y</div><div>y</div></div> End Date: <input type="checkbox"/> Continue Until Cancelled OR <div><div>m</div><div>m</div><div>/</div><div>y</div><div>y</div><div>y</div><div>y</div></div> First SIP Cheque Date: <div><div></div><div></div><div></div><div></div><div></div><div></div></div>				
Step-up my SIP annually by: <input type="checkbox"/> Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or <input type="checkbox"/> Increase in Rupee Value: (in multiples of Rs. 500)				

BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)				
My Bank Name				
Bank A/C No.		A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others		
Branch Address				
		City	Pin	
IFSC code: (11 digit)		MICR code (9 digit)		(This is a 9 digit number next to your cheque number)

ACKNOWLEDGEMENT SLIP			Sl. No.	
Received from			Pin	
Scheme Name	Plan/Option	Payment Details		
		Amount	Cheque/DD No.	Date
		Bank and Branch details		
		Amount	Cheque/DD No.	Date
		Bank and Branch details		

📄 ADDITIONAL INFORMATION

Applicant	KIN No. (If KYC done via CKYC)	Date of Birth [#]	Gender
1st		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
2nd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
3rd		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
G or POA [^]		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

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

Details	2 nd Applicant	3 rd Applicant	G or POA
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)		Allocation	Nominee/ Guardian Signature
	DOB	Guardian Name & Address		
			100 %	X

OR ☐ I/We DO NOT wish to nominate and sign here
(To be signed by all the joint holders irrespective of the mode of holdings.)

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

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

Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account. Enclosed ☐ 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	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian			
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
NRI/PIO/OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Non Individual	<input type="checkbox"/> Company/Body	<input type="checkbox"/> Corporate	<input type="checkbox"/> Partnership		Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	<input type="checkbox"/> Trust	<input type="checkbox"/> Society	<input type="checkbox"/> HUF		Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	<input type="checkbox"/> Bank	<input type="checkbox"/> AOP	<input type="checkbox"/> FI/FII/FPI		Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Others (Please specify)					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
					Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Gross Annual Income Range (in Rs.)					Others (Please specify)							
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Politically Exposed Person (PEP) details:					Is a PEP	Related to PEP	Not Applicable
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR Network in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on DD MM YY	as on DD MM YY	as on DD MM YY	as on DD MM YY	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Whole-time Directors/Turstee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes: Mandatory to enclose FATCA /CRS Annexure				

DECLARATION (SIGNATURE/S MANDATORY)

Date			Place		
Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I/ we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd, Trustees to the schemes of FTMF 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. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we 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 are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorize Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, 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.					
Sole / First Unit Holder		Second Unit Holder		Third Unit Holder	

Quick Checklist 📄	<input type="checkbox"/> Name, Address are correctly mentioned	<input type="checkbox"/> Full scheme name, plan, option is mentioned	<input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
	<input type="checkbox"/> Email ID / Mobile number are mentioned	<input type="checkbox"/> Pay-In bank details and supportings are attached	<input type="checkbox"/> Non Individual investors should attach
	<input type="checkbox"/> KYC information provided for each applicant	<input type="checkbox"/> Nomination facility opted	<input type="checkbox"/> FATCA Details and Declaration Form
	<input type="checkbox"/> FATCA/CRS details provided for each applicant	<input type="checkbox"/> Form is signed by all applicants	<input type="checkbox"/> UBO Declaration Form
	<input type="checkbox"/> Corporate Documents/ Trust Deed	<input type="checkbox"/> Proof of relationship with minor	
<input type="checkbox"/> PoA Documents			

INSTRUCTIONS

Please read the Scheme Information Document containing the terms of offer. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.

- Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need to be filled 'Personal Details' only if there is change in existing details already given in the folio or account.
- The application form must be completed in BLOCK LETTERS in ENGLISH. More than one scheme can be applied for in the same application form, but with separate cheques for each scheme.
- Alterations in Application Form: Any changes/alterations in the Application Form must be countersigned by the investor(s). The Mutual Fund/AMC will not be bound to take cognisance of any changes/alterations if the same are not so countersigned.
- Investments under Power of Attorney (POA): In case investors have issued a Power of Attorney (POA) for transacting with Franklin Templeton on their behalf, the signatures of the investor and the POA holder must be clearly available in the POA document for the POA to be accepted as a valid document.
- Signatures should be in English or in any of the Indian languages. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- PEKRN allowed only for investments through Micro investment route in lieu of KYC and PAN. Also in this case it is mandatory to attach contact details slip available on website. Copy of the KYC acknowledgement issued by KRA is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. For investments through Micro investment route, address proof and identity proof is required to be submitted.
- For Minors, please provide following documents for evidencing the relationship:- Father/Mother - Photocopy of the certificate mentioning the date of birth of the Minor and Parent's Name; Legal Guardian - Court Order. In case of investments held in the name of a minor, no joint holders / nomination will be registered. The minor, acting through the guardian, should be the first and sole holder in the Folio/Account. -
- Please verify and ensure the accuracy of the bank details provided in the form and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate. The registered bank will be the default bank and all redemptions / Income Distribution cum capital withdrawal proceeds will be processed into default bank through electronic payment facility. Please provide the full account no. *For more details on RTGS/NEFT/IFSC/MICR codes, please refer detailed instructions.
- Separate cheque/demand draft required for each investment, drawn in favour of scheme name e.g. "Franklin India Bluechip Fund". Please refer to the KIM for more details scheme name(s) and the plan/option. Investors in Franklin India Pension Plan are requested to also fill in the option exercise form available at the ISC. If you have an existing account in the scheme mentioned in the form, this purchase will be treated as an additional purchase in the same account.

10. Mode of payment:-

a. For Resident Investors

- For Resident Investors - by local cheque/ draft deposited with any Franklin Templeton branch/ Collection Centres or transfer / electronic transfer to Franklin Templeton Mutual Fund Account
- Applicants from places where there is no Franklin Templeton branch/ Collection Centres can deduct DD charges from the application amount (except in case of Liquid funds) provided these drafts are payable at locations where the application is submitted to a Franklin Templeton branch/Collection Centre. Applicants may send their application along with bank draft to the Investor Service Centre/Collection Centre. However, DD charges shall be limited the bank charges stipulated by The State Bank of India. The AMC will not accept any request for refund of Demand Draft charges. Please note that the reimbursement of DD charges will not apply to Liquid Schemes.
- 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 can be drawn in favour of the Mutual Fund Account e.g. 'Franklin Templeton Mutual Fund' or in favour of the Scheme name A/c For e.g., "Franklin India Bluechip Fund", "Templeton India Growth Fund", "Franklin India Prima Plus". Separate cheques should be sent for each scheme / plan. The fund is not obliged to represent dishonored cheques or inform the investor / investor's agent about it.

b. For Non-Resident Investors:

- by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch. Please provide a photocopy of the cheque along with the application form if investment is made through a NRE/NRO account.
- by Rupee draft purchased abroad payable at locations where the application is submitted to Franklin Templeton branch/ Collection Centre - by wire transfer/inward remittance to Franklin Templeton Mutual Fund's account with Citibank, Fort, Mumbai.

- Foreign Institutional Investors and International Multilateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. RTGS/NEFT details for Fund Transfer to Franklin Templeton's collection account through RTGS / NEFT, for which the details will be as follows:

Beneficiary Name	Franklin Templeton MF High value Collection Account
Credit Account Number/ Beneficiary Account Number	5050+Application Number / Account Number (for existing Investor) For e.g. 1. An existing Investor with Account Number 0429900744244 should key in 50500429900744244 2. A new Investor filling in an application form no 1045268 should key in 50501045268
Centre (Location)	Fort, Mumbai
Bank (Receiving Bank)	Citibank
Branch	Fort
Account Type	CURRENT ACCOUNT
IFSC Code	CITI0100000

- While filling in the Credit Account Number / Beneficiary Account Number please ensure that it has minimum of 11 digits and does not cross 20 digits (including the four digit code). This is mandatory and the Bank is likely to reject the transaction if this is not complied with. So kindly take care.
- Also ensure that there are no spaces or special characters while filling up the Credit Account No./Beneficiary Account Number.

11. Exit Load:

For investments 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 same Scheme will be as follows:

Nature of investment	Exit Load applicability
Existing and new investments made under a Distributor code	No load will be charged on switches to Direct Plan.
Existing and new investments made without a Distributor code	No load will be charged on switches to Direct Plan.
Investment made under Direct route on or after January 01, 2013	No load will be charged on switches from Direct to other plans and options under the Scheme available for investment under a Distributor code.

For determining whether an investment was made under a Distributor code or not, the Distributor code as per the records of the AMC/Registrar on the date of the switch transaction will be considered.

12. Change of Broker code:

Request for change of broker code in Direct Plan i.e. from Direct to ARN code will not be entertained. However, investors desirous of such change can opt for 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

- 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 request for registration of a bank account for the investor's Folio in case the investor fails to submit the necessary document to the satisfaction of the AMC.
- In case of application 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 Power of Attorney or otherwise, the original Power of Attorney duly notarized or a certified true copy thereof or the relevant resolution or authority to make the application / redemption as the case may be, or certified true duly thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye laws and/or trust deed and/or partnership deed (as the case may be) and Certificate of Registration / Incorporation should be submitted. The officials should sign the application under their official designation. In case of a Trust, it shall submit a certified true copy of the resolution from the Trustee(s) authorizing such purchases / redemption.
- Applications that are incomplete or inaccurate or ambiguous or conditional are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. All applications are accepted 'Subject to Verification'.

Applications can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office.

16. Transactions charges

- Please tick the appropriate box as applicable to you. Please tick the box 'I am a First time investor in mutual funds' only if you are investing first time ever in any mutual fund scheme across mutual funds in India. If no option is ticked or both options are ticked, the applicant will be considered to be an existing mutual funds investor.
- For determining a First time or existing mutual funds investor, the Mutual Fund/AMC may rely upon the information and/or declaration furnished by the investor in the application form. However, even if an applicant declares as 'First time investor', the Mutual Fund/AMC may adopt such other methods as it may deem appropriate from time to time for determining first time or existing mutual funds investor and further reserves the right to check / verify for the applicant's other mutual fund investments to ascertain the same.

17. Nomination:

The nomination details should be filled up only by investors who opt for allotment in physical (non-demat) form. In case of units held in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable. Nomination would normally be registered at the Folio level and will be recorded for all Accounts under that Folio. However the investor may choose to register different nomination for any of the Accounts under that Folio. For investment made under the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of switch which results in creation of a new Account, the nomination, if any, registered in the source (switch-out) account will automatically be registered for the destination (switch-in) account. In case of subscription which results in creation of a new Account, the nomination registered in the last transacted account under that Folio will be automatically registered for the new account. Nomination cannot be registered in Folios/Accounts held in the name of a minor. Where a minor is nominated, the name and address of the guardian of the minor nominee shall be provided by the unit holder(s). Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. A new nomination or any change in the nomination already registered with the Mutual Fund/AMC will overwrite the existing nomination registered.

18. Know Your Customer (KYC):

All investors (including joint holders, NRIs, POA holders and guardians in the case of minors) must ensure completion of Know Your Customer (KYC) formalities, failing which the transaction may be rejected. Currently it is mandatory for all investors irrespective amount of investment (including joint holders, NRIs, POA holders and guardians in the case of minors) to submit a copy of the KYC acknowledgement towards completion of Know Your Customers (KYC) policies under the AML Laws.

Central KYC Registry (CKYCR) is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity. With effect from February 1, 2017, individual investors whose KYC is not registered or verified in the KYC Registration Agency (KRA) system should use "CKYC Form". In case such investor provides the old KRA KYC form, additional/missing information must be provided in a "Supplementary CKYC Form". Investors who have already completed Centralised KYC (CKYC) and have a KYC Identification Number (KIN) from CKYCR may quote their 14 digit KIN in the application form. If PAN of such investors is not updated in CKYC system, investors need to submit a self-certified copy of the PAN card.

Applications without such documents and information may be rejected.

- For applications by minors, copy of KYC Acknowledgement of the guardian must be submitted along with the Application / Transaction Form else the application may be rejected
- In case of applications under a Power of Attorney (POA), copy of KYC Acknowledgement of the investors and the POA holders must be submitted along with the Application / Transaction Form else the transaction may be rejected
- In case of subscriptions in scheme where Units are under a lock - in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the CVL/KRA that the KYC is final and if the CVL/KRA informs that the KYC is cancelled, the original amount invested may be refunded.
- In case of any transactions where the KYC formalities are completed for the investors in the folio, and a change of address is also requested, the transaction will be processed based on the current data available in the AMC / RTA records and the change of address will be rejected. Changes of address can only be registered through updation of KYC records via CKYC & KRA.
- As per the SEBI guidelines, the investors need to complete the In Person Verification (IPV) as part of the KYC requirements. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc. or any senior political figures and their immediate family members and close associates.

In the event of any KYC Application being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction may be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be dispatched within a maximum period of 21 days from date of acceptance of application. In case of subscriptions in scheme where Units are under a lock - in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the central agency that the KYC is final and if the central agency informs that the KYC is cancelled, the original amount invested may be refunded.

For Investors who have submitted their KYC acknowledgement, changes as listed below must be requested through updation of KYC records.

- Change of address
- Name change
- Change of social status
- Any other information provided in KYC form

Any direct requests for the above for folios where the KYC acknowledgement is registered with us will be rejected. The address for a folio will be the 1st holder's/1st Guardian's address for communication. This address will be printed in the account statement and considered for all other communications.

Change of Address for investors who have submitted their KYC acknowledgement with us will be effected into all folios where the investor is the first holder or 1st guardian. If the investor has not registered their KYC acknowledgement with us, the change of address request will be effected only for the particular folio(s) requested 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 proof of identity. If PAN is not updated and verified in our records, PAN card copy or any other proof of identity (bearing photo) is acceptable. When investors submit their KYC acknowledgement for an existing folio, all existing details of the holder(s) will be overwritten with the details available in the records of CVL.

Once the name change is effected at KRA, Investor has to submit a request letter along with the requisite documents. Post receipt of documents from the investor and after verification with KRA, Franklin Templeton would carry out the change of name request.

19. Default Options:

The following defaults will apply to the processing of applications, where required, in addition to the defaults already mentioned in the KIM:

New Purchases:

- Where the mode of holding is not mentioned, an application 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 form, the same would be derived on the basis of the 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 the default options listed in the KIM.
- Where the investor had failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. Income Distribution cum capital withdrawal and Growth, the application will be processed as per the default option.
- If the Scheme name in the application is different from the scheme name in 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 transaction will be processed as per the scheme name (under the default option of the scheme) appearing in the cheque.
- In case the amount specified on the cheque /instrument or payment advice differs from the amount on the application, the application will be processed for the amount of the cheque /instrument or payment advice only.

Additional Purchases:

- If an investor provides all details, including scheme plan, option, and there is only one existing account matching this in the folio, the purchase will be processed into that account. If there are multiple matching accounts, 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, or the date of registration of a Systematic Investment, Transfer or Withdrawal Plan. If the last transacted account has NIL balance, then that transaction can be processed in the active account.
- If an investor only provides the scheme name, but not the plan and or option, transactions will be processed based on the following rules:
 - If there is one account of the scheme in that folio, the transaction will be processed into that account irrespective of whether it is the default option.
 - If there are multiple accounts in different scheme options in the folio, the transaction will be processed in the account under the default option.
 - If there are multiple accounts of the default option in the folio, the transaction will be processed into the last transacted account.
 - If there is no account in that scheme under the folio, a new account in the default option will be created.
- For existing investors, in case of additional purchase, if the mode of holding is Joint' all unit holders need to sign.
- If an investor does not provide their bank details in an additional purchase in new scheme, the bank details from the last transacted account will be used
- In case of a difference between the Investor's account number and the scheme name mentioned in the application, the same would be processed on the scheme name mentioned in the application.
- If an investor mentions his/her Existing Folio No with different mode of holding the same Existing Folio Number will be considered and Units allotted with the existing mode of holding already available with FTMF.
- If an investor mentions his/her Existing Folio No with different status the same Existing Folio Number will not be considered and Units allotted with a New Folio.
- The allotment of units is subject to realisation of the payment instrument. Units purchased can be redeemed only after realisation of cheques. The Mutual Fund will reject any request for redemption (including switch-out) of units in respect of which the payment is not realised. In case of switch, requests for redemption/switch-out from destination scheme for the units switched shall be accepted and/or processed only if the payment in respect of those units is received from the source scheme to destination scheme.

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 Plan" of the respective 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 Direct Plan. This is irrespective of whether the broker code/existing account number is mentioned in the application form or not. If the scheme name is clearly/unambiguously written as "<Scheme> - <Option>" and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

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:
 - Advisor code is corrected but not countersigned by the investor in the application
 - If there are multiple advisor codes mentioned in the application
 - If the advisor code is not clear in the application
- In order to pay the investor the redemption amount requested for (in Rupees), Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable. STT deduction is not applicable when the STT amount is less than the value of Re. 0.50.
- 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 request. 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.
- In case investor has requested for electronic payment of Income Distribution cum capital withdrawal and redemption facility, Franklin Templeton Investments cannot be responsible for errors or delays in processing the request due to errors in the information provided.
- As per SEBI Circular SEBI/IMD/CIR.No.11/78450/06 dated October 11, 2006 read along with SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, FTMF hereby declare following as the Official Points of Acceptance of Transactions ("OPAT"):
 - all its branch offices [Investor Service Centres (ISC)];

• Servers of FTAMIL/FTMF for transactions through online / e l e c t r o n i c m o d e s l i k e F T M F ' s w e b s i t e (H Y P E R L I N K " h t t p : / / w w w . f r a n k l i n t e m p l e t o n i n d i a . c o m " www.franklintempletonindia.com), FT Mobile app or through any other electronic mode introduced from time to time. Additionally, the server of CAMS will be OPAT for online/ electronic transactions including transactions submitted by specified banks, financial institutions, distributors etc., on behalf of investors, with whom FTAMIL has entered or may enter into specific arrangement;

- the designated branch offices of Computer Age Management Services Private Limited (CAMS) (termed as Collection Centres);
- the MF Utilities India Private Limited (MFUI) website H Y P E R L I N K " h t t p : / / w w w . m f u o n l i n e . c o m a n d " www.mfuonline.com and authorised MFUI Points of Service as updated on HYPERLINK "http://www.mfuindia.com" www.mfuindia.com;
- The Secured internet site/server hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility (in accordance with the terms and conditions, as may be prescribed from time to time).
- in case of transactions done through the stock exchange infrastructure, all the Eligible Stock Brokers, Eligible Clearing Members and Eligible Mutual Fund Distributors will be considered as the OPAT for the transactions done under this facility.
- MFCentral – A digital platform for Mutual Fund investors - https://mfcentral.com/

The "cut off 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 Mutual Fund at these OPAT

- Investors can avail online Account Access and full transaction capabilities, on our website www.franklintempletonindia.com. The HPIN Facility is currently available to all individual and non-individual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to service@franklintempleton.com. On receipt and verification of the form, investors will be issued an HPIN – using this, investors must create a username and password to access the site. For performing transactions through the HPIN facility, investors are required to furnish verified PAN, failing which the facility may be restricted to a "View Only" facility. For investor transacting through Channel Partners only "View" facility is available under HPIN. Further this facility is not available for investors holding units in demat form.

Franklin Templeton has also introduced a facility for distributors to view their client accounts or transact on the web on behalf of their clients. Transaction can be effected provided the client has authorized the distributor by executing a Power of Attorney (PoA) in favour of the distributor for this purpose. The Power of Attorney must be submitted to the Fund before performing any transactions via the website.

25. Ultimate Beneficial Owner:-

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/ MIRSD / 2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO'). The Ultimate Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is a unincorporated association or body of individuals.

In case of a Trust, the settler of the trust, the trustees, 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.

Non-Individual investors who are not the ultimate beneficial owners of the investments, must mandatorily enclose a Declaration for Ultimate Beneficial Ownership duly signed by the authorized signatory along with the purchase application for units of schemes of FTMF.

The provisions w.r.t. 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 a company.

Identification and verification of Beneficial Owners of a Foreign Portfolio Investors should be done in accordance with SEBI Circular No. CIR/IMD/FPIC/CIR/P/2018/131 dated September 21, 2018.

- Details under FATCA/Foreign Tax Laws:** Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards 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 include 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 believe you have already supplied any previously requested information.

Identification and verification of Beneficial Owners of a Foreign Portfolio Investors should be done in accordance with SEBI Circular No. CIR/IMD/FPIC/CIR/P/2018/131 dated September 21, 2018.

27. E-mail Communication

If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. Unit holder is provided an option to opt/request to receive these documents in physical mode.

The AMC / Trustee reserve the right to send any communication in physical mode.

For more information on the relevant sections covered above, please refer the updated Scheme Information Document and Statement of Additional Information.

- The investors should provide primary account holder's own email ID and mobile number while providing the contact details, for speed and ease of communication in a convenient and cost -effective manner and to help prevent fraudulent transactions. In case contact details of a Family member are provided, investor(s) need to give a declaration to this effect. Further, all contact details (i.e., email address , Mobile number) should be of same individual. Providing email address of self and phone number of others and vice versa is not acceptable. If it is identified that the contact details provided in the application form may not be of the investor, or the same appears incorrect / doubtful, then Franklin Templeton may choose not to capture/update such email address and mobile number "Family" for this purpose would mean Spouse , Dependent Children, Dependent Parents only.



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)

Name of First/Sole Applicant For Existing Unit Holder : Folio No. Account No.

Third Party Information and Relationship with Applicant (Beneficial Owner)

Name of Third Party making payment			
PAN details and KYC (Mandatory)	<input type="checkbox"/> KYC Acknowledgement of Third Party attached.		
Contact Details	Mobile:	Tel.:	
	Email:		
	Address:		
Contact Person Details For Non Individuals	Name:		
	Designation:		
Beneficial Investor status Please tick one as applicable	<input type="checkbox"/> FII or <input type="checkbox"/> Client	<input type="checkbox"/> Employee/s	<input type="checkbox"/> Agent/ Distributor/ Dealer (similar arrangement with Principal - agent relationship)
Relationship with Beneficial Investor	Custodian: SEBI Regn No.:	Employer	Corporate
	Validity till: <input type="text"/>		
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	<input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft/Pay Order <input type="checkbox"/> Funds Transfer <input type="checkbox"/> RTGS/NEFT		
Cheque/DD/UTR No.			Dated: <input type="text"/>
Payment from A/c No.			
Payment from Bank & Branch			
Account type	For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> For Non-Residents <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others <input type="text"/>		
Mandatory Documents (based on payment mode) :			
<input type="checkbox"/> 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.			
<input type="checkbox"/> Demand Draft: Issuing Banker certificate/DD counterfoil mentioning Bank Account Holder's Name and Bank Account Number debited for issue of the demand draft.			
<input type="checkbox"/> Funds Transfer/RTGS/NEFT: Instruction copy to the Bank stating the Bank Account Number used for payment			

Declaration

Signature/s

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.

Third Party making Payment

Sole / First Investor/Applicant /
Registered Guardian

Third Party Payment Rules

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.



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SIP THROUGH NACH FORM

Sl No.

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

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only
146822				

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

My Name

My Folio Number

Scheme (Account Number)

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

Scheme Name/Plan/Option

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

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

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

Drawn on Bank/Branch

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

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

Bank Name Account No.

Tick here if attaching a New Auto Debit Form. Change in Bank for Existing SIP.

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

Date Place

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

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

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

Sole / First Unit Holder Second Unit Holder Third Unit Holder



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SIP Auto Debit Form

| ADF |

UMRN F o r o f f i c e u s e Date

Sponsor Bank Code For Office Use Utility Code For Office Use

Tick (✓) CREATE ✓ MODIFY ✗ CANCEL ✗

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

Bank a/c number

with Bank Bank Name IFSC or MICR

an amount of Rupees ₹

FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 Folio Number Phone No.

Reference 2 Application Number Email ID

PERIOD From To

Or Until Cancelled

Signature Primary Account holder Signature of Account holder Signature of Account holder

1. Name as in Bank records 2. Name as in Bank records 3. Name as in Bank records

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

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

Investor's Name

Customer Folio Account No.

SIP Amount (Rs.) Frequency Monthly Quarterly Scheme:

Franklin Templeton Investor Service Centre Signature & Stamp

SIP Payment through National Automated Clearing House Facility / ACH/ Direct Debit

General T&C

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

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

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

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

T&C for SIP through Auto Debit

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

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

Instructions To Fill Auto Debit Form and Terms and Conditions

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

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

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

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



SIP THROUGH NACH FORM

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

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only
146822				

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

[illegible]

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

Scheme Name/Plan/Option

Each SIP Amount (minimum Rs. 500)

Rs.

SIP Date:

D

D

(If left blank 10th will be considered as the default date)

SIP Period

Start Date

M

M

/

Y

Y

Y

Y

End Date

Continue Until Cancelled

OR

M

M

/

Y

Y

Y

Y

Investment Frequency

☐ Monthly (default)

☐ Quarterly

First SIP Cheque Date:

Cheque No.

Drawn on Bank/Branch

Step-up my SIP annually by:

☐ Increase in %:

(in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100)

or

☐ Increase in Rupee Value:

(in multiples of Rs. 500)

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

Bank Name

Account No.

☐ Tick here if attaching a New Auto Debit Form.

☐ Change in Bank for Existing SIP.

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

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

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

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

Sole / First Unit Holder	Second Unit Holder	Third Unit Holder



SIP Auto Debit Form

|ADF|

UMRN	F	o	r		o	f	f	i	c	e	u	s	e	Date						
------	---	---	---	--	---	---	---	---	---	---	---	---	---	------	--	--	--	--	--	--

Sponsor Bank Code	For Office Use	Utility Code	For Office Use
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Tick (✓)	Sponsor Bank Code	For Office Use	Utility Code	For Office Use
CREATE ✓	I/We hereby authorize	Franklin Templeton Mutual Fund	to debit (tick ✓)	SB CA CC SB-NRE SB-NRO Other
MODIFY ✗	Bank a/c number			
CANCEL ✗				

with Bank	Bank Name	5 IFSC												6 or MICR								
-----------	-----------	-----------	--	--	--	--	--	--	--	--	--	--	--	--------------	--	--	--	--	--	--	--	--

an amount of Rupees		₹	7
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FREQUENCY ☐ Mthly ☐ Qtly ☐ H-Yrly ☐ Yrly ☒ As & when presented ⁸ **DEBIT TYPE** ☐ Fixed Amount ☒ Maximum Amount ⁹

Reference 1	Folio Number	¹⁰ Phone No.
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Reference 2	Application Number	¹¹ Email ID		¹³
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PERIOD

From

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¹⁴ 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.

To

Or	<input checked="" type="checkbox"/> Until Cancelled	Signature Primary Account holder	Signature of Account holder	Signature of Account holder
		Name as in Bank records	Name as in Bank records	Name as in Bank records

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

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

[illegible]

SIP Payment through National Automated Clearing House Facility / ACH/ Direct Debit

General T&C

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

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

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

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

T&C for SIP through Auto Debit

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

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

Instructions To Fill Auto Debit Form and Terms and Conditions

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


Update Form”. Update option is only for updating the “Debit Amount”

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

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

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

How To Fill Our SIP Form

 FRANKLIN TEMPLETON	SIP THROUGH NACH FORM (Please use separate Transactions Form for each Scheme / Plan and Transaction)	SI No.
Advisor ARN / RIA Code / Portfolio Manager's Registration No. 146822	Sub-broker/Branch Code	Sub-broker ARN
Representative EUIN		For office use only

Please fill the relevant personal details

Provide additional details for SIP investments

Tick on tick here if attaching a new auto debit form


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


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 form-Auto Debit Form is already registered with us.

Transaction Date

 MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)																	
My Name	FIRST NAME				LAST NAME												
My Folio Number					Scheme (Account Number)												


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

Scheme Name/Plan/Option

FUND NAME

Each SIP Amount (minimum Rs. 500)

Rs. XXXX

SIP Date: DD

(If left blank 10th will be considered as the default date)

SIP Period

Start Date MM / YYYY

End Date ☒ Continue Until Cancelled

OR ☐ MM / YYYY

Investment Frequency ☒ Monthly (default) ☐ Quarterly

First SIP Cheque Date: DD MM YYYY

Cheque No. XXXXX

Drawn on Bank/Branch

BANK NAME

BANK BRANCH

Step-up my SIP annually by: ☒ Increase in %: 10 (in multiples of 5%) (Amount invested will be rounded off to the nearest 100)

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

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

Bank Name

Account No.

☒ Tick here if attaching a New Auto Debit Form.
 ☐ Change in Bank for Existing SIP.

DECLARATION & SIGNATURES (To be signed as per Mode of Holding)	Date <u> </u> / <u> </u> / <u> </u>	Place <u> </u>
<p> <input type="checkbox"/> Tick here only if ARN is mentioned but EUIN box is left blank: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of the in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. </p> <p> <input type="checkbox"/> Tick here only if RIA Code/ Portfolio Manager's Registration Number is mentioned: "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered and Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein. </p> <p> Having read and understood the contents of the Statement of Additional Information, Scheme Information Document, the Full Key Information Memorandum and the Addenda issued till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of any of the aforesaid facility, and agree to abide by any Act, Rules, Regulations, Notifications, Directions, Guidelines, Orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities/ agencies and the terms, conditions, rules and regulations of the Mutual Fund and the Mutual Fund's (ies) as on the date of this application. I/We confirm that the funds invested legally belong to me/us and that I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. I/we are not in contravention or evasion of any laws in force. I/We declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief and will promptly inform FTI about any changes to the information provided to FTI. I/we hereby agree to provide any additional information/ documentation that may be required by FTI. I hereby agree and accept that the Mutual Funds, their authorised agents, representatives, distributors, its sponsor, AMC, trust managers, employees, service providers, representatives (the 'Authorised Parties') are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or as a result of this investment or activities performed by the Authorised Parties. I/we agree to indemnify and hold the Mutual Funds harmless as also due to my not intimating / delay in intimating such changes. I authorize the mutualfund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to the 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. </p>		

SIGNATURE **SIGNATURE** **SIGNATURE**
 Sole / First Unit Holder Second Unit Holder Third Unit Holder

FRANKLIN TEMPLETON		SIP Auto Debit Form															[ADF]			
UMR No.		Franklin Templeton Mutual Fund															Date DDMMYYYY			
Tick (✓) CREATE MODIFY CANCEL		For Office Use															Utility Code		For Office Use	
		I/We hereby authorize _____ to debit (tick ✓)															<input checked="" type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other			
		Bank Number XXXXXXXXXXXXXXXX																		
		with Bank BANK NAME Bank Name IFSC XXXXXX or MICR																		
		an amount of Rupees AMOUNT IN WORDS															₹ X,XX,XXX/-			
		FREQUENCY <input type="checkbox"/> Mthly <input type="checkbox"/> Qtlly <input type="checkbox"/> H-Yrly <input type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented DEBIT TYPE <input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount																		
		Reference 1 Folio Number															Phone No. 98XXXXXXX			
		Reference 2 Application Number															Email ID email@domain.com			
		PERIOD From DDMMYYYY To XX/XX/XX																		
		Or <input checked="" type="checkbox"/> Until Cancelled																		
		SIGNATURE OF ACCOUNT HOLDER SIGNATURE OF AUTHORIZED SIGNER SIGNATURE OF BANK OFFICIAL																		
		NAME AS PER BANK RECORDS NAME AS PER BANK RECORDS NAME AS PER BANK RECORDS																		

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

ACKNOWLEDGEMENT SLIP FOR SIP THROUGH AUTO DEBIT (To be Filled In by Investor)															
Investor's Name	FIRST NAME		LAST NAME												Franklin Templeton InvestorService Centre Signature & Stamp
Customer Folio	XXXXX				Account No.		XXXXXXXXXXXXX								
SIP Amount (Rs.)	XXXX		Frequency		<input checked="" type="checkbox"/> Monthly		<input type="checkbox"/> Quarterly		Scheme:		FUND NAME				

FRANKLIN INDIA CORPORATE DEBT FUND (FICDF)											
TYPE OF SCHEME	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds										
CATEGORY OF SCHEME	Corporate Bond Fund										
INVESTMENT OBJECTIVE	The investment objective of the Scheme is primarily to provide investors Regular income and Capital appreciation.										
ASSET ALLOCATION PATTERN OF THE SCHEME	<p>Under normal market circumstances, the investment range would be as follows:</p> <table> <tr> <th>Instruments</th><th>Risk Profile</th><th>% of Net Assets#</th></tr> <tr> <td>Corporate Debt*</td><td>Low to Medium</td><td>80- 100</td></tr> <tr> <td>Government Securities, Debt, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments</td><td>Low to Medium</td><td>0- 20</td></tr> </table> <p>* Investment will be in AA+ and above rated corporate debt as provided by any SEBI recognised Rating Agency at the time of investment.</p> <p>#The Scheme may have exposure in the following:</p> <ol style="list-style-type: none"> Securitized Debt up to 50% of net assets Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 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. Repos in corporate debt securities Short Selling 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. <p>^ 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 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 (over the counter) trades where counterparty can be identified.</p> <ol style="list-style-type: none"> 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. <p>In accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/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 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/2017/114 dated October 6, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 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.</p>		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
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 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	<p>Choice of two Plans - Plan A, Direct – Plan A</p> <p>Each Plan offers choice of</p> <ul style="list-style-type: none"> Growth Plan Annual IDCW^ Plan Half-yearly IDCW Plan Quarterly IDCW Plan Monthly IDCW Plan <p>The IDCW Plans further offer choice of Reinvestment and Payout Options.</p>										
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 33										
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<p>Purchase: Plan A: Rs.10,000/-</p> <p>Additional Purchase: Plan A: Rs.1,000 and multiples of Re.1</p> <p>Repurchase: Minimum of Rs.1,000/-</p>										
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 33										
BENCHMARK INDEX	NIFTY Corporate Bond Index										

^IDCW stands for Income Distribution cum Capital Withdrawal

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) (Upto September 30, 2021)																		
	1. Santosh Kamath 2. Umesh Sharma 3. Sachin Padwal-Desai	7.47 Years 2.93 Years 2.93 Years																		
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 (%)																	
	Last 1 year	5.91%	6.95%																	
	Last 3 years	8.36%	9.45%																	
	Last 5 years	7.78%	7.47%																	
	Since inception	8.89%	N.A																	
	Inception date: June 23, 1997																			
	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																			
	<table border="1"><thead><tr><th>Year</th><th>FICDF</th><th>NIFTY Corporate Bond Index #</th></tr></thead><tbody><tr><td>Mar-17</td><td>10.9%</td><td>11.1%</td></tr><tr><td>Mar-18</td><td>7.7%</td><td>5.1%</td></tr><tr><td>Mar-19</td><td>8.1%</td><td>6.2%</td></tr><tr><td>Mar-20</td><td>8.1%</td><td>9.2%</td></tr><tr><td>Mar-21</td><td>7.8%</td><td>9.9%</td></tr></tbody></table>			Year	FICDF	NIFTY Corporate Bond Index #	Mar-17	10.9%	11.1%	Mar-18	7.7%	5.1%	Mar-19	8.1%	6.2%	Mar-20	8.1%	9.2%	Mar-21	7.8%
Year	FICDF	NIFTY Corporate Bond Index #																		
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Mar-21	7.8%	9.9%																		
Past performance may or may not be sustained in future. Based on Growth Plan NAVs.																				
FICDF - Direct																				
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
Last 1 year	6.49%	6.95%																		
Last 3 years	8.96%	9.45%																		
Last 5 years	8.40%	7.47%																		
Since inception	9.19%	8.43%																		
Inception date: January 1, 2013																				
Year-wise returns for the last 5 financial years																				
<table border="1"><thead><tr><th>Year</th><th>FICDF-Direct</th><th>NIFTY Corporate Bond Index #</th></tr></thead><tbody><tr><td>Mar-17</td><td>11.6%</td><td>11.1%</td></tr><tr><td>Mar-18</td><td>8.4%</td><td>5.1%</td></tr><tr><td>Mar-19</td><td>8.8%</td><td>6.2%</td></tr><tr><td>Mar-20</td><td>8.7%</td><td>9.2%</td></tr><tr><td>Mar-21</td><td>8.4%</td><td>9.9%</td></tr></tbody></table>			Year	FICDF-Direct	NIFTY Corporate Bond Index #	Mar-17	11.6%	11.1%	Mar-18	8.4%	5.1%	Mar-19	8.8%	6.2%	Mar-20	8.7%	9.2%	Mar-21	8.4%	9.9%
Year	FICDF-Direct	NIFTY Corporate Bond Index #																		
Mar-17	11.6%	11.1%																		
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Mar-19	8.8%	6.2%																		
Mar-20	8.7%	9.2%																		
Mar-21	8.4%	9.9%																		
# 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.																				
EXPENSES OF THE SCHEME	i) Load Structure																			
	Entry Load	Nil																		
	Exit Load	Nil																		
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	0.89% 0.33% (Direct)																		
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																			

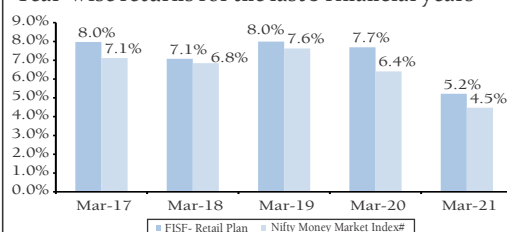
FRANKLIN INDIA GOVERNMENT SECURITIES FUND (FIGSF)			NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 33									
TYPE OF SCHEME	An open ended debt scheme investing in government securities across maturity												
CATEGORY OF SCHEME	Gilt Fund												
INVESTMENT OBJECTIVE	The primary objective 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	<div>Under normal market circumstances, the investment range would be as follows:</div> <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><tr><td>Debt & Money Market Instruments</td><td>Very Low</td><td>0-20%</td></tr></tbody></table> <div>#The Scheme may have exposure in the following:</div> <div>1. Securitised Debt up to 50% of net assets</div> <div>2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets</div> <div>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 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.</div> <div>4. Repos in corporate debt securities</div> <div>5. Short Selling</div> <div>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 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 (over the counter) trades where counterparty can be identified.</div> <div>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.</div>				Instruments	Risk Profile	% of Net Assets#	Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/State	Low	80% - 100%	Debt & Money Market Instruments	Very Low	0-20%
Instruments	Risk Profile	% of Net Assets#											
Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/State	Low	80% - 100%											
Debt & Money Market Instruments	Very Low	0-20%											
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: Rs.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)	<table><tr><td>Name of the Fund Manager(s)</td><td>Tenure of managing the scheme (in years) (Upto September 30, 2021)</td></tr><tr><td>1. Sachin Padwal-Desai</td><td>15.16 Years</td></tr><tr><td>2. Umesh Sharma</td><td>11.25 Years</td></tr></table>				Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto September 30, 2021)	1. Sachin Padwal-Desai	15.16 Years	2. Umesh Sharma	11.25 Years			
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PERFORMANCE OF THE SCHEME	AS OF SEPTEMBER 30, 2021																																																																		
	<table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>3.58%</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>4.95%</td><td>8.00%</td></tr><tr><td>Since inception</td><td>8.28%</td><td>N.A</td></tr></table> <div>Inception Date: July 9, 2004</div> <div>Based on Growth Plan NAVs</div> <div>Year-wise returns for the last 5 financial years</div> <div><table><thead><tr><th>Year</th><th>FIGSF</th><th>I Sec Libex</th></tr></thead><tbody><tr><td>Mar-17</td><td>11.4%</td><td>12.5%</td></tr><tr><td>Mar-18</td><td>0.8%</td><td>4.5%</td></tr><tr><td>Mar-19</td><td>6.1%</td><td>9.1%</td></tr><tr><td>Mar-20</td><td>10.2%</td><td>14.6%</td></tr><tr><td>Mar-21</td><td>3.0%</td><td>6.5%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div><div>Based on Growth Plan NAVs.</div><div>FIGSF - DIRECT</div><table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><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></table><div>Inception date: January 1, 2013</div><div>Based on Growth Plan NAVs.</div><div>Year-wise returns for the last 5 financial years</div><div><table><thead><tr><th>Year</th><th>FIGSF- Direct</th><th>I Sec Libex</th></tr></thead><tbody><tr><td>Mar-17</td><td>12.5%</td><td>12.5%</td></tr><tr><td>Mar-18</td><td>1.7%</td><td>4.5%</td></tr><tr><td>Mar-19</td><td>7.1%</td><td>9.1%</td></tr><tr><td>Mar-20</td><td>10.8%</td><td>14.6%</td></tr><tr><td>Mar-21</td><td>3.5%</td><td>6.5%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div><div>Based on Growth Plan NAVs.</div></div></div>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	3.58%	4.81%	Last 3 years	8.29%	11.20%	Last 5 years	4.95%	8.00%	Since inception	8.28%	N.A	Year	FIGSF	I Sec Libex	Mar-17	11.4%	12.5%	Mar-18	0.8%	4.5%	Mar-19	6.1%	9.1%	Mar-20	10.2%	14.6%	Mar-21	3.0%	6.5%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	4.04%	4.81%	Last 3 years	8.90%	11.20%	Last 5 years	5.71%	8.00%	Since inception	7.89%	9.22%	Year	FIGSF- Direct	I Sec Libex	Mar-17	12.5%	12.5%	Mar-18	1.7%	4.5%	Mar-19	7.1%	9.1%	Mar-20	10.8%	14.6%	Mar-21	3.5%	6.5%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																																																	
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Mar-19	6.1%	9.1%																																																																	
Mar-20	10.2%	14.6%																																																																	
Mar-21	3.0%	6.5%																																																																	
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																																																	
Last 1 year	4.04%	4.81%																																																																	
Last 3 years	8.90%	11.20%																																																																	
Last 5 years	5.71%	8.00%																																																																	
Since inception	7.89%	9.22%																																																																	
Year	FIGSF- Direct	I Sec Libex																																																																	
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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:		
	Instruments	As % of Net Assets	Risk Profile
	Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash	100%	Low to Medium
	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 50% 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/IMD/DF3/CIR/P/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 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/2017/114 dated October 6, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 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.		
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)		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 33		
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.1,00,000		
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)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto September 30, 2021)	
	1. Umesh Sharma 2. Pallab Roy	2.93 Years 13.27 Years	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 33		
PERFORMANCE OF THE SCHEME	AS OF SEPTEMBER 30, 2021		
	RETAIL PLAN		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	3.65%	3.70%
	Last 3 years	6.47%	5.56%
Last 5 years	6.72%	6.11%	
Since inception	7.26%	N.A	
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.			

Year-wise returns for the last 5 financial years



#The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index. Nifty Money Market Index is the benchmark for FISF effective 15 Nov, 2019.

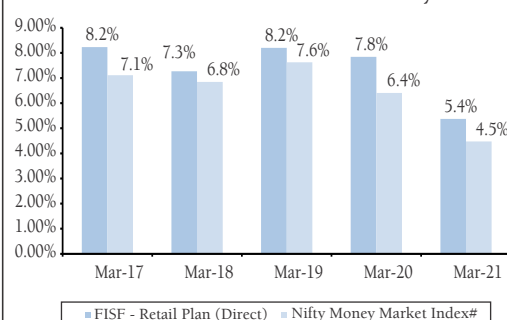
Past performance may or may not be sustained in future. Based on Growth Plan NAVs.

FISF - RETAIL PLAN - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	3.82%	3.70%
Last 3 years	6.63%	5.56%
Last 5 years	6.90%	6.11%
Since inception	7.88%	7.17%

Inception date: January 1, 2013

Year-wise returns for the last 5 financial years



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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load	NIL
ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	0.30% (Retail) 0.84% (Institutional) 0.15% (Retail - Direct Plan)

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 DEBT HYBRID FUND (FIDHF)			BENCHMARK INDEX	CRISIL Hybrid 85+15 - Conservative Index	
NAME OF SCHEME	Franklin India Debt Hybrid Fund (FIDHF) [Number of Segregated Portfolios-1 viz Segregated Portfolios-1 (10.25% Yes Bank Ltd CO (05MAR20))]		IDCW POLICY	Please refer to Page No. 32	
TYPE OF SCHEME	An open ended hybrid scheme investing predominantly in debt instruments		NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto September 30, 2021)
CATEGORY OF SCHEME	Conservative Hybrid Fund			1. Sachin Padwal-Desai & Umesh Sharma (Debt)	11.25 Years
INVESTMENT OBJECTIVE	To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.			2. Rajasa Kakulavarapu (Equity)	0.07 Year
ASSET ALLOCATION PATTERN OF THE SCHEME				3. Anand Radhakrishnan (Equity)	0.07 Year
			4. Mayank Bukrediwala (dedicated for foreign securities)	1.10 Years	

^IDCW stands for Income Distribution cum Capital Withdrawal

	<p>Year-wise returns for the last 5 financial years</p> <table border="1"><thead><tr><th>Year</th><th>FIDHF-Direct</th><th>CRISIL Hybrid 85+15 - Conservative Index</th></tr></thead><tbody><tr><td>Mar-17</td><td>11.6%</td><td>13.1%</td></tr><tr><td>Mar-18</td><td>6.1%</td><td>6.2%</td></tr><tr><td>Mar-19</td><td>6.3%</td><td>7.7%</td></tr><tr><td>Mar-20</td><td>-0.3%</td><td>6.5%</td></tr><tr><td>Mar-21</td><td>17.8%</td><td>16.6%</td></tr></tbody></table> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p>	Year	FIDHF-Direct	CRISIL Hybrid 85+15 - Conservative Index	Mar-17	11.6%	13.1%	Mar-18	6.1%	6.2%	Mar-19	6.3%	7.7%	Mar-20	-0.3%	6.5%	Mar-21	17.8%	16.6%
Year	FIDHF-Direct	CRISIL Hybrid 85+15 - Conservative Index																	
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Mar-21	17.8%	16.6%																	
SEGREGATED PORTFOLIO	<p>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.</p> <p>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.</p>																		
EXPENSES OF THE SCHEME	<table><tr><td colspan="2">i) Load Structure</td></tr><tr><td>Entry Load</td><td>Nil</td></tr><tr><td>Exit Load</td><td><ul style="list-style-type: none">Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.Any redemption in excess of the above limit shall be subject to the following exit load:<ul style="list-style-type: none">- 1% - if redeemed on or before 1 year from the date of allotment- Nil - if redeemed after 1 year from the date of allotment</td></tr><tr><td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)</td><td>2.30% 1.42% (Direct)</td></tr></table>	i) Load Structure		Entry Load	Nil	Exit Load	<ul style="list-style-type: none">Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.Any redemption in excess of the above limit shall be subject to the following exit load:<ul style="list-style-type: none">- 1% - if redeemed on or before 1 year from the date of allotment- Nil - if redeemed after 1 year from the date of allotment	ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	2.30% 1.42% (Direct)										
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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	Types of Instruments	Allocation as % of net assets ²	Risk Profile
	Money Market Instruments	50% - 100%	Low
	Debentures (investment grade, privately placed etc.)*	0% - 50%	Low to Medium
	*including securitised debt up to 30% *including investments in Foreign Securities as may be permitted by SEBI/RBI upto 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 50% 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	<p>Super Institutional Plan offers choice of Growth Option, Weekly IDCW[^] Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option</p> <p>Direct - Super Institutional Plan offers choice of Growth Option, Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option.</p>																																														
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 33																																														
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<p>Super Institutional: Purchase: Rs.10,000 (Rs.25 lakhs in WDP) Additional Purchase: Rs.1,000 (Rs.1 lakh in WDP) Repurchase: Minimum of Rs.1,000 Additional amount in multiple of Re.1</p>																																														
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 33																																														
BENCHMARK INDEX	Crisil Liquid Fund Index																																														
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NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto September 30, 2021)																																													
	1. Pallab Roy 2. Umesh Sharma	13.27 Years 2.93 Years																																													
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 33																																														
PERFORMANCE OF THE SCHEME	<p>AS OF SEPTEMBER 30, 2021 - REGULAR PLAN[#]</p> <table border="1"> <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> <p>Inception date: April 29, 1998</p> <p>INSTITUTIONAL PLAN[#]</p> <p>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.</p> <p>Inception date: June 22, 2004</p> <p>SUPER INSTITUTIONAL PLAN</p> <table border="1"> <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> <p>Inception date: September 02, 2005</p> <p>Year-wise returns for the last 5 financial years</p> <p># These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.</p> <p>FILF - SUPER INSTITUTIONAL PLAN - DIRECT</p> <table border="1"> <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>3.25%</td><td>3.59%</td></tr> <tr> <td>Last 3 years</td><td>5.26%</td><td>5.37%</td></tr> <tr> <td>Last 5 years</td><td>5.96%</td><td>6.00%</td></tr> <tr> <td>Since inception</td><td>7.20%</td><td>7.11%</td></tr> </tbody> </table> <p>Inception date: December 31, 2012</p> <p>Year-wise returns for the last 5 financial years</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	2.49%	3.59%	Last 3 years	4.48%	5.37%	Last 5 years	5.18%	6.00%	Since inception	6.94%	N.A	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	3.17%	3.59%	Last 3 years	5.19%	5.37%	Last 5 years	5.89%	6.00%	Since inception	7.34%	6.98%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	3.25%	3.59%	Last 3 years	5.26%	5.37%	Last 5 years	5.96%	6.00%	Since inception	7.20%	7.11%
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EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	Nil
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.19% Super Institutional Plan - Direct : 0.11%
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	
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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 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	<table><tr><th>Instruments</th><th>Risk Profile</th><th>As % of Net Assets (Min. – Max.)#</th></tr><tr><td>Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds</td><td>Low to Medium</td><td>80% - 100%</td></tr><tr><td>Debt and Money Market Instruments issued by other entities; Gilt Securities and State Development Loans (SDLs) and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)</td><td>Low</td><td>0% - 20%</td></tr></table> <p># Securitised Debt up to 50%, investments in Foreign Securities as may be permitted by SEBI/RBI upto 50% of the net assets of the scheme.</p> <ul style="list-style-type: none">• 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• The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets. 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.• The Scheme may engage in securities lending in accordance with the guidelines issued by SEBI.• If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI. <p>In accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/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 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/2017/114 dated October 6, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 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.</p>			Instruments	Risk Profile	As % of Net Assets (Min. – Max.)#	Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	Low to Medium	80% - 100%	Debt and Money Market Instruments issued by other entities; Gilt Securities and State Development Loans (SDLs) and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low	0% - 20%
Instruments	Risk Profile	As % of Net Assets (Min. – Max.)#										
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INVESTMENT STRATEGY	Please refer to Page No. 31											
RISK PROFILE OF THE SCHEME	Please refer to Page No. 32											
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PLANS AND OPTIONS	Growth Plan IDCW^ Plan (with Reinvestment and Payout Facility) Growth Plan - Direct IDCW Plan – Direct (with Reinvestment and Payout Facility)																																																																				
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NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) 1. Umesh Sharma 2. Sachin Padwal-Desai 3. Mayank Bukrediwala (dedicated for foreign securities)	Tenure of managing the scheme (in years) (Upto September 30, 2021) 7.44 Years 7.44 Years 1.10 Years																																																																			
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PERFORMANCE OF THE SCHEME	<div>AS OF SEPTEMBER 30, 2021</div> <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 Year</td><td>5.36%</td><td>5.84%</td></tr><tr><td>Last 3 Years</td><td>8.96%</td><td>9.79%</td></tr><tr><td>Last 5 Years</td><td>7.67%</td><td>7.51%</td></tr><tr><td>Since Inception</td><td>8.19%</td><td>9.03%</td></tr></table> <div>Inception date: April 25, 2014.</div> <div>Year-wise returns for the last 5 financial years</div> <table><tr><th>Year</th><th>FIBPDF</th><th>NIFTY Banking and PSU Debt Index#</th></tr><tr><td>Mar-17</td><td>8.7%</td><td>11.1%</td></tr><tr><td>Mar-18</td><td>6.5%</td><td>5.1%</td></tr><tr><td>Mar-19</td><td>8.6%</td><td>6.7%</td></tr><tr><td>Mar-20</td><td>11.0%</td><td>11.6%</td></tr><tr><td>Mar-21</td><td>6.2%</td><td>7.7%</td></tr></table> <div>Past performance may or may not be sustained in future.</div> <div>Based on Growth Plan NAVs.</div> <div># 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.</div> <div>FIBPDF-DIRECT</div> <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 Year</td><td>5.70%</td><td>9.03%</td></tr><tr><td>Last 3 Years</td><td>9.32%</td><td>7.51%</td></tr><tr><td>Last 5 Years</td><td>8.05%</td><td>9.79%</td></tr><tr><td>Since Inception</td><td>8.65%</td><td>5.84%</td></tr></table> <div>Inception date: April 25, 2014.</div> <div>Year-wise returns for the last 5 financial years</div> <table><tr><th>Year</th><th>FIBPDF-Direct</th><th>NIFTY Banking and PSU Debt Index#</th></tr><tr><td>Mar-17</td><td>9.1%</td><td>11.1%</td></tr><tr><td>Mar-18</td><td>7.0%</td><td>5.1%</td></tr><tr><td>Mar-19</td><td>9.0%</td><td>6.7%</td></tr><tr><td>Mar-20</td><td>11.4%</td><td>11.6%</td></tr><tr><td>Mar-21</td><td>6.5%</td><td>7.7%</td></tr></table> <div>Past performance may or may not be sustained in future.</div> <div>Based on Growth Plan NAVs.</div> <div>*For schemes/plans launched during the year the returns are from inception date.</div>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	5.36%	5.84%	Last 3 Years	8.96%	9.79%	Last 5 Years	7.67%	7.51%	Since Inception	8.19%	9.03%	Year	FIBPDF	NIFTY Banking and PSU Debt Index#	Mar-17	8.7%	11.1%	Mar-18	6.5%	5.1%	Mar-19	8.6%	6.7%	Mar-20	11.0%	11.6%	Mar-21	6.2%	7.7%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	5.70%	9.03%	Last 3 Years	9.32%	7.51%	Last 5 Years	8.05%	9.79%	Since Inception	8.65%	5.84%	Year	FIBPDF-Direct	NIFTY Banking and PSU Debt Index#	Mar-17	9.1%	11.1%	Mar-18	7.0%	5.1%	Mar-19	9.0%	6.7%	Mar-20	11.4%	11.6%	Mar-21	6.5%	7.7%
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AIDCW stands for Income Distribution cum Capital Withdrawal

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EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	NIL
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	0.52% 0.21% (Direct)
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 FLOATING RATE FUND (FIFRF)			
TYPE OF SCHEME	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)		
CATEGORY OF SCHEME	Floater Fund		
INVESTMENT OBJECTIVE	To provide income and liquidity consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	As % of Net Assets# Min-Max	Risk Profile
	Floating Rate debt instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)	65-100%	Low to Medium
	Debt (other than floating rate instruments), Money market instruments and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	0-35%	Low to Medium
<p>#The Scheme may have exposure in the following:</p> <ol style="list-style-type: none"> Securitized Debt up to 50% of net assets Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets Derivatives up to a maximum of 65% 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. Repos in corporate debt securities Short Selling 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. <p>^ 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 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 (over the counter) trades where counterparty can be identified.</p> <ol style="list-style-type: none"> 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. <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation</p>			

	pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 days from the date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed. In accordance with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/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 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/2017/114 dated October 6, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 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.																																																		
INVESTMENT STRATEGY	Please refer to Page No. 31																																																		
RISK PROFILE OF THE SCHEME	Please refer to Page No. 32																																																		
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PLANS AND OPTIONS	Growth Plan IDCW^ Plan (with Reinvestment facility only) Direct - Growth Plan Direct - IDCW Plan (with Reinvestment facility only)																																																		
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BENCHMARK INDEX	Crisil Liquid Fund Index																																																		
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	<p>Year-wise returns for the last 5 financial years</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>						
EXPENSES OF THE SCHEME	<p>i) Load Structure</p> <table border="1"> <tr> <td>Entry Load</td><td>Nil</td></tr> <tr> <td>Exit Load</td><td>Nil</td></tr> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)</td><td>0.96% 0.34% (Direct)</td></tr> </table>	Entry Load	Nil	Exit Load	Nil	ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	0.96% 0.34% (Direct)
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TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 34						
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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 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	<div>Under normal circumstances, the asset allocation pattern will be:</div> <table><tr><th>Instruments</th><th>Normal Allocation#</th><th>Risk Profile</th></tr><tr><td>Debt & Money Market Instruments including cash & cash equivalent^ with residual maturity up to one business day</td><td>Upto 100%</td><td>Low</td></tr></table> <div>^Investment in Securitised debt up to 10%</div> <div>#The scheme may have exposure in the following</div> <div><div>1. Repos in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time.</div><div>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.</div></div> <div>^ 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 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 (over the counter) trades where counterparty can be identified.</div> <div>The Scheme shall not engage in securities borrowing and short selling activities. The Scheme shall not invest in REITs, InvITs, foreign securities and foreign securitized debt.</div> <div>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 7 days from date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.</div> <div>NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.</div>			Instruments	Normal Allocation#	Risk Profile	Debt & Money Market Instruments including cash & cash equivalent^ with residual maturity up to one business day	Upto 100%	Low
Instruments	Normal Allocation#	Risk Profile							
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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	<table><tr><th>Purchase</th><th>Additional Purchase</th><th>Repurchase</th></tr><tr><td>Rs.5,000 and multiples of Re.1 thereafter</td><td>Rs.1,000 and multiples of Re.1 thereafter</td><td>Minimum of Rs.1,000/-</td></tr></table>	Purchase	Additional Purchase	Repurchase	Rs.5,000 and multiples of Re.1 thereafter	Rs.1,000 and multiples of Re.1 thereafter	Minimum of Rs.1,000/-																																			
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EXPENSES OF THE SCHEME	<p>i) Load Structure</p> <table border="1"> <tr> <td>Entry Load</td><td>Nil</td></tr> <tr> <td>Exit Load</td><td>Nil</td></tr> </table> <p>ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)</p> <table border="1"> <tr> <td>0.15%</td><td>0.10% (Direct)</td></tr> </table>	Entry Load	Nil	Exit Load	Nil	0.15%	0.10% (Direct)
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NO. OF FOLIOS	Please refer to Page No. 31						
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 31						

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 Plan and capital appreciation under the Growth Plan.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)
	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/IMD/DF3/CIR/P/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 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/2017/114 dated October 6, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 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.	
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 Reinvestment and Payout Options) • Direct – Growth Plan • 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.	

[^]IDCW stands for Income Distribution cum Capital Withdrawal

APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 33																																		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.500 and multiples of Re.1 Additional Purchase: Rs.500 and multiples of Re.1 Repurchase: Minimum of Rs.500/- Minimum Target Investment: Rs.10,000 before the age of 60 years																																		
LOCK IN PERIOD	For investment (including registered SIPs and incoming STPs) made on or before June 1, 2018: Three (3) full financial years. For investments (including SIPs and STPs registered) made on or after June 4, 2018: 5 years or till retirement age (whichever is earlier).																																		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 33																																		
BENCHMARK INDEX	40% of Nifty 500 + 60% of Crisil Composite Bond 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) (Upto March 31, 2021)																																	
	1. Sachin Padwal-Desai (Debt)	14.84 Years																																	
	2. Umesh Sharma (Debt)	11.25 Years																																	
	3. Rajasa Kakulavarapu (Equity)	0.07 Year																																	
	4. Anand Radhakrishnan (Equity)	0.07 Year																																	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 33																																		
PERFORMANCE OF THE SCHEME	<div>AS OF SEPTEMBER 30, 2021</div> <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>20.61%</td><td>26.26%</td></tr><tr><td>Last 3 Years</td><td>9.83%</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.A</td></tr></tbody></table> <p>Inception date: March 31, 1997 As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.</p> <div>Year-wise returns for the last 5 financial years</div> <table><thead><tr><th>Year</th><th>FIPEP</th><th>Benchmark</th></tr></thead><tbody><tr><td>Mar-17</td><td>12.4%</td><td>16.9%</td></tr><tr><td>Mar-18</td><td>5.5%</td><td>8.3%</td></tr><tr><td>Mar-19</td><td>6.9%</td><td>8.2%</td></tr><tr><td>Mar-20</td><td>-3.6%</td><td>-4.0%</td></tr><tr><td>Mar-21</td><td>21.3%</td><td>32.4%</td></tr></tbody></table> <p>■ FIPEP ■ 40% Nifty 500 + 60% Crisil Composite Bond Fund Index</p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	20.61%	26.26%	Last 3 Years	9.83%	14.57%	Last 5 Years	7.73%	11.79%	Since Inception	11.98%	N.A	Year	FIPEP	Benchmark	Mar-17	12.4%	16.9%	Mar-18	5.5%	8.3%	Mar-19	6.9%	8.2%	Mar-20	-3.6%	-4.0%	Mar-21	21.3%	32.4%
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	<div>FIPEP - DIRECT</div> <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>21.53%</td><td>11.67%</td></tr><tr><td>Last 3 Years</td><td>10.66%</td><td>11.79%</td></tr><tr><td>Last 5 Years</td><td>8.54%</td><td>14.57%</td></tr><tr><td>Since Inception</td><td>11.01%</td><td>26.26%</td></tr></tbody></table> <p>Inception date: January 1, 2013</p> <div>Year-wise returns for the last 5 financial years</div> <table><thead><tr><th>Year</th><th>FIPEP-Direct</th><th>Benchmark</th></tr></thead><tbody><tr><td>Mar-17</td><td>13.2%</td><td>16.9%</td></tr><tr><td>Mar-18</td><td>6.3%</td><td>8.3%</td></tr><tr><td>Mar-19</td><td>7.7%</td><td>8.2%</td></tr><tr><td>Mar-20</td><td>-2.8%</td><td>-4.0%</td></tr><tr><td>Mar-21</td><td>22.2%</td><td>32.4%</td></tr></tbody></table> <p>■ FIPEP-Direct ■ 40% Nifty 500 + 60% Crisil Composite Bond Fund Index</p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	21.53%	11.67%	Last 3 Years	10.66%	11.79%	Last 5 Years	8.54%	14.57%	Since Inception	11.01%	26.26%	Year	FIPEP-Direct	Benchmark	Mar-17	13.2%	16.9%	Mar-18	6.3%	8.3%	Mar-19	7.7%	8.2%	Mar-20	-2.8%	-4.0%	Mar-21	22.2%	32.4%
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EXPENSES OF THE SCHEME	<div>i) Load Structure</div> <table><tbody><tr><td>Entry Load</td><td>Nil</td></tr><tr><td>Exit Load: (Subject to the completion of lock-in period and minimum target investment)</td><td>3% (if redeemed before the age of 58 years) NIL (if redeemed after the age of 58 years)</td></tr><tr><td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)</td><td>2.28% 1.53% (Direct)</td></tr></tbody></table>		Entry Load	Nil	Exit Load: (Subject to the completion of lock-in period and minimum target investment)	3% (if redeemed before the age of 58 years) NIL (if redeemed after the age of 58 years)	ii) Recurring expenses (Actual Expenses for the financial year ending March 2021)	2.28% 1.53% (Direct)																											
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TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 34	UNITHOLDERS' INFORMATION	Please refer to Page No. 34
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 34	SCHEME COMPARISON	Please refer to Page No. 31
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 34	NO. OF FOLIOS	Please refer to Page No. 31
		ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 31

Portfolio Details

Portfolio Details (as on September 30, 2021)

FRANKLIN INDIA CORPORATE DEBT FUND

Top 10 Holding- Issuer Wise*	% to NAV
Government Of India	16.66
ONGC Petro Additions Ltd	8.46
REC Ltd	7.47
Power Finance Corporation Ltd	6.95
Food Corporation Of India	6.95
Sikka Ports & Terminals Ltd	6.32
Housing Development Finance Corporation Ltd	6.31
National Highways Authority Of India	5.21
Indian Railway Finance Corporation Ltd	4.88
LIC Housing Finance Ltd	4.87

* Excludes Call, Cash and Other Current Assets.

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

Sector Allocation	% to NAV
Financial Services	39.61
Sovereign	16.66
Chemicals	8.46
Consumer Goods	6.95
Services	6.32
Construction	5.85
Oil & Gas	5.56
Power	4.71
Call, cash and other current asset	5.90

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.

FRANKLIN INDIA GOVERNMENT SECURITIES FUND

Top 10 Holding- Issuer Wise*	% to NAV
GOI	88.24

* Excludes Call, Cash and Other Current Assets.

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

Sector Allocation	% to NAV
Sovereign	88.24
Call, cash and other current asset	11.76

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.

FRANKLIN INDIA SAVINGS FUND

Top 10 Holding- Issuer Wise*	% to NAV
Government Of India	34.82
Axis Bank Ltd	4.98
Chennai Petroleum Corporation Ltd	4.95
Export-Import Bank Of India	4.94
L&T Finance Ltd	4.91
National Bank For Agriculture & Rural Development	4.91
Kotak Mahindra Bank Ltd	4.91
Bajaj Housing Finance Ltd	4.90
Housing Development Finance Corporation Ltd	4.90
Small Industries Development Bank Of India	4.89

* Excludes Call, Cash and Other Current Assets.

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

Sector Allocation	% To Nav
Financial Services	53.51
Sovereign	34.82
Oil & Gas	4.95
Consumer Services	2.47
Call, cash and other current asset	4.25

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.

FRANKLIN INDIA OVERNIGHT FUND

Top 10 Holding- Issuer Wise*	% to NAV
Reverse Repo	99.02

* Excludes Call, Cash and Other Current Assets.

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

Sector Allocation	% To Nav
Call,cash and other current asset	100.00

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.

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

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

* Excludes Call, Cash and Other Current Assets.

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

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.

Sector Allocation	% to NAV
Financial Services	31.62
Consumer Goods	15.91
IT	9.91
Oil & Gas	8.82
Automobile	8.11
Power	6.48
Pharma	6.13
Telecom	5.51
Metals	2.29
Consumer Services	2.21
Construction	1.82
Cement & Cement Products	1.18

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 Details

Portfolio Details (as on September 30, 2021)

FRANKLIN INDIA LIQUID FUND

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Government Of India	33.22	Sovereign	33.22
LIC Housing Finance Ltd	4.35	Financial Services	30.35
Bharat Petroleum Corporation Ltd	4.35	Oil & Gas	14.48
Indian Railway Finance Corporation Ltd	4.34	Telecom	4.33
Indian Oil Corporation Ltd	4.34	Consumer Services	4.33
Reliance Jio Infocomm Ltd	4.33	Power	0.58
Reliance Retail Ventures Ltd	4.33	Call, cash and other current asset	12.71
Kotak Mahindra Prime Ltd	4.32		
HDFC Securities Ltd	4.32		
Housing Development Finance Corporation Ltd	2.91		
* Excludes Call, Cash and Other Current Assets.		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 BANKING & PSU DEBT FUND

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% To Nav
Government Of India	18.74	Financial Services	46.18
Power Finance Corporation Ltd	8.28	Sovereign	18.74
REC Ltd	8.03	Oil & Gas	12.01
National Bank For Agriculture & Rural Development	6.34	Power	9.62
Housing & Urban Development Corporation Ltd	6.11	Construction	4.47
Indian Oil Corporation Ltd	6.07	Chemicals	4.24
Indian Railway Finance Corporation Ltd	4.87	Consumer Goods	0.92
Small Industries Development Bank Of India	4.83	Call, cash and other current asset	3.82
National Highways Authority Of India	4.47		
ONGC Petro Additions Ltd	4.24		
* Excludes Call, Cash and Other Current Assets.		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

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Government Of India	52.13	Sovereign	52.13
National Bank For Agriculture & Rural Development	6.81	Financial Services	41.03
Aditya Birla Housing Finance Ltd	6.70	Call, cash and other current asset	6.84
Export-Import Bank Of India	6.59		
Kotak Mahindra Investments Ltd	6.48		
LIC Housing Finance Ltd	6.44		
JM Financial Credit Solutions Ltd	2.68		
Indostar Capital Finance Ltd	2.67		
Axis Bank Ltd	2.66		
* Excludes Call, Cash and Other Current Assets.		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 PENSION PLAN

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Government Of India	38.20	Financial Services	36.67
National Highways Authority Of India	5.50	IT	11.07
Housing Development Finance Corporation Ltd	4.47	Consumer Goods	10.34
LIC Housing Finance Ltd	4.30	Oil & Gas	9.80
HDFC Bank Ltd	3.73	Automobile	7.74
Infosys Ltd	3.63	Telecom	6.72
Reliance Industries Ltd	3.56	Pharma	6.02
Axis Bank Ltd	3.43	Power	4.22
ICICI Bank Ltd	2.22	Metals	2.51
Bharti Airtel Ltd	2.17	Construction	2.25
		Consumer Services	1.34
		Cement & Cement Products	1.32
* Excludes Call, Cash and Other Current Assets.		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			

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.

Scheme Comparision

Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning	Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning	Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning
Income Funds			Franklin India Floating Rate Fund (FIFRF) No. of Folios: 9,735 Assets Under Management (AUM): Rs. 376.55 crores	Invests in floating rate instruments and other debt & money market instruments with an aim to minimise the risk arising from interest rate fluctuations.	Invests primarily in floating rate instruments and debt and money market instruments.	Franklin India Overnight Fund (FIONF) No. of Folios: 3,493 Assets Under Management (AUM): Rs. 137.21 crores	The primary objective of the scheme is to provide reasonable income along with high liquidity by investing in overnight securities having maturity of 1 business day. The scheme strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments. The scheme aims to identify securities in the short-term instruments including TREPS, Reverse repos, debt instruments with overnight maturity. The scheme intends to hold short-term securities to minimize price volatility.	A fund that invests in debt & money market instruments having maturity of one business day
Franklin India Government Securities Fund (FIGSF) No. of Folios: 2,519 Assets Under Management (AUM): Rs. 198.82 crores	Seeks to provide capital appreciation by primarily investing in Indian government securities and actively managing the portfolio duration based on market conditions	A fixed income fund that predominantly invests in government securities and manages the portfolio duration based on the market outlook.	Franklin India Savings Fund (FISF) No. of Folios: 16,938 Assets Under Management (AUM): Rs. 1,007.11 crores	Looks to minimise the risk arising from interest rate fluctuations.	Invests in money market instruments with high liquidity and low to moderate credit risk.	Hybrid Fund		
Franklin India Corporate Debt Fund (FICDF) No. of Folios: 11,354 Assets Under Management (AUM): Rs. 835.58 crores	Strives to deliver superior risk-adjusted returns by actively managing a portfolio of high quality fixed income securities.	A corporate bond fund that focuses on income generation along with some capital gains by predominantly investing in AA+ and above rated Corporate Bonds	Franklin India Banking & PSU Debt Fund (FIBPDF) No. of Folios: 10,340 Assets Under Management (AUM): Rs. 840.49 crores	The fund is managed with investments focused on debt and money market instruments consisting predominantly of securities issued by entities such as Banks Public Sector undertakings and Public Financial Institutions (PFIs). The fund may also seek exposure in Gilt Securities and State Development Loans in order to maintain an optimum balance of yield, safety and liquidity. The fund will follow an active investment strategy within the overall mandate, depending on opportunities available at various points in time.	A fixed income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal bonds.	Franklin India Debt Hybrid Fund (FIDHF) [Number of Segregated Portfolios-1] No. of Folios: 7,818 Assets Under Management (AUM): Rs. 210.00 crores	The debt portion will be primarily invested in high quality fixed income securities. For the equity portion, the scheme follows a blend of value and growth style of investing and a bottom-up approach to stock-picking.	A fund that invests predominantly in debt instruments with marginal equity exposure.
Franklin India Liquid Fund (FILF) No. of Folios: 1,65,434 Assets Under Management (AUM): Rs. 1,723.63 crores	Strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments.	A liquid fund that invests in short term and money market instruments.	Solution Oriented Scheme			Franklin India Pension Plan (FIPEP) No. of Folios: 19,286 Assets Under Management (AUM): Rs. 461.69 crores	The equity portion follows a blend of value and growth style of investing, and will invest in diversified portfolio of stocks with predominant exposure to Large caps. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The debt portion of the scheme will be invested in high quality fixed income instruments.	A retirement fund investing up to 40% in equities and the balance in fixed income.

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 to 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 Securitized Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitized 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. Similarly, in the event of the Scheme being unable to pay back the money to the counterparty as contracted, the counter-party may dispose off the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases.

• Collateral Risk (as a repo buyer)

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 unit holders 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. FII OF 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 & Service Tax. Goods & Service Tax 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) First time investor in mutual funds:

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

(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 switches, redemption, Systematic Transaction 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

(d) transactions routed through stock exchange platform (not applicable for ARN holders who have 'opted-in' for levy of transaction charges in respect of mutual fund transactions of their clients routed through stock exchange platforms).

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/MD/DF/21/2012 dated September 13, 2012; the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIN from AMFI. EUIN needs to be mentioned on the application along with the ARN number. This will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

Who Can Buy

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

- Adult individuals, either singly or jointly (not exceeding three), resident in India.
- Parents/Guardian on behalf of minors.
- Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
- Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
- Banks, Financial Institutions and Investment Institutions.
- 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 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
- Foreign Institutional Investors and their sub accounts on full repatriation basis/ Foreign Portfolio Investors (subject to RBI approval) and such other entities as may be permitted under SEBI (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.
- Hindu Undivided Family (HUF).
- Wakf 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.
- Sole Proprietorship, Partnership Firms and Limited Liability Partnerships.
- Army/Air Force/Navy/Para-military funds and other eligible institutions.
- Scientific and/or industrial research organizations.
- Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.
- The Mutual Fund Schemes/ Alternative Investment Funds can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.

Units of the schemes of Franklin Templeton Mutual Fund is an eligible investment for charitable and religious trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961, read with Rule 17C of the Income Tax Rules, 1962. Further, the Government of Maharashtra has authorized and declared the following schemes as 'public security' under the Bombay Public Trusts Act, 1950 in its order dated January 19, 2002: Templeton India Income Fund, Templeton India Government Securities Fund and Templeton Monthly Income Plan. (Now known as Franklin India Dynamic Accrual Fund -[Number of Segregated Portfolios-3], Franklin India Government Securities Fund and Franklin India Low Duration Fund -[Number of Segregated Portfolios-2])

Currently, in accordance with SEBI Circular number SEBI CIR/MD/FILC/1/2015 dated February 03, 2015, FILF and FISF will not accept any application for subscription of units from Foreign Portfolio Investors.

FIPEP:

- Adult individuals, either singly or jointly (not exceeding three), resident in India up to the age of 60 years.
- 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 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
- 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 instruction, it will be assumed that the investor has opted for the Default Plan which shall be as follows.

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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.

Scheme Name	Default Option
FIBPDF, FICDF, FIPEP	<ul style="list-style-type: none"> Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated. Reinvestment of Income Distribution cum capital withdrawal option in case Payout of Income Distribution cum capital withdrawal option or Reinvestment of Income Distribution cum capital withdrawal option is not indicated.
FILF	<ul style="list-style-type: none"> Super Institutional Plan - Growth in case Growth or Income Distribution cum capital withdrawal option (IDCW) is not indicated. Super Institutional Plan - Weekly IDCW Option in case Weekly or Daily IDCW Option is not indicated Reinvestment of Income Distribution cum capital withdrawal option in case Payout of Income Distribution cum capital withdrawal option or Reinvestment of Income Distribution cum capital withdrawal option is not indicated
FISF	<ul style="list-style-type: none"> Retail Plan - Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated. Retail Plan Monthly IDCW Option in case Monthly, Quarterly or Daily IDCW Option is not indicated Reinvestment of Income Distribution cum capital withdrawal option in case Payout of Income Distribution cum capital withdrawal option or Reinvestment of Income Distribution cum capital withdrawal option is not indicated.

Scheme Name	Default Option
FIDHF [Number of Segregated Portfolio-1]	<ul style="list-style-type: none"> Plan A- Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated. Plan A - Quarterly IDCW Plan in case Quarterly or Monthly IDCW Plan is not indicated Reinvestment of Income Distribution cum capital withdrawal option in case Payout of Income Distribution cum capital withdrawal option or Reinvestment of Income Distribution cum capital withdrawal option is not indicated.
FIFRF	<ul style="list-style-type: none"> Growth in case Growth or Income Distribution cum capital withdrawal option is not indicated.
FICDF	<ul style="list-style-type: none"> Plan A - Growth in case Growth or Income Distribution cum capital withdrawal (IDCW) option is not indicated. Plan A - Quarterly IDCW Plan in case Annual, Half-yearly, Quarterly or Monthly IDCW Plan is not indicated Reinvestment of Income Distribution cum capital withdrawal option in case Payout of Income Distribution cum capital withdrawal option or Reinvestment of Income Distribution cum capital withdrawal option is not indicated

The Trustee/AMC reserves the right to alter/vary the default plan/option, and the terms and conditions of these facilities and privileges, after giving notice. The trustee is entitled, 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 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 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 unit allotment.

For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cutoff time without availing any 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 cum capital withdrawal plan (TIDCW) etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the destination Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.

In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

b. Redemptions including switch-out:

In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received* after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

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 of receipt of application 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 day of the application 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 (1:30 p.m.) 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 unit allotment.

For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution cum capital withdrawal plan (TIDCW) etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the destination Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.

In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

The Trustee/AMC may alter the limits and other conditions in line with the SEBI Regulations.

*Received at the Official Points of Acceptance of Transactions of Franklin Templeton Mutual Fund.

b. Redemptions including switch-out

In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund, the closing NAV of the day immediately preceding the next business day shall be applicable.

In respect of valid applications received* after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

For liquid schemes/plans, the Mutual Fund shall calculate NAVs for every calendar day. Further, the day(s) on which the money markets are closed/not accessible, shall not be treated as business day(s). No outstanding cheques will be

accepted. The redemption and switch-out of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realised.

*Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund

Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including switch-in, Systematic investments, Reinvestment of Income Distribution cum capital withdrawal option, etc) to the unitholders would be reduced to that extent.

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 schemes of Franklin Templeton Mutual Fund in demat form. 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/CML) or the Transaction Statement (the page reflecting 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 Beneficiary 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 or the AMC is not able to credit 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 where the investor has furnished the details of their depository 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 terms of the Scheme Information Document 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 instalment credited to the bank account of Franklin Templeton Mutual Fund during a week (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/non-working day for the AMC or the depositories.

However, this facility is not available for investment under Daily and Weekly Income Distribution cum capital withdrawal option options of the schemes, Switch facility, 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 view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.

Pension Fund: Investments by Individuals (including minors through their parents/guardians) in Franklin India Pension Plan (formerly 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, a pension fund 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.amfiindia.com. Unitholders may provide a specific request to Mutual Fund/ AMC to receive the latest available NAVs through SMS. You can also telephone us at 1-800-425-4255 or 1-800-258-4255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.

For Investor Grievances please contact

Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096. Tel: 1800 425 4255 or 1-800-258-4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. 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. Salai, 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 email and/or SMS will be sent to the Unitholders 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 investments of an investor in Mutual Funds and securities 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 investors. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund 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, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

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

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

2. Unitholders who do not hold Demat Account

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

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

The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 21st day of

succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance, value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

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

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

For normal transactions during ongoing sales and repurchase:

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

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

- Account Statement for SIP and STP will be despatched once every month along with Reinvestment of Income Distribution cum capital withdrawal option (daily, weekly, monthly) account statement. All other Income Distribution cum capital withdrawal (dividend) statements will be despatched 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 the investors within 5 working days from the receipt of such request without any charges.

Half-yearly Statement:

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

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. The unitholder may request for a physical account statement by writing/calling us at any of the ISC.

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

Annual Financial Reports

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

The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website and make the physical copies available to the investors at its registered office at all times.

Instant Redemption Facility in Franklin India Liquid Fund

Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2017/39 dated May 8, 2017, Instant Redemption Facility ('the facility') is provided under the Growth Option of the Scheme for redemptions routed through website of Franklin Templeton Mutual Fund. Under this facility, the Scheme shall endeavour to credit redemption proceeds in the registered bank account of the investor offering Immediate Payment Service (IMPS) on the same day on which valid redemption request has been received. The facility shall be available on all days at all points of time. The salient features of the facility are detailed in SID of the Scheme.

Financial Results and Portfolio Disclosures

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website 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 its 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 Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

Further, the Mutual Fund shall also disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The disclosure shall be on www.franklintempletonindia.com and HYPERLINK "<http://www.amfiindia.com>". The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

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 15 days.

Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the 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, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued there under (AML Laws), Mutual Funds are required to formulate and implement a client identification programme, 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

Laws. Applications without such documents and information may be rejected.

Submission of PAN:

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its letter dated July 24, 2012 has conveyed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN.

Accordingly, where the aggregate of lump sum investment (fresh purchase and additional purchase) and SIPs where the aggregate of instalments in a financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro investment"), it shall be exempt from the requirement of PAN.

However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy. This exemption will be available only to Micro investment made by individuals being Indian citizens (including NRIs, joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

For the purpose of identifying Micro investment, applications shall be aggregated at the investor level (same sole holder/joint holders in the same sequence) and such aggregation shall be done irrespective of the number of folios / accounts under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy. E-PAN issued by CBDT can also be provided by FPI. All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

All transactions in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as stated above, failing which the applications are liable to be rejected. It is clarified that all categories of investors seeking exemption from PAN still need to complete the KYC requirements stipulated by the AMC/Trustee from time to time, irrespective of the amount of investment.

All Financial transactions with Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as noted above.

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.

Non acceptance of Third Party payment

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement; (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. For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.

Temporary closure of OPAT: Few official point of acceptance of transactions (OPAT) shall remain non-operational, due to outbreak of Covid-19 subject to government directives from time to time. We encourage investors to submit their transactions/ requests using various other modes i.e. FTAMC website, FT mobile application/ MFU website or connect to your financial advisor.

FRANKLIN TEMPLETON BRANCH OFFICES

Ahmedabad -202 Abhiji-III, Opp. Mayor's Bungalow, Mitkhahli Six Roads Navrangpura, Ahmedabad 380009 Fax: (079) 26462685**Allahabad**-N Tower, 4C Maharashtra Dayanand Nagar, Opp. Radio Station, Civil Lines, Allahabad-211001**Bangalore** -26, 27, 1st floor, Northern Area West Wing, Rajendra Towers MG Road, Bangalore – 560001. Fax:080-67149595**Bhubaneswar**- 77, Khavard Nagar, 1st Jn, Banpath, Bhubaneswar 751001 Fax: (0674) 2531026**Bhopal**-Guru Arcade, 2nd Floor, Ramgopal Maheshwari Bangar, Plot No.153, M P Nagar Zone 1, Bhopal –462011**Chandigarh**-S.C.O 413-414, 1st Floor, Sector 35-C, Chandigarh-160022 Fax: (0172)-2622344**Chennai**:Century Centre, 75 T.K. Road, Alwarpet, Chennai 600018 Fax: (044) 2498790**Cochin (Kochi)**-41/418-C, Chicago Plaza, First Floor, Rajaji Road, Ernakulam, Cochin 682035 Fax: (0484) 2373076**Coimbatore** -424-4 C Red Rose Towers, Second Floor, D. B. Road, R. S. Puram, Coimbatore 641002 Fax: (0422) 2470277**Dehradun**-Shop No. 5, 1st Floor, Swaraj Complex, Opp. Hotel Madhuban, Rajpur Road, Dehradun–248001 Fax: (0135) 2719877**Guwahati**-ITAG Plaza, 2nd Floor, Office No. 2C, G. S. Road, Main Road, Akor, Guwahati –781005**Hyderabad** -Unit No.402, 6-3-1085/14th Floor, Deega Towers, Rajbhavan Road, Somajiguda, Hyderabad-500 082 Fax: (040) 2340003**Indore** -101, Starlit Towers, Opp. State Bank of India, Head Office, 29/1 Y. N. Road, Indore 452001 Fax: (0731) 4201507**Jaipur** -Office No.18, 2nd Floor, Laxmi Complex, M.1 Road, Jaipur -302001, Rajasthan**Jalandhar** -BX III 455, Shakti Tower, Upper Basement, Below Vishal Mega Mart, G. T. Road, Jalandhar 144001 Fax: (0181) 5808783**Jamshedpur** -Fair Deal Complex, 1st Floor, Office Unit 1B, Main Road, Opp. Ram Mandir, Bistupur, Jamshedpur-831001**Kanpur** -Office No.208-09, 14/113 Kan Chambers Civil Lines, Kanpur 208001 Tel: (0512) 6454091/92**Kolkata** -4th Floor, A Block, 22, Abanindha Nath Thakur Sarani (Known as Camac Street), Kolkata – 700016**Lucknow** -2 Uttam Place, First Floor, 3 Sapru Marg, Lucknow 226001 Fax: (0522) 2231104/0656676**Ludhiana** -S.C.O-37, First Floor, Feroze Gandhi Market, Ludhiana 141001 Fax: (0161) 3012101**Madurai** -Surya Towers, 1st Floor, Door No 27/27/23, Good Shed Street, Madurai 625001 Fax: (0452) 2350144**Mangalore** -First Floor, Manasa Towers, M. G. Road, Kodialbal, Mangalore 575003 Fax: (0824) 2493740**Mumbai** (a) Unit No. 202/203/204, 2nd Floor, Dalman Tower, Plot No. 21, Free Press Journalism Marg, Nariman Point, Mumbai -400 021. Fax: (022) 22819923**Mangalore** -Tower 2, 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai -400013 Fax: (022) 66391284**Nagpur** -Shop No. 3 & 4, Ground Floor, Maharashtra Shivpad Complex, Plot No. 262, West High Court Road, Bajaj Nagar, Nagpur 440010 Fax: (0712) 2242384**Nashik** -2nd Floor, Bedmutha's Navkar Heights, New Pandit Colony, Near Rajiv Gandhi Bhavan, Saharanpur Road, Nashik 422002 Fax: (0253) 2574329**New Delhi** -707, 7th Floor, Ashoka Estate Building, 24 Barakhamba Road, New Delhi 110001 Fax: (011) 23752019**Patna** -Unit No.402, 4th Floor, Sai Tower, Near Durg Bungalow Road, Patna – 800 001**Panjim** -N Chambers, Third floor, Opp. Mahalaxmi Chambers, Dr. Shirgaoankar Road, Panaji, Goa 403001**Pune** -401, Karan Seale, above Yes Bank, 187, Bhandarkar Road, Pune 411004 Fax: (020) 25665221**Raipur** -Shop No. 310, 3rd Floor, Lalgaona Shopping Mall, G. E. Road, Raipur 492001 Fax: (0771) 403361**Rajkot** -408-409, 4th Floor, Sadhana Downtown, Jubilee Church, Jawahar Road, Rajkot – 360 001**Ranchi** -Saluja Tower, 6th Floor, Peepee Compound, Sujata Chowk, Main Road, Ranchi – 834001**Salem** -214/215, Second Floor, Kandawarna Shopping Mall, Sarada College Road, Salem 636016 Fax: (0427) 246854**Surat** -J39 International Trade Centre, Majura Gate Cross Road Signal, Ring Road, Surat 395002 Fax: (0261) 2473744**Trichy** -Arjun Arcade, 75/1, First Floor, First Cross, North East Extension, Thillainagar, Trichy 620018 Fax: (0431) 2760013**Vadodra** -Unit No. - 306, Third Floor, Golden Icon, Opp. BSNL Bird Circle, Old Padra Road, Vadodra – 390007**Varanasi** -D-64/127, C-8, Arhant Complex, 4th Floor, Sigra, Varanasi, Uttar Pradesh**Vijayawada** -White House, First Floor, Room # 2, M. G. Road, Vijayawada 520010 Fax: (0866) 6695550**Vishakhapatnam** -204, First Floor, Eswar Plaza, Dwaraka Nagar, Vishakhapatnam 530016 Fax: (0891) 6666806

National Call Centre:

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

CAMS COLLECTION CENTRES

Agartala (Tripura) : Advisor Chomuwanti (Ground Floor), Krishnanagar/Agartala, Tripura, 799001. **Agra (Uttarpradesh)** : No. 8, II Floor Maruti Tower Sanjay Plaza, Agra, Uttarpradesh-282002; **Ahmedabad (Gujarat)** : 111- 113, 1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006; **Ahmednagar (Maharashtra)** : Office No.3,1st Floor,Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi, Ahmednagar-414003; **Ajmer (Rajasthan)** : AMC No. 423/30 Near ChurchOpp T B Hospital,Jaipur Road, Ajmer, Rajasthan, 305001; **Akola (Maharashtra)** : Opp. RL T Science College,Civil Lines,Akola, Maharashtra,444001; **Aligarh (Uttarpradesh)** : City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001; **Allahabad (Uttarpradesh)** : -02, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh-211001; **Alleppey (Kerala)** : Doctor's Tower Building,Door No.14/2562, 1st floor,North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey,Kerala-688001; **Alwar (Rajasthan)** : -256A, Scheme No.1, Agra Nagar, Alwar, Rajasthan, 301001; **Amravati (Maharashtra)** : -81, Gulshtar Tower, 2nd Floor, Bedmutha's Navkar Heights, New Pandit Colony, Near Rajiv Gandhi Bhavan, Saharanpur Road, Nashik 422002 Fax: (0253) 2574329**Banar** -401, Karan Seale, above Yes Bank, 187, Bhandarkar Road, Pune 411004 Fax: (020) 25665221**Bangalore** -First Floor, Manasa Towers, M. 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