



## Franklin India Balanced Advantage Fund (FIBAF)

New Fund Offer Opens on August 16, 2022

New Fund Offer Closes on August 30, 2022

Allotment Date : September 6, 2022

Scheme re-opens for ongoing sale and repurchase on: September 8, 2022

## PRODUCT LABELING

## Franklin India Balanced Advantage Fund

(An open-ended dynamic asset allocation fund)

This fund is suitable for investors who are seeking\*:

- Income generation and capital appreciation over medium to long term
- A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments

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



\*\*The above scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on an ongoing basis.

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	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. <b>Applicable only if ARN is mentioned but EUIN box is left blank:</b> "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." <b>Applicable only if RIA Code/ Portfolio Manager's Registration Number is mentioned:</b> "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				
		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
Existing Folio		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) NRI Investors should mention their Overseas address

Email ID (in capital)		Address Type (Mandatory)
Mobile +91	Tel (STD Code)	<input type="checkbox"/> a. Residential & Business
Email ID and Mobile number should pertain to firstholder only		<input type="checkbox"/> b. Residential
Address		<input type="checkbox"/> c. Business
		<input type="checkbox"/> d. Registered Office
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 <b>online mode</b> to help us <b>save paper</b> 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 <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian <input type="checkbox"/> PMS		
<input type="checkbox"/> Custodian <input type="checkbox"/> POA, 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 <sup>th</sup> 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: m m / y y / y y			
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)			

## ACKNOWLEDGEMENT SLIP

Sl. No.

Received from \_\_\_\_\_ Pin \_\_\_\_\_

Scheme Name	Plan/Option	Payment Details
Franklin India Balanced Advantage Fund (FIBAF)		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____



## **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)							

## 👉 ADDITIONAL INFORMATION

Applicant	KIN No. (If KYC done via CKYC)												Date of Birth <sup>a</sup>								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 <sup>^</sup>														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 <sup>nd</sup> Applicant	3 <sup>rd</sup> 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.

I/We, the above-named unitholders in the referred Mutual Fund, do hereby nominate the person(s) more particularly described hereunder to receive the units held my/our folio(s) listed below in the event of my / our death and by cancelling the nomination(s) made by me / us previously in respect of the units held by me/ us in the indicated folio(s).

<b>Name and address of Nominee(s)</b> [Mandatory]	<b>PAN** of the Nominee</b> [Guardian PAN to be quoted if Nominee is Minor] [Mandatory]	<b>Relationship with Sole / First unit holder</b>	<b>Date of Birth*</b> [Mandatory]	<b>Name and address of Guardian*</b> [Mandatory if Nominee is Minor]	<b>Signature of Nominee / Guardian*</b>	<b>Guardian's Relationship with Nominee*</b> [attach proof]	<b>Allocation % to each nominee</b> [Mandatory] (Aggregate should be 100%)

*\* Applicable in case the Nominee is a Minor. (Also, please attach a copy of the minor's birth certificate)*

**\*\* Applicable in case the Nominee is a Minor:** (Please attach a copy of the minor's birth certificate)


OR ☐ I/We DO NOT wish to nominate: I / We do hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holders, my / our legal heirs would need to submit all the requisite documents issued by court or such other competent authority, based on the value of the assets held in the mutual fund folio.

**Declaration & Signature(s)** *[to be signed by all unit holders including joint holders, irrespective of mode of holding]*

I / We have read the terms and conditions for nomination and hereby nominate the above nominee(s) to receive all the amounts to my / our credits in the event of my / our death. Signature of the nominee(s) acknowledging receipt of my / our credit will constitute full discharge of liabilities of the indicated Mutual Fund.

Diagram illustrating three separate units, each with a horizontal line and a label below it:

- Sole / First Unit Holder / Guardian
- 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"/> FATCA Details and Declaration Form <input type="checkbox"/> UBO Declaration Form
	<input type="checkbox"/> KYC information provided for each applicant	<input type="checkbox"/> Nomination facility opted	
	<input type="checkbox"/> FATCA/CRS details provided for each applicant	<input type="checkbox"/> Form is signed by all applicants	
	<input type="checkbox"/> Corporate Documents/ Trust Deed	<input type="checkbox"/> Proof of relationship with minor	
<input type="checkbox"/> PoA Documents			



**📄 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 ☐ 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 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI (Repatriable) / NRI (Non-Repatriable) / Minor (Repatriable) / Minor (Non-Repatriable) / PIO / OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-
Minor through Guardian	<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	
Others (Please specify)	<div></div>	<div></div>	<div></div>	<div></div>

Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Private Sector	<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"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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)	<div></div>	<div></div>	<div></div>	<div></div>

Gross Annual Income Range (in Rs.)				
Below 1 lac	<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"/>
5-10 lac	<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"/>
25 lac- 1 cr	<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"/>
5 - 10 cr	<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"/>
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	<div>as on <div>DDMMYY</div></div>	<div>as on <div>DDMMYY</div></div>	<div>as on <div>DDMMYY</div></div>	<div>as on <div>DDMMYY</div></div>

Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Whole-time Directors/Turstee	<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 authorise 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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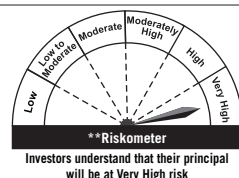
### PRODUCT LABELING

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This fund is suitable for investors who are seeking\*:

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



\*\*The above scheme risk-o-meter assigned during the New Fund Offer (NFO) is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on an ongoing basis.

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](http://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 CKYC 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:
  - a) Advisor code is corrected but not countersigned by the investor in the application
  - b) If there are multiple advisor codes mentioned in the application
  - c) If the advisor code is not clear in the application
- 20. In order to pay the investor the redemption amount requested for (in 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.
- 21. Investors are requested to contact the nearest Investor Service Centre (ISC) in case of non receipt of Account Statement/Letter confirmation within 30 days of the lodgement of transaction 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.
- 22. 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.
- 23. 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 / electronic modes like FTMF's website ([www.franklintempletonindia.com](http://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 [www.mfunline.com](http://www.mfunline.com) and authorised MFUI Points of Service as updated on [www.mfuiindia.com](http://www.mfuiindia.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

24. Investors can avail online Account Access and full transaction capabilities, on our website [www.franklintempletonindia.com](http://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](mailto: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/ MIRSDD/ 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:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. 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 such a company.

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

26. **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/EPIC/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.

28. 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.





FRANKLIN  
TEMPLETON

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM  
(ASBA form should be accompanied by duly filled in application form. Please read instructions before filling this Form)

SI No.

Franklin India Balanced Advantage Fund (FIBAF)

New Fund Offer Opens on August 16, 2022

New Fund Offer Closes on August 30, 2022

Allotment Date : September 6, 2022

Scheme re-opens for ongoing sale and repurchase on: September 8, 2022

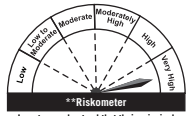
PRODUCT LABELING

Franklin India Balanced Advantage Fund  
(An open-ended dynamic asset allocation fund)

This fund is suitable for investors who are seeking\*:

- Income generation and capital appreciation over medium to long term
- A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments

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



\*\*Riskometer  
Investors understand that their principal  
will be at Very High risk

\*\*The above scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on an ongoing basis.

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

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

**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).

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 authorise 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.

_____	_____	_____
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** (Should match with PAN Card)

PAN/PEKRN (1st Applicant)

☐ KYC

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

PAN/PEKRN (Guardian/POA)

☐ KYC

**On behalf of Minor**  
(\* Attach Mandatory Documents as per instructions).

**Date of Birth**  
Minor's

D D / M M / Y Y

**Date of Birth**

**Guardian named is :**

Proof attached \*

☐ Father

☐ Mother

☐ Court Appointed

**Existing Folio**

**MY CONTACT DETAILS** (As per KYC records. To be filled in Block Letters) NRI Investors should mention their Overseas address

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

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.

**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)

☐ KYC

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

PAN/PEKRN (3rd Applicant)

☐ KYC

**INVESTMENT DETAILS**

Franklin India Balanced Advantage Fund (FIBAF)	Plan	Option	Sub-Option
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Monthly Dividend <input type="checkbox"/> Quarterly Dividend	<input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment

• Note: Default option is Growth. Default sub-option (Only for Dividend Plan) is Dividend Reinvestment.

**ACKNOWLEDGEMENT SLIP FOR SCSB - FRANKLIN INDIA BALANCED ADVANTAGE FUND (FIBAF)**

<b>To be Retained by the SCSB</b> (To be filled by the Sole/First Applicant)	ASBA Application No. _____	Date D D / M M / Y Y
Received from Mr./Ms.	<b>SCSB Account Details</b>	<b>Total Amount to be blocked</b>
Address	Bank Account No.	(₹ in figures)
	Bank Name & Address	(₹ in Words)

First/Sole Applicant/Guardian/PoA

Second Applicant

Third Applicant

**ACKNOWLEDGEMENT SLIP FOR SCSB - FRANKLIN INDIA BALANCED ADVANTAGE FUND (FIBAF)**

<b>To be Retained by the SCSB</b> (To be filled by the Sole/First Applicant)	ASBA Application No. _____	Date D D / M M / Y Y
Received from Mr./Ms.	<b>SCSB Account Details</b>	<b>Total Amount to be blocked</b>
Address	Bank Account No.	(₹ in figures)
	Bank Name & Address	(₹ in Words)

First/Sole Applicant/Guardian/PoA

Second Applicant

Third Applicant



ADDITIONAL INFORMATION

Applicant	KIN No. (If KYC done via CKYC)	Date of Birth <sup>#</sup>	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 <sup>^</sup>		D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

#Date of Birth - Mandatory if CKYC ID mentioned. <sup>^</sup>G: Guardian; <sup>^</sup>POA: Power Of Attorney

Details	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	G or POA
Mobile No.			
Email Id.			

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

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

Status details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> 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 (Repatriable) / NRI (Non-Repatriable) / Minor (Repatriable) / Minor (Non-Repatriable) / 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"/>
Gross Annual Income Range (in Rs.)					Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Below 1 lac	<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"/>
1-5 lac	<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"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Others (Please specify)				
10-25 lac	<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"/>					
1 -5 cr	<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"/>					
> 10 cr	<input type="checkbox"/>	<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 YY	as on DD MM YY YY	as on DD MM YY YY	as on DD MM YY YY	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable	
					1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Whole-time Directors/Turstees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

SCSB / ASBA ACCOUNT DETAILS OF THE APPLICANT (Application Money to be blocked from this Account)

My Bank Name

Bank A/C No.

Branch Address

City

Pin

IFSC code: (11 digit)

MICR code (9 digit)

A/C Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others

(This is a 9 digit number next to your cheque number)

BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT

The bank account details will be as provided in your demat account.

NOMINATION

The Nomination details will be as provided in your demat account





## 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

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

My Name	
My Folio Number	Scheme (Account Number)

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

Scheme Name/Plan/Option	
Each SIP Amount (minimum Rs. 500)	Rs.
SIP Date:	D D (If left blank 10 <sup>th</sup> will be considered as the default date)
SIP Period	Start Date M M / Y Y Y Y End Date Continue Until Cancelled OR M M / Y Y Y Y
Investment Frequency	Monthly (default) Quarterly First SIP Cheque Date: Cheque No.
Drawn on Bank/Branch	
Step-up my SIP annually by: Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or Increase in Rupee Value: (in multiples of Rs. 500)	
Tick here, if an Open Mandate - Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number:	
Bank Name	Account No.
Tick here if attaching a New Auto Debit Form. Change in Bank for Existing SIP.	

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

☐ 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	
------	-------------------------	------	--

Tick (✓)	1		
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	6 or MICR
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an amount of Rupees	₹
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FREQUENCY	✗ Mthly ✗ Qtly ✗ H-Yrly ✗ Yrly ✓ As & when presented	DEBIT TYPE	✗ Fixed Amount ✓ Maximum Amount
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Reference 1	Folio Number	10 Phone No.	
Reference 2	Application Number	11 Email ID	

PERIOD	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.
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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		Franklin Templeton Investor Service Centre Signature & Stamp
Customer Folio	Account No.	
SIP Amount (Rs.)	Frequency Monthly Quarterly	Scheme:



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, ICSL, 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 FIDPEP 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 be liable for any transaction failures due to rejection by the investors bank/branch. 16) Only one installment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first installment is in the month July, say 2nd July, then the second installment should be in August. 17) Please write the Bank Name in "Full Form" to avoid any ambiguity and rejections. E.g., State Bank of India (and not SBI). 18) FTMF reserves the right to determine which payment mode (NACH, 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, munition, 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:

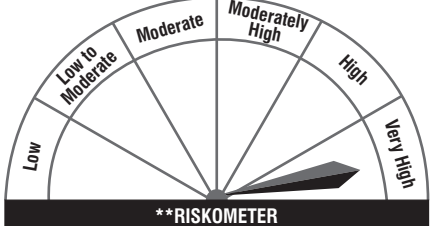
- If folio number mentioned in the Fresh / Additional Purchase, SIP Auto Debit form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in Auto Debit registration mandate Form.
- If the folio number mentioned in the Auto Debit mandate registration form does not match with our record,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



New Fund Offer Opens on: August 16, 2022

New Fund Offer Closes on: August 30, 2022

Scheme re-opens for ongoing sale and repurchase on: September 8, 2022

Product Labeling			
This product is suitable for investors who are seeking*			
Fund Name	Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	Level of risk
Franklin India Balanced Advantage Fund (FIBAF)	Income generation and capital appreciation over medium to long term.	A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments.	 <p><b>**RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			

\*\*The above scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics.

The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on an ongoing basis.

## Offer of Units at ₹10 each for cash during the New Fund Offer and at a Net Asset Value (NAV) based price upon re-opening

The AMC/ Trustee may close the NFO before the above mentioned date by giving at least one day notice in one daily Newspaper. The AMC / Trustee reserves the right to extend the closing date of the NFO Period, subject to the condition that the subscription list of the NFO Period shall not be kept open for more than 15 days.

The Key Information Memorandum is dated July 19, 2022. 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](http://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.

<b>INVESTMENT OBJECTIVE</b>	The Scheme intends to generate long-term capital appreciation and income generation by investing in a dynamically managed portfolio of equity & equity related instruments and fixed income and money market instruments. There can be no assurance that the investment objective of the scheme will be realized.		
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal circumstances, the asset allocation pattern will be:		
	<b>Instruments</b>	<b>Normal Allocation</b>	<b>Risk Profile</b>
	Equity and Equity related securities (including foreign securities)	0% - 100%	High
	Debt & Money Market Instruments (including foreign securities) including cash & cash equivalent <sup>^</sup>	0% - 100%	Low to Medium
	<sup>^</sup> Investment in Securitized debt, if undertaken, would not exceed 20% of the net assets of the Scheme. The Scheme shall not invest in foreign securitized debt. <ul style="list-style-type: none"> <li>The Gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme or as permitted by RBI/SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.</li> <li>The Scheme shall not engage in securities borrowing and short selling activities.</li> <li>The scheme shall not invest in units issued by REITs and InvITs.</li> <li>In accordance with Seventh Schedule of SEBI (MF) Regulations, the scheme may invest in Mutual Fund units including ETFs to the extent of 35% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.</li> <li>The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.</li> <li>The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time.</li> <li><b>Investment in Foreign Securities</b> - The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 20% of the net assets of the Scheme. Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 3, 2021, as may be amended from time to time, the Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs during the six months period post closure of NFO.</li> <li>The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.</li> <li><b>Stock Lending</b> - The scheme shall adhere to the following limits should it engage in Stock Lending: <ol style="list-style-type: none"> <li>Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.</li> <li>Not more than 5%# of the net assets of the Scheme can generally be deployed in Stock Lending to any single intermediary viz 5% at broker level.</li> </ol> </li> </ul> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially (subject to and within the maximum limits prescribed above) depending upon the perception of the Investment Manager, the intention being at all times to seek to protect</p>		



	<p>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 (As per SEBI circular number SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021), 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.</p> <p><b>Usage of Short Term Deposits</b></p> <p>Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. As per SEBI circular number SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021such changes in the investment pattern will be for short term and for defensive considerations only.</p> <p><b>Portfolio Rebalancing</b></p> <p>In the event of deviations the portfolio will be rebalanced in line with SEBI circular number SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), rebalancing period shall be 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment committee shall then decide on the course of action. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>All the reporting and disclosure requirements as mentioned in the SEBI circular number SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 shall be complied with. This includes disclosure to investors in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme. For prudential limits on portfolio concentration, please refer to Scheme Information Document.</p>																																															
INVESTMENT STRATEGY	<p>The scheme endeavors to provide long term capital appreciation and income from a mix of equity and debt investments. The scheme will dynamically allocate its net assets between equity and equity related instruments and debt instruments based on a combination of qualitative and quantitative parameters. The scheme will seek to manage net equity exposure by actively using derivatives for the purpose of hedging and balancing the portfolio. Further, the scheme may invest into equity stocks in the cash market and take short position in futures market to reduce net long equity exposure.</p> <p><b>Determination of asset allocation:</b></p> <p>A mix of quantitative and qualitative factors will be used to determine equity asset allocation.</p> <p>Quantitative parameter: This will be determined based on the month-end weighted average P/E ratio and P/B ratio of the Nifty 500 Index, combined in the weightage of 50:50 ratio. As per the ratio bands, the corresponding equity allocation will be identified for both P/E and P/B. These allocations will be accorded 50% weightage each and added to arrive at the final equity allocation based on quantitative parameters for the month.</p> <p><b>Price to Equity band-based allocation:</b></p> <table><tr><th>If weighted average PE ratio of Nifty 500 Index falls in this band...</th><th>...the equity component will be...(%)</th><th>...and the debt component will be...(%)</th></tr><tr><td>Upto 12</td><td>80-85</td><td>15-20</td></tr><tr><td>12 – 16</td><td>67.5-80</td><td>20-32.5</td></tr><tr><td>16 – 20</td><td>55-67.5</td><td>32.5-45</td></tr><tr><td>20 – 24</td><td>42.5-55</td><td>45-57.5</td></tr><tr><td>24 – 28</td><td>30-42.5</td><td>57.5-70</td></tr><tr><td>Above 28</td><td>15-30</td><td>70-85</td></tr></table> <p><b>Price to Book Value band-based allocation:</b></p> <table><tr><th>If weighted average PB ratio of the Nifty 500 Index falls in this band...</th><th>...the equity component will be...(%)</th><th>...and the debt component will be...(%)</th></tr><tr><td>Upto 2</td><td>80-85</td><td>15-20</td></tr><tr><td>2 – 3</td><td>63-80</td><td>20-37</td></tr><tr><td>3 – 4</td><td>47-63</td><td>37-53</td></tr><tr><td>4 – 5</td><td>30-47</td><td>53-70</td></tr><tr><td>Above 5</td><td>15-30</td><td>70-85</td></tr></table> <p>The Trustee reserves the right to change the P/E ratio and P/B ratio bands or use any other criteria for determining the equity/debt allocation if the Nifty 500 Index is either suspended or becomes irrelevant.</p> <p><b>Calculation of P/E and P/B ratios:</b></p> <p>The Price to Earnings Ratio (P/E ratio) and Price to Book Value Ratio (P/B ratio) for Nifty 500 Index will be obtained from renowned sources such as Bloomberg or a reputed agency such as IISL or an internationally recognized brokerage house, computed using well accepted methods. Data from the most recent reporting period (quarterly/ semi-annual/ annual) will be used in the calculation. In exceptional circumstances and for reasons recorded in writing, the AMC reserves the right to recalculate or make necessary adjustments to P/E and P/B ratio provided by external vendors.</p> <p><b>Qualitative parameters:</b> After determination of quantitative parameter-based equity allocation, fund manager will apply his/her qualitative analysis by incorporating factors such as macro trends, interest rates, risk environment etc. Dynamic asset allocation views will be driven by research input derived from a combination of some or all of the following:</p> <ul style="list-style-type: none"><li>• economic regime models,</li><li>• aggregate corporate fundamentals and</li><li>• valuation models,</li><li>• market liquidity models and</li><li>• analyst assessments of policy backdrops.</li></ul> <p>Fund manager can decide allocation to equity component which may be +/- 15% from the band specified in the table above subject to overall asset allocation limits for each asset class. The portfolio will be rebalanced in the first week of the following month.</p> <p><b>Illustration of Asset allocation using P/E and P/B bands:</b></p> <p>If Nifty 500 Index weighted average P/E as on 30th April stands at 28x, the corresponding equity allocation as per the band will be, say, 30%.</p> <p>If Nifty 500 Index weighted average P/B as on 30th April stands at 2.7x, the corresponding equity allocation as per the band will be, say, 72%.</p> <p>50% weight will be applied to 30% (P/E based allocation) and 50% weight to 72% (P/B based allocation) to arrive at a combined weighted average equity allocation of 51%. Debt allocation will constitute the balance of 49%.</p> <p>The equity allocation level of 51% thus obtained from quantitative model is further subject to modification by the fund manager to the extent of +/- 15% based on his/ her qualitative analysis.</p> <p><b>Dynamic modification in Asset Allocation</b></p> <p>Subject to applicable laws, the Investment Manager may make appropriate modification in the asset allocation basis market conditions, market opportunities, applicable regulations, political and economic factors etc. While the fund endeavors to have a minimum 65 percentage of total proceeds (computed as per tax laws) of the fund invested in the equity shares of domestic companies listed on a recognized Stock Exchange, the fund may use derivatives for hedging purpose and at times, the effective economic exposure to the equity shares may fall below 65%.</p> <p>For example;</p> <table><tr><td>Instruments</td><td>% to Net Assets</td></tr><tr><td>Equity Shares of Domestic Companies Listed on recognized Stock Exchange</td><td>65%</td></tr><tr><td>Hedging/Short position in equity derivatives</td><td>(-10%)</td></tr><tr><td>Effective Economic Exposure</td><td>55%</td></tr></table> <ul style="list-style-type: none"><li>• Equity portion management</li></ul> <p>The strategy for managing the equity portion will be unconstrained with respect to investment in stocks across market capitalizations.</p>	If weighted average PE ratio of Nifty 500 Index falls in this band...	...the equity component will be...(%)	...and the debt component will be...(%)	Upto 12	80-85	15-20	12 – 16	67.5-80	20-32.5	16 – 20	55-67.5	32.5-45	20 – 24	42.5-55	45-57.5	24 – 28	30-42.5	57.5-70	Above 28	15-30	70-85	If weighted average PB ratio of the Nifty 500 Index falls in this band...	...the equity component will be...(%)	...and the debt component will be...(%)	Upto 2	80-85	15-20	2 – 3	63-80	20-37	3 – 4	47-63	37-53	4 – 5	30-47	53-70	Above 5	15-30	70-85	Instruments	% to Net Assets	Equity Shares of Domestic Companies Listed on recognized Stock Exchange	65%	Hedging/Short position in equity derivatives	(-10%)	Effective Economic Exposure	55%
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	<ul style="list-style-type: none"><li>Fixed income portion management Fixed income investment will be made in investment grade instruments across government, corporate, PSUs, NBFCs, Banks and other issuers.</li><li>Derivatives portion management The fund may use derivative instruments for the purpose of hedging and balancing the portfolio. The hedging instruments will be used as a tool to balance the portfolio and not to generate alpha.</li></ul> <p>The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.</p> <p>The margin money deployed on derivative positions would be included in Debt &amp; Money Market Instruments. The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme</p>																																				
RISK PROFILE OF THE SCHEME	<p>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:</p> <ul style="list-style-type: none"><li>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.</li><li>Prices, trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities.</li><li>In case of overseas investments, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market as well as country related risks.</li><li>Investments in debt and money market 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.</li><li><b>Credit risk:</b> 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).</li><li><b>Interest rate risk:</b> 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.</li><li><b>Liquidity Risk:</b> 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.</li><li><b>Market risk:</b> 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.</li><li><b>Reinvestment risk:</b> 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.</li><li>Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.</li><li>The Scheme may invest in domestic structured obligations such as corporate/ promoter guarantee. In case of credit enhanced structures backed by equity share, the liquidity of the underlying shares may be low leading to a lower recovery and a higher impact cost of liquidation. In case of other assets provided recovery, value and enforce ability of asset can also be a risk factor which can lower the recovery value.</li><li>Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks.</li><li>The market for repo transactions in corporate bonds is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties.</li><li>Risk associated with Imperfect Hedging using Interest Rate Futures includes Basis risk, Yield curve slope risk, Spread risk, Liquidity/execution risk, Change in benchmark bond, Rollover risk, Unwinding risk and Correlation risk.</li><li>Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.</li><li>Transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).</li><li>Mutual funds are member of securities segment and Triparty Repo trade settlement of CCIL. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.</li><li>Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer</li></ul> <p>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.</p>																																				
RISK MITIGATION FACTORS	<p><b>Equity:</b></p> <ul style="list-style-type: none"><li>Liquidity Risk: The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.</li><li>Concentration Risk: The scheme will endeavour to have a well-diversified equity portfolio comprising stocks across various sectors of the economy. This would aid in managing concentration risk and sector-specific risks.</li><li>Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.</li><li>Derivatives Risk: The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.</li></ul> <p><b>Debt</b></p> <ul style="list-style-type: none"><li>Interest Rate Risk: The Fund seeks to mitigate this risk by keeping the maturity of the scheme in line with the interest rate expectations.</li><li>Credit risk or default risk: The Fund will endeavour to minimise Credit/Default risk by primarily investing in medium-high investment grade fixed income securities rated by SEBI registered credit rating agencies. Historical default rates for investment grade securities (BBB and above) have been low.</li><li>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 scheme may take positions in interest rate derivatives to hedge market/interest rate risks.</li><li>The scheme may take positions in interest rate derivatives to hedge market/interest rate risks.</li><li>Liquidity or Marketability Risk: The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.</li></ul>																																				
PLANS AND OPTIONS	<p>The scheme offers choice of following plans / options:</p> <ul style="list-style-type: none"><li><b>Growth Plan</b></li><li><b>IDCW Plan</b> (with Reinvestment and Payout Options)</li><li><b>Direct – Growth Plan</b></li><li><b>Direct – IDCW Plan</b> (with Reinvestment and Payout Options)</li></ul> <p>The investors must clearly indicate the Plan and Option (Growth - Regular/ Growth– Direct / IDCW - Regular / IDCW- Direct) 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 <b>Default Plan and Option</b>, which would be as follows:</p> <ul style="list-style-type: none"><li><b>Growth</b> in case Growth or IDCW is not indicated.</li><li><b>IDCW Reinvestment</b> in case IDCW Payout or IDCW Reinvestment is not indicated.</li><li>Regular Plan or Direct Plan as follows:</li></ul> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular</td></tr></table>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct	2	Not mentioned	Direct	Direct	3	Not mentioned	Regular	Direct	4	Mentioned	Direct	Direct	5	Direct	Not Mentioned	Direct	6	Direct	Regular	Direct	7	Mentioned	Regular	Regular	8	Mentioned	Not Mentioned	Regular
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8	Mentioned	Not Mentioned	Regular																																		



	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under <b>Regular Plan</b>. 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 <b>Direct Plan</b> 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.</p> <p>The Trustee/ AMC reserve the right to alter /vary the default plan/ option, after giving notice.</p> <p>In the event of a discrepancy between the Scheme/Plan/Option mentioned in the Application Form by the applicant, then the application shall be liable to be rejected and amount will be refunded to the applicant.</p>									
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	<p><b>Purchase including switch-in:</b></p> <p>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 - the closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p>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.</p> <p>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.</p> <p>Investors are encouraged to avail electronic payment modes to transfer funds to the bank account of the Scheme to expedite unit allotment.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p><b>Redemptions including switch-out:</b></p> <p>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.</p> <p>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.</p> <p>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.</p> <p>*Received at the ISC/Collection Centres of Franklin Templeton Mutual Fund.</p>									
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	<table><tr><th>Purchase</th><th>Additional Purchase</th><th>Repurchase</th></tr><tr><td>₹ 5,000/- or any amount in multiple of ₹ 1/- thereafter</td><td>₹ 1,000/- or any amount in multiple of ₹ 1/- thereafter</td><td>₹ 1,000/- or balance in the account (whichever is less) and any amount in multiple of ₹ 1/- thereafter.</td></tr></table>	Purchase	Additional Purchase	Repurchase	₹ 5,000/- or any amount in multiple of ₹ 1/- thereafter	₹ 1,000/- or any amount in multiple of ₹ 1/- thereafter	₹ 1,000/- or balance in the account (whichever is less) and any amount in multiple of ₹ 1/- thereafter.			
Purchase	Additional Purchase	Repurchase								
₹ 5,000/- or any amount in multiple of ₹ 1/- thereafter	₹ 1,000/- or any amount in multiple of ₹ 1/- thereafter	₹ 1,000/- or balance in the account (whichever is less) and any amount in multiple of ₹ 1/- thereafter.								
<b>NON APPLICABILITY MINIMUM APPLICATION AMOUNT (LUMP-SUM) AND MINIMUM REDEMPTION AMOUNT</b>	<p>SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from the October 1, 2021.</p> <p>In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular(s).</p> <p>The above-mentioned provisions shall override the conflicting provisions, if any.</p>									
<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b>	<p>The redemption cheque will be despatched to the unitholders within the statutory time limit of 10 business days of the receipt of the redemption request at the Official Point of Acceptance of Transaction.</p>									
<b>BENCHMARK INDEX</b>	<p>NIFTY 50 Hybrid Composite Debt 50:50 Index</p>									
<b>IDCW POLICY</b>	<p>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.</p>									
<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b>	<table><tr><th>Fund Manager</th><th>Tenure of managing the scheme</th></tr><tr><td>Rajasa Kakulavarapu (Equity Portion)</td><td rowspan="4">Since Inception of the Scheme</td></tr><tr><td>Umesh Sharma (Debt Portion)</td></tr><tr><td>Sachin Padwal-Desai (Debt Portion)</td></tr><tr><td>Sandeep Manam (Dedicated Fund Manager for overseas investments)</td></tr></table>			Fund Manager	Tenure of managing the scheme	Rajasa Kakulavarapu (Equity Portion)	Since Inception of the Scheme	Umesh Sharma (Debt Portion)	Sachin Padwal-Desai (Debt Portion)	Sandeep Manam (Dedicated Fund Manager for overseas investments)
Fund Manager	Tenure of managing the scheme									
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Sachin Padwal-Desai (Debt Portion)										
Sandeep Manam (Dedicated Fund Manager for overseas investments)										
<b>NAME OF THE TRUSTEE COMPANY</b>	<p>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.</p>									
<b>PERFORMANCE OF THE SCHEME</b>	<p>This Scheme is a new scheme and does not have any performance track record.</p>									
<b>EXPENSES OF THE SCHEME (i) Load Structure</b>	<p><b>(a) During New Fund Offer Period &amp; continuous offer period:</b></p> <p><b>Entry load:</b> In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor.</p> <p><b>Exit Load:</b> In respect of each purchase of Units</p> <ul style="list-style-type: none"><li>Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment*.</li><li>Any redemption in excess of the above limit shall be subject to the following exit load:<ul style="list-style-type: none"><li>1.00% - if redeemed on or before 1 year from the date of allotment</li><li>Nil - if redeemed after 1 year from the date of allotment</li></ul></li></ul> <p>* This condition is applicable on a yearly basis. In case of multiple transactions, Units will be redeemed on First In First Out (FIFO) basis the date of allotment of such units. If the limit is not availed during a year, it shall not be clubbed or carried forward to the next year.</p>									



	<p>(I) Recurring expenses including the investment management and advisory fee subject to the limits specified in the table below (as % of daily net assets):</p> <table> <tr> <td>on the first ₹ 500 crores</td><td>2.25%</td></tr> <tr> <td>on the next ₹ 250 crores</td><td>2.00%</td></tr> <tr> <td>on the next ₹ 1,250 crores</td><td>1.75%</td></tr> <tr> <td>on the next ₹ 3,000 crores</td><td>1.60%</td></tr> <tr> <td>on the next ₹ 5,000 crores</td><td>1.50%</td></tr> <tr> <td>On the next ₹ 40,000 crores</td><td>Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.</td></tr> <tr> <td>Above 50,000 Crs.</td><td>1.05%</td></tr> </table> <p>(II) In addition to the above, the following costs or expenses may be charged to the Scheme, namely-</p> <p>(a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions; the securities transaction tax (STT) will continue to be included in the cost of investment and will not come under the limit of 0.12% mentioned above.</p> <p>(b) expenses not exceeding 0.30% of daily net assets, if the new inflows from retail investors from such cities as specified by SEBI from time to time are at least - (i) 30% of gross new inflows in the scheme, or; (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.</p> <p>Provided that if inflows from retail investors from such cities are less than the higher of (i) or (ii) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilised for sales, marketing and distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;</p> <p>c) additional expenses not exceeding 0.05% of daily net assets of the scheme towards various permissible expenses.</p> <p>Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable</p> <p>III) The AMC may charge Goods and service tax on investment and advisory fees to the Scheme in addition to the maximum limit of annual recurring expenses as prescribed in Regulation 52. Further, expenses towards (i) goods and service tax on expenses other than investment and advisory fees and (ii) brokerage and transaction costs (including goods and service tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any shall be borne by the scheme within the overall limit of recurring expenses under (I) above.</p> <p>For more information on expenses, investors are advised to refer the SID for details given under section 'Annual Scheme Recurring Expenses'.</p>	on the first ₹ 500 crores	2.25%	on the next ₹ 250 crores	2.00%	on the next ₹ 1,250 crores	1.75%	on the next ₹ 3,000 crores	1.60%	on the next ₹ 5,000 crores	1.50%	On the next ₹ 40,000 crores	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	Above 50,000 Crs.	1.05%
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Above 50,000 Crs.	1.05%														
<b>PORTFOLIO HOLDINGS</b>	<p>This Scheme is a new scheme and does not have any existing portfolio holding.</p> <p><b>Scheme's latest monthly portfolio holding can be viewed on <a href="https://bit.ly/3RP44IK">https://bit.ly/3RP44IK</a></b></p>														
<b>PORTFOLIO TURNOVER RATIO- LAST ONE YEAR</b>	Not Applicable														
<b>TAX TREATMENT FOR THE INVESTORS (Unitholders)</b>	<p>Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation".</p> <p>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.</p>														
<b>DAILY NET ASSET VALUE (NAV) PUBLICATION</b>	<p>The NAV will be calculated for every Business Day. The first NAV shall be calculated and declared within 5 business days from the date of allotment of respective Plan(s)/Option(s) under the Scheme.</p> <p>The NAV can also be viewed on <a href="http://www.franklintempletonindia.com">www.franklintempletonindia.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>You can also telephone us at 1-800-425-4255 or 60004255 (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.</p>														
<b>FOR INVESTOR GRIEVANCES PLEASE CONTACT</b>	<p>Investor Services, Franklin Templeton Mutual Fund., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096. Tel: 1800 425 4255 or 6000 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: <a href="mailto:service@franklintempleton.com">service@franklintempleton.com</a>.</p> <p><b>Name of Investor Relations Officer:</b> Ms. Rini K Krishnan</p>														
<b>UNITHOLDERS' INFORMATION</b>	<p><b>No Load on Bonus / Reinvestment of Income Distribution cum capital withdrawal option units:</b> No entry and exit load shall be charged on bonus units or units allotted on reinvestment of IDCW.</p> <p><b>Commission to distributor:</b> 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.</p> <p><b>Credit of exit load to schemes:</b> 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 and Service tax. Goods and Service tax on exit load, if any, shall be paid out of the exit load proceeds.</p> <p><b>Option to receive allotment and hold units in demat form:</b></p> <p>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.</p> <p>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.</p> <p>However, this facility is not available for investment under Daily IDCW and Weekly IDCW options of the schemes, Switch Facility, Systematic Transfer Plan (STP) and Transfer of Income Distribution cum capital withdrawal plan (TIDCW)).</p> <p>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).</p> <p><b>Transaction Charges:</b></p> <p><b>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:</b></p> <p>(i) <b>First time investor in mutual funds:</b></p> <p>Transaction Charge of ₹ 150/- on purchase/subscription application of ₹ 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).</p> <p>(ii) <b>Investors other than first time investor in mutual funds:</b></p> <p>Transaction Charge of ₹ 100/- per purchase/subscription application of ₹ 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).</p>														



(iii) In case of investments through Systematic Investment Plan (SIP), the 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 ₹ 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 ₹ 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 (EUIIN):**

As per SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012; the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIIN from AMFI. EUIIN needs to be mentioned on the application 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.

**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 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 and 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:**

- Account Statement for SIP and STP will be despatched once every month along with IDCW reinvestment (daily, weekly, monthly) account statement. All other IDCWs statements will be dispatched as and when the IDCW transaction 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.
- 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 and 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 at nominal price. 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.



## 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 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 transacting 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 transactions without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

**All financial transactions with 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 the amount of investment.

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) In case of investment in the name of a minor, payment by Parents / Grand- Parents / related persons (other than the person registered as Guardian in the minor's Folio) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment); (b) In case of investment in the name of a minor, payment by the person registered as Guardian in the minor's Folio irrespective the amount of investment; (c) 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; (d) Custodian on behalf of an FII or a client. (e) 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; (f) 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.

## WHO CAN INVEST

The units under the Scheme can be purchased by the following entities (i.e. an indicative list of persons) (subject to the applicable legislation/regulation governing such entities):

1. Adult individuals, either singly or jointly (not exceeding three), resident in India.
  2. Parents/Guardian on behalf of minors.
  3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
  4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
  5. Banks, Financial Institutions and Investment Institutions.
  6. Non-Resident Indians (NRIs) and Overseas Citizen of India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation 'S' under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
  7. 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.
  8. Hindu Undivided Family (HUF).
  9. Wakf Boards or Endowments / Societies / Co-operative societies / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
  10. Sole Proprietorship, Partnership Firms, Limited Liability Partnerships (LLPs).
  11. Army/Air Force/Navy/Para-military funds and other eligible institutions.
  12. Scientific and/or industrial research organizations.
  13. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
  14. Such other individuals/institutions/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.
  15. Mutual fund Schemes/ Alternative Investment Funds can also invest in the Scheme, subject to SEBI Regulations applicable from time to time.
  16. Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC
- 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.
- Mutual Fund / AMC / Trustee reserves the right to redeem investors' investments in the event of failure on the part of the investor(s) to redeem his/her/their holdings, subsequent to his/her/their becoming (a) United States Persons with 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.
- In view of the individual nature of implications, the investors are advised to consult their own advisors to ascertain if they are eligible to invest in the scheme as per the laws applicable to them and whether the scheme is suitable for their risk profile.



SCHEME COMPARISON&PRODUCT DIFFERENTIATION

In terms of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 and SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017, Franklin India Balanced Advantage Fund is a unique Product. It falls under 'Hybrid Scheme - Dynamic Asset Allocation or Balanced Advantage Fund'. The list of existing open ended Schemes falling under Hybrid Scheme category are mentioned below.

Hybrid Schemes	Scheme Category	Product Positioning
Franklin India Equity Hybrid Fund (FIEHF)	Aggressive Hybrid Fund	A hybrid fund predominantly investing in a portfolio of equity, equity related instruments along with exposure to fixed income securities.
Franklin India Debt Hybrid Fund (FIDHF)	Conservative Hybrid Fund	A fund that invests predominantly in debt instruments with marginal equity exposure.
Franklin India Equity Savings Fund (FIESF)	Equity Savings Fund	A fund that invests in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.



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