Form ID: 0118

Sl No.

FRANKLIN TEMPLETON

APPLICATION FORM FOR EXISTING INVESTORS

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

FINANCIAL TRANSACTIONS

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	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

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

My Name

My Folio Number

Scheme Name/Plan/Option*

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

☞ I WISH TO MAKE A LUMPSUM INVESTMENT (Cheque/DD should be in favour of Scheme name. eg. Franklin India Large Cap Fund)

Amount in Figures Rs.

Amount in Words

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

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

Bank name & Branch:

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

Bank name **Account No.**

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

☞ I WISH TO UPDATE MY KNOW YOUR CUSTOMER (KYC) & GST DETAILS → GSTN No.

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

Applicant	PAN No. / PEKRN (Mandatory)	KIN No. (Mandatory if KYC done via CKYC)	Date of Birth
1st			D D / M M / Y Y
2nd			D D / M M / Y Y
3rd			D D / M M / Y Y
G or POA^			D D / M M / Y Y

^G: Guardian; ^POA: Power Of Attorney

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

Amount/Units in Figures Rs.

Amount/Units in Words

☐ Tick to Redeem all units

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

☞ I WISH TO TRANSFER MY INVESTMENT TO ANOTHER SCHEME (SWITCH) (Subject to Lock-in, If any)

(DOB: ____/ ____/ _____, Mandatory for investment in FIRF*)

Switch-in To Scheme / Plan / Option

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

☐ Tick to switch all units

Amount/Units in Figures Rs.

Amount/Units in Words

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

* Franklin India Retirement Fund

☞ ACKNOWLEDGEMENT SLIP

Sl. No.

Date D D / M M / Y Y Received from

Customer Folio No. ☐ Additional Purchase (Rs.) Cheque No.(s)

☐ SWP ☐ STP ☐ Transfer of IDCW Plan ☐ Redemption or Switch : Amount (Rs.) OR Units

Service Centre Signature & Stamp

IDCW : Income Distribution cum capital withdrawal

Note: The SIP form has been detached from the Common Transaction Form. Please use the Standalone SIP form for SIP requests.

☞ I WISH TO TRANSFER FIXED AMOUNTS FROM MY CURRENT INVESTMENT TO ANOTHER SCHEME (STP) (Subject to Lock-in, If any)

STP in To Scheme/Plan/option

☐ Regular STP

Transfer Amount: ☐ Fixed Sum of Rs. _____
OR
☐ Capital Appreciation Rs. _____

Min. Amount: Rs. 500/- and in multiples of Re. 1 thereafter for Daily STP. Min. 2 Installments for Fixed amount.
Min. Amount: Rs. 1,000/- and in multiples of Re. 1 thereafter for Weekly, Monthly & Quarterly STP. Min 2 Installments for fixed amount .

Frequency:		
	☐ **Daily**	
	☐ **Weekly**	☐ **MON** ☐ **TUE** ☐ **WED** ☐ **THU** ☐ **FRI** ☐ 7th ☐ 14th ☐ 21st ☐ 28th of the Month *(Minimum 24 installments under capital appreciation)*
	☐ **Monthly**	_____ day of the month *[Last business day of the every month (Minimum 6 months term required under Capital appreciation)]*
	☐ **Quarterly**	_____ day of the month *[Last business day of the every quarter (Minimum 2 quarter term required under Capital appreciation)]*

Transfer Period From D D / M M / Y Y To D D / M M / Y Y **OR** **No.of installment** ____

☐ Value STP

(The minimum balance unit holder's account or minimum amount of application at the time of enrolment for Value STP should be Rs. 12,000/-)

Minimum Amount:
Weekly - Rs 500/- and in multiples of Re .1 thereafter;
Monthly - Rs 1000/- and in multiples of Re .1 thereafter;
Quarterly - Rs 3000/- and in multiples of Re .1 thereafter)

STP Instalment Amount: Rs. _____
(Value STP is only available in Growth Option in target schemes.)

Min Installments for Fixed amount: ***Weekly:*** *Min Installments for Fixed amount: 12 Instalments where instalement amount is lessthan Rs, 1000/- and minimum of 6 instalments where instalment amount is equal to or greater than Rs. 1000/-;* ***Monthly:*** *6 instalments of minimum Rs. 1000/-;* ***Quarterly:*** *2 instalments of minimum Rs. 3000/-.)*

Frequency:		
	☐ **Weekly**	☐ **MON** ☐ **TUE** ☐ **WED** ☐ **THU** ☐ **FRI** (Select the date after 5 calendar days for execution of request)
	☐ **Monthly**	_____ day of the month *((Select the date after 5 calendar days for execution of request)*
	☐ **Quarterly**	_____ day of the month *((Select the date after 5 calendar days for execution of request)*

Transfer Period From D D / M M / Y Y To[$] D D / M M / Y Y **OR** **No.of installment** ____ (Incase no End Date is mentioned, the default time period taken will be 5 years.)

☐ Flex STP

(The minimum balance unit holder's account or minimum amount of application at the time of enrolment for Flex STP should be Rs. 12,000/-)

STP Instalment Amount: Rs. _____ (Flex STP is only available in Growth Option in target schemes.)

Minimum Amount: Rs. 1000/- and in multiples of Re. 1 thereafter

Min Installments for Fixed amount: ***Weekly:*** *6 Instalments;* ***Monthly:*** *6 Instalments;* ***Quarterly:*** *4 Instalments)*

Frequency:		
	☐ **Weekly**	☐ **MON** ☐ **TUE** ☐ **WED** ☐ **THU** ☐ **FRI** (Select the date after 5 calendar days for execution of request)
	☐ **Monthly**	_____ day of the month *((Select the date after 5 calendar days for execution of request)*
	☐ **Quarterly**	_____ day of the month *((Select the date after 5 calendar days for execution of request)*

Transfer Period From D D / M M / Y Y To[$] D D / M M / Y Y **OR** **No.of installment** ____ ($ Incase no End Date is mentioned, the default time period taken will be 5 years.)

The following schemes/plans/options are not available as Source Scheme*: Franklin India Retirement Fund, Franklin India Government Securities Fund and Franklin India ELSS Tax Saver Fund. Franklin India Tax Saver Fund is not available as Destination Scheme (under Capital Appreciation Option)

☞ I WISH TO WITHDRAW FIXED AMOUNTS FROM MY CURRENT INVESTMENT AT A SET FREQUENCY (SWP) (Subject to Lock-in, If any)

Withdrawal Amount ☐ Fixed Sum of Rs. _____ (Minimum Rs. 500/-) **OR** ☐ Capital Appreciation (Applicable only on last business day of the selected frequency)

Frequency ☐ Monthly* ☐ Quarterly ☐ Semi-Annual ☐ Annual

Withdrawal Period (Minimum 1 SWP transaction) From D D / M M / Y Y To D D / M M / Y Y

☞ ☐ STEP UP MY EXISTING SWP

☐ Next Possible Installment or From: __ __ / __ __ / __ __ __ __

Step-up Frequency
☐ Semi Annually ☐ Annually

increase in % : ☐ 10% ☐ 20% ☐ 30% ☐ Other ____ (in multiples of 1%)

Or

☐ increase in Rupee Value: _____ **(in multiples of Rs. 1)**

☞ ☐ FRESH STEP UP REGISTRATION

Step-up Frequency (*For registering a new SWP with Step Up feature, the minimum tenure of new SWP shall be 2 years)

☐ Semi Annually ☐ Annually

increase in % : ☐ 10% ☐ 20% ☐ 30% ☐ Other ____ (in multiples of 1%)

Or

☐ increase in Rupee Value: _____ **(in multiples of Rs. 1)**

☞ I WISH TO TRANSFER DISTRIBUTIONS RECEIVED FROM MY CURRENT INVESTMENT TO ANOTHER SCHEME (Transfer of IDCW Plan)

To Target Scheme/Plan/Option (To where Dividend (Income Distribution cum capital withdrawal) is to be transferred)

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

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

Note: The SIP form has been detached from the Common Transaction Form. Please use the Standalone SIP form for SIP requests.

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

☐ NSDL: DP Name _____ DP ID | I | N | _____ Beneficiary Ac No. _____

☐ CDSL: DP Name _____ Beneficiary Ac No. _____

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

DECLARATION (SIGNATURE/S MANDATORY)

Date _____ Place _____

Having read and understood the contents of the Statement of Additional Information, Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I/we hereby apply to theTrustees 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 ofthis 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 tothe 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 mutualfund 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 judicialauthorities / agencies including Financial Intelligence unit-India (FIU-IND) without any obligation of advising me/us of thesame. 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

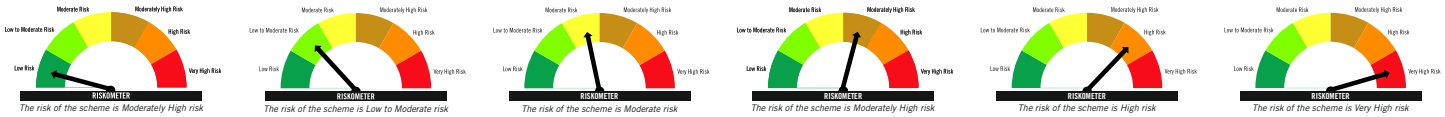
Note: The SIP form has been detached from the Common Transaction Form. Please use the Standalone SIP form for SIP requests.

PRODUCT LABELING:-

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

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

Note: Risk may be represented as:



The risk of the scheme is Moderately High risk | *The risk of the scheme is Low to Moderate risk* | *The risk of the scheme is Moderate risk* | *The risk of the scheme is Moderately High risk* | *The risk of the scheme is High risk* | *The risk of the scheme is Very High risk*

1. This form can be used for all funds of Franklin Templeton Mutual Fund. Use separate transaction forms for each Scheme / Plan and transaction.
2. This Transaction Form can be used for all transactions that an existing account holder may want to make with Franklin Templeton Funds. Existing unitholders should mention the existing Account Number, Scheme & Plan of their existing investment in the provided box. In case of fresh purchases please read the Scheme Information Document and fill the application form.
3. In case you would like to Invest, Redeem, Transfer, Switch in more than one Scheme, kindly use separate Transaction Form for each transaction.
4. Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.
5. 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.
6. Cheques/DD should be drawn in favour of the full scheme name; e.g,"Franklin India Bluechip Fund", "Franklin Build India Fund" etc. and payable at par locally at the location where the application is submitted to a Franklin Templeton Investor Service Centre(ISC) / Collection Centre.

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

   Outstation cheques may be accepted by Franklin Templeton provided the location (ISC/Collection Centre) at which such outstation cheques are accepted is covered under the Speed Clearing facility offered by the Reserve Bank of India (RBI). Further, the outstation cheques would be accepted only if the cheques are drawn on a bank branch which is enabled for Speed Clearing except for liquid fund.
7. Investors should provide the name of the bank, branch address, account type and account number of the sole/first applicant. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
8. **For Redeeming units**
   - In case the balance in your account does not cover the amount of there quest, the account shall be closed and the entire such (lesser)amount shall be sent to you.
   - In order to pay the investor the redemption amount requested for(in Rupees) Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable. STT deduction is not applicable when the STT amount is less than the value of Re. 0.50.
9. **Systematic Transfer Plan (STP)**

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

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

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

Highlights:

This facility is available to the investors of all open–end schemes of Franklin Templeton Mutual Fund, subject to the terms mentioned herein below. An investor can select this facility whereby the investor chooses to transfer on a periodic basis a pre-determined amount from any Franklin Templeton open–end scheme (Source Scheme) into any other Franklin Templeton open-end scheme (Destination Scheme) selected by the investor. The provision of "Minimum Redemption Amount" of the Source Scheme(s) and "Minimum Subscription Amount" of the Destination Scheme(s) shall not be applicable to STP.

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

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

*Except in Franklin India Liquid Fund (FILF), Franklin India Floating Rate Fund (FIFRF) and Franklin India Savings Fund (FISF) where the same should be Rs. 10 Lakhfor all frequencies.

b) However, the following schemes/plans/options are not available as Source Scheme:
   - Franklin India Retirement Fund (FIRF)
   - Franklin India ELSS Tax Saver Fund (FIETSF)
   - Franklin India Government Securities Fund (FIGSF)

c) Franklin India Taxshield is not available as Destination Scheme (under Capital Appreciation Option)

d) Options: There are two options available:

   a. Fixed Amount Option: A fixed amount can be transferred to the specified Destination Scheme at prescribed frequency; and

   b. Capital Appreciation Option: Capital appreciation in the Source scheme can be transferred to the specified Destination Scheme at prescribed frequency.

e) The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes. NAV on the date of registration of STP request will be considered for calculating the capital appreciation of the first installment. For subsequent STP installments, NAV as on the date of previous STP installment processed with capital appreciation option will be considered. However in case of any additional inflows in between the STP installments, the capital appreciation on such additional units will be the NAV difference between the additional purchase date and STP installment. (refer Illustration-2)

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

g) Transfer of Funds:

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

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

I) Minimum Amount and Term:

(a) Under the Fixed amount option

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

@ If no end date provided, then default will be capped as 5 years.

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

j) Load: The load as applicable in the Source scheme for normal purchase/redemption shall be applicable. For all STP transactions, the load prevailing for the Destination scheme on the date of registration of the STP shall be applicable.

k) At least 5 Calendar days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation / termination of an existing STP.

l) If in case of a monthly/quarterly STP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the "Specified Date" for the STP transaction, then the STP shall be processed on the day, which is the last business day in that month for both the schemes.

m) Where the Start Date of the STP is not mentioned, then for an STP under Monthly/Quarterly option, the Start Date shall be deemed as follows:

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

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

n) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked or in respect of which the status of realisation of cheque is not available to the AMC.

o) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the Source Scheme account on the date of transfer, failing which the transfer will not be effected. STP will be discontinued in case the transfer is not effected due to insufficient balance in the investor's account as per the below table.

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

STP Frequency	Period in which no sufficient balance is available in Source Scheme to process an STP instalment	No. of STP instalments during the specified period
Daily	10 days	10 days
Weekly	1 month	4
Monthly	2 months	2
Quarterly	3 months	1

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

10. **Transfer of Income Distribution cum capital withdrawal plan (Transfer of IDCW Plan)**

    This facility is available to the investors of various Income Distribution cum capital withdrawal (IDCW) plans (except Daily and Weekly IDCW Plans) of all open – end schemes of Franklin Templeton Mutual Fund (except Templeton India Cash Management Account). An investor can select this facility whereby the Income Distribution cum capital withdrawal declared in one Franklin Templeton open–end

Note: The SIP form has been detached from the Common Transaction Form. Please use the Standalone SIP form for SIP requests.

scheme (Source Scheme) will be automatically invested into any other Franklin Templeton open-end scheme, selected by the investor (Destination Scheme).

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

For example: An investor in FISF opts to invest the Income Distribution cum capital withdrawal (IDCW) in FIGF. If the IDCW record day is a Wednesday and Thursday is the book closure for FISF, the investor will be allotted units at NAV of Friday. In case Friday is a non – business day for FISF, the units will be allotted at the NAV of immediate next business day for both the schemes.

- Load: For all Transfer of IDCW Plan purchase transactions, the entry and exit load as applicable for normal purchases# shall be applicable.
- A Transfer of IDCW Plan may be terminated by the unitholder by giving appropriate written notice.
- The Trustee/AMC reserves the right to modify or discontinue the Transfer of IDCW Plan facility at any time in future on a prospective basis.

11. Systematic Withdrawal Plan (SWP)

This facility is available in all plans and options of the all schemes.

There is no minimum balance required for registration of SWP

The frequencies available for SWP option include Monthly, Quarterly, Semi Annual and Annual option.

There are two options available for SWP:

(a) Fixed amount: A fixed amount can be withdrawn under monthly /quarterly /semi – annual / annual options on any business day as per the SWP scheduled date.

(b) Capital Appreciation: Investor can withdraw the capital appreciation as on the last business day of the opted frequency period – (monthly /quarterly /semi – annual / annual options).

(c) The investor can choose a minimum of 1 transaction under SWP option.

If in case of a monthly/quarterly/ semi-annual/ annual SWP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the "Specified Date" for the SWP transaction, then the SWP shall be processed on the day, which is the last business day in that month for the scheme.

Capital Appreciation Option is available only in Growth plans/options of the Schemes.

Load: For all SWP purchase transactions, the exit load as applicable for normal purchases shall be applicable.

Minimum withdrawal: Under the fixed amount option, minimum withdrawal amount is Rs. 500.

At least 7 business days' prior intimation should be given to the Mutual Fund for commencement of a fresh SWP or cancellation / termination of an existing SWP.

Where the Start Date of the SWP is not mentioned, then the same shall be deemed to be the first available date after a period of 7 business days post the date of submission of the SWP request, depending upon the option chosen by the unit holder.

If the investor fails to provide the duration for SWP, and in absence of additional information from the investor, a default period of 3 years is considered.

If the investor fails to mention frequency of SWP, and in absence of additional information from the investor, monthly frequency is considered as a default.

This facility is not available for investments under lock-in period. It is clarified that the load applicable for SWP shall be the load applicable for the respective purchase transaction.

12. Step-Up SWP Facility

Applicability

- All terms and conditions applicable to the Systematic Withdrawal Plan (SWP) facility shall also apply to the Step-Up SWP feature.
- Step-up SWP is not applicable under the Capital Appreciation option.

Eligibility

- For registering a new SWP with Step Up feature, the minimum tenure of new SWP shall be 2 years.
- For an existing SWP, a minimum of 3 monthly installments or 1 quarterly, Half Yearly and Annually installment must remain to be eligible for Step-Up registration.

Step-Up Options

The Step-Up SWP can be opted in either of the following ways:

- Percentage Increase: Minimum 5%, in multiples of 1%.
- Fixed Amount Increase: Minimum Rs.100, in multiples of Rs.1 thereafter

Rounding Off

- In case of a percentage increase, the withdrawal amount will be rounded off to the nearest multiple of Rs 100.

Frequency

The Step-Up feature can be applied with the following frequencies:

- Semi-Annual: Increase in SWP amount every 6 months.
- Annual: Increase in SWP amount every 12 months

13. Non acceptance of Third Party payment

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

14. Employee Unique Identification Number (EUIN):

As per SEBI Circular no. CIR/IMD/DF/21/2012 dated September13, 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 bementioned 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/relationshipmanager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

15. Payment by cheque:

a) For payments by demand draft of Rs. 50,000 & above, please attach proof of debit to your bank account by way of a copy of the DD request evidencing debit to your account or a letter from your banker confirming the account debited for issue of the DD.

b) If the payment is not made from the investor's account, issuers of the payment instrument must complete a "3rd Party Declaration"available on our website in the KIM and Application Form section.

16. Transactions through NACH

a) If Auto Debit Form (ADF) is already registered in the Folio then SIP auto debit can start in FIVE Business Days i.e. for debit date 7th,form can be submitted till 2nd of the month

b) If ADF is attached to the application and is to be registered in the Folio. SIP Auto Debit will start after mandate registration which takes 30 Business days.

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

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

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

Note: The SIP form has been detached from the Common Transaction Form. Please use the Standalone SIP form for SIP requests.

INSTRUCTIONS

1. Value / Flex STP Enrolment Form should be completed in English and in Block Letters only. Please tick in the appropriate check box, where boxes have been provided. The Value / Flex STP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of Franklin Templeton Mutual Fund.
2. A single Value / Flex STP Enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
3. Investors are advised to read the relevant Key Information Memorandum(s) (KIMs), Scheme Information Document(s) (SIDs) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of Franklin Templeton Mutual Fund, brokers/ distributors and also displayed at the Franklin Templeton Mutual Fund website i.e. https://www.franklintempletonindia.com/
4. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name(s) should match with the details in the existing folio number, failing which the Enrolment Form is liable to be rejected.
5. In case no end date is mentioned in the form, the default period will be considered as 5 years.
6. Value / Flex STP offers transfer facility at weekly, monthly and quarterly intervals. In case the Frequency (Weekly/ Monthly/Quarterly) is not indicated I the form, Monthly frequency shall be treated as the Default Frequency

Salient features of Flex Systematic Transfer Plan and Value Systematic Transfer Plan are as follows:

1. Flex Systematic Transfer Plan

Under this facility unit holder(s) holding units in non-demat form can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of Franklin Templeton Mutual Fund [referred to as Source Scheme(s)] to the Growth option of designated open-ended Scheme(s) of Franklin Templeton Mutual Fund [referred to as Target Scheme(s)].

Salient features of the facility:

a. Flex STP is available at, Weekly, Monthly and Quarterly Intervals.

Particulars	Frequency
Weekly option	Any day* (Monday to Friday)
Monthly & Quarterly option	Any date*

*In case the date chosen for STP falls on a non-business day or on a day which is not available in a particular month, the STP will be processed on the immediate next business day.

b. At the time of registration, the minimum amount under this facility is as follows: Frequency Minimum Amount of Transfer (Rs.) Weekly, Monthly & Quarterly 1,000/- and in multiples of Re.1

c. Under Flex STP, the amount sought to be transferred shall be calculated as follows: Fixed Amount to be transferred per Instalment or the amount as determined by the following formula [(fixed amount to be transferred per instalment X number of instalments including the current instalment) - market value of the investments through Flex STP in the Target Scheme on the date of transfer] whichever is higher.

d. There should be a minimum of 6 instalments for enrolment under Weekly and Monthly Flex STP and 4 instalments for Quarterly Flex STP. The minimum balance in unit holder's account or minimum amount of application at the time of enrolment for Flex STP should be Rs. 12,000/-.

e. In case the amount (as calculated basis above) to be transferred is not available in the Source Scheme in the unit holder's account, the residual amount will be transferred to the Target Scheme and Flex STP will be closed.

f. Flex STP with Weekly, Monthly and Quarterly Frequency shall commence if the application is submitted at least 7 business days prior to the applicable date.

g. The first Flex STP instalment will be processed basis the fixed instalment amount specified by the unit holder at the time of enrolment. Flex STP shall be applicable from second instalment onwards.

h. The total Flex STP amount invested in the Target Scheme shall not exceed the total enrolment amount i.e. amount per instalment X number of instalments.

i. The amount transferred under the Flex STP from the Source Scheme to the Target Scheme shall be effected by redeeming units of Source Scheme at Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Target Scheme at Applicable NAV in respect of each Flex STP investment. Exit Load, if any, prevailing on the date of enrolment shall be levied in the Target Scheme. The redemption / switch-out of units allotted in the Target Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption / switch-out of any units allotted under Flex STP, the balance instalments under Flex STP will be processed for the fixed instalment amount specified by the unitholder at the time of enrolment.

j. If the Flex STP Date and/or Frequency has not been indicated or multiple frequencies are selected, Monthly frequency shall be treated as Default frequency and last business day of the month shall be treated as Default Date.

k. In case of lesser-than-required balance in the Source scheme, the available balance will be transferred to Target scheme under Flex STP and subsequently the Flex STP will cease to be active. In case of nil balance in the Source Scheme, Flex STP for that particular due date will not be processed. Flex STP will cease to be active upon unsuccessful transaction or if all units are pledged or upon receipt of intimation of death of Unit holder.

l. In case no end date is mentioned in the form at the time of registration of Flex STP, the default time period taken will be 5 years.

m. In order to discontinue the facility, a written request must be submitted at least 7 business days prior to the next applicable transfer date for Weekly/Monthly/Quarterly frequency.

n. The provision of "Minimum Redemption Amount" specified in the SID(s) of the respective designated Source Schemes and "Minimum Application Amount" applicable to the Scheme as specified in this document will not be applicable for Flex STP.

o. Unit holders may opt for either Value STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Value STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

The AMC / Trustee reserves the right to change / modify load structure and other terms and conditions under Flex STP or withdraw the facility prospectively at a future date.

2. Value Systematic Transfer Plan

Under this facility unit holder(s) holding units in non-demat form can opt to transfer an amount at regular intervals from designated open-ended Scheme(s) of Franklin Templeton Mutual Fund ("Source Scheme") to the Growth Option of designated open-ended Scheme(s) of Franklin Templeton Mutual Fund ("Target Scheme") including a feature of Reverse Transfer from Target Scheme into the Source Scheme, in order to achieve the Target Market Value on each transfer date in the Target Scheme.

Salient features of this facility are as follows:

a. Scheme details:

Source Schemes	Target Scheme
Franklin India Overnight Fund	Franklin India Large cap Fund)
Franklin India Liquid Fund	Franklin India Flexi Cap Fund
Franklin India Money Market Fund	Franklin India Large & Mid Cap Fund
Franklin India Floating Rate Fund	Franklin India Focused Equity Fund
Franklin India Corporate Debt Fund	Templeton India Value Fund
Franklin India Banking and PSU Debt Fund	Franklin India Dividend Yield Fund
Franklin India Government Securities Fund	Franklin India Mid Cap Fund
Franklin India Conservative Hybrid Fund	Franklin India Small Cap Fund
Franklin India Aggressive Hybrid Fund	Franklin Build India Fund
Franklin India Equity Savings Fund	Franklin India Opportunities Fund
Franklin India Balanced Advantage Fund	Franklin India Technology Fund
Franklin India Dynamic Asset Allocation Active Fund of Funds	Franklin Asian Equity Fund
Franklin India Income Plus Arbitrage Active Fund of Funds	Franklin U.S. Opportunities Equity Active Fund of Funds
	Franklin India Feeder – Templeton European Opportunities Fund
	Franklin India NSE Nifty 50 Index Fund

Note: The SIP form has been detached from the Common Transaction Form. Please use the Standalone SIP form for SIP requests.

b. Value STP offers transfer facility at weekly, monthly and quarterly intervals.

c. The minimum amount per Value STP instalment shall be as follows:

Frequency	Minimum Amount of Transfer (Rs.)	Minimum instalments
Weekly	Rs. 500/- and in multiples of Re. 1 thereafter	12 instalments where instalment amount is less than Rs. 1,000/- and a minimum of 6 instalments where instalment amount is equal to or greater than Rs. 1,000/-
Monthly	Rs. 1,000/- and in multiples of Re. 1 thereafter	6 instalments of Minimum Rs. 1,000/-
Quarterly*	Rs. 3,000/- and in multiples of Re. 1 thereafter	2 instalments of Minimum Rs. 3,000/-

*Beginning of quarter could be any month.

d. There is no maximum duration for Value STP enrolment provided the end date is mentioned in the form. In case no end date is mentioned, the default time period taken will be 5 years.

e. The minimum unit holder's account balance or a minimum amount of application at the time of Value STP enrolment in the Source Scheme should be Rs. 12,000.

f. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Source Scheme(s) (Target Scheme(s) in case of Reverse Transfer) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Target Scheme(s) (Source Scheme(s) in case of Reverse Transfer) will not be applicable for Value STP.

g. The objective of Value STP is to achieve the Total Target Market Value in the Target Scheme by transferring an amount from the Source Scheme at regular intervals in such a way so as to increase the Target Market Value of units in the Target Scheme systematically by a fixed amount (i.e. the first instalment amount specified by the Unitholder) on the date of each transfer till the tenure of the Value STP. The amount to be transferred under Value STP from Source Scheme to Target Scheme shall be calculated as follows:

• The first Value STP instalment will be processed for the first instalment amount specified by the Unitholder at the time of enrolment.

• From the second Value STP instalment onwards, the transfer amount may be higher/lower than the first instalment amount, as derived by the formula stated below: (First instalment amount X Number of instalments including the current instalment) - Market Value of the investments through Value STP in the Target Scheme on the date of transfer.

h. In case the amounts (as specified above) to be transferred are not available in the Source Scheme in the unit holder's account, the residual amount will be transferred to the Target Scheme and Value STP will be closed

i. Reverse Transfer: On the date of transfer, if the Market Value of the investments in the Target Scheme through Value STP is higher than the first instalment amount X number of instalments (including the current instalment), then a Reverse Transfer will be effected from the Target Scheme to the Source Scheme to the extent of the difference in the amount, in order to arrive at the Target Market Value.

j. The total amount invested through Value STP over its tenure in the Target Scheme, may be higher or lower than the Total Target Market Value of the investment (i.e. the first instalment amount X total number of instalments specified by the Unitholder). This may be on account of fluctuations in the Market Value of the Target Scheme.

k. The redemption/ switch-out of units allotted in the Target Scheme shall be processed on First In First Out (FIFO) basis.

l. In case there is a redemption/ switch-out of any units allotted under Value STP in the Target Scheme by the Unit holder, the balance instalments under Value STP will be processed as a regular STP for the remaining instalments by investing the amount indicated as first instalment amount, on the date of each transfer over the balance tenure of the Value STP, subject to availability of unit balance in the Source Scheme.

m. In case of lesser-than-required balance in the source scheme, the available balance will be transferred to Target scheme under Value STP and subsequently the Value STP will cease to be active. Value STP will be automatically terminated if all units are liquidated or withdrawn from the Source Scheme or pledged or upon receipt of intimation of death of the unit holder.

n. Unit holders will have the right to discontinue the Value STP facility at any time by sending a written request to the OPAT. On receipt of such request, the Value STP facility will be terminated within 15 days.

o. The amount transferred under the Value STP from the Source Scheme to the Target Scheme shall be effected by redeeming units of Source Scheme at the Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Target Scheme at Applicable NAV. Exit Load, if any, prevailing on the date of enrolment shall be levied in the Target Scheme and Source Scheme (for units purchased through Reverse Transfer)

p. Unit holders may opt for either Value STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Value STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

The AMC / Trustee reserves the right to change / modify load structure and other terms and conditions under the Value STP or withdraw the facility prospectively at a future date.