## **Franklin Templeton Mutual Fund**

## Key Information Memorandum and Common Application Form

## FOR OPEN END DEBT & DEBT-ORIENTED SCHEMES

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

| Sr.<br>No. | Fund Name  | Product Labeling<br>This product is suitable for investors who are seeking* |   |   |  |  |  |  |  |
|------------|--|---|---|---|--|--|--|--|--|
|            |  | Nature of scheme &<br>indicative time horizon                               | Brief about the investment<br>objective & kind of product   | Risk level based on portfolio<br>as on September 30, 2024   | Risk level of primary benchmark<br>as on September 30, 2024  |  |  |  |  |
| 1.         | Franklin India Corporate Debt<br>Fund<br>Primary Benchmark: NIFTY<br>Corporate Bond Index A-II<br>(Effective Apr 1, 2024 the<br>benchmark of the fund has<br>changed from NIFTY Corporate<br>Bond Index B-III)       | Medium term capital<br>appreciation with current<br>income                  | A bond fund – focuses on AA+ and<br>above rated Corporate/PSU Bonds.  | Low to Moderate Risk Moderately High Risk<br>Low Risk Low Risk Risk<br>RiskOMTER<br>The risk of the Scheme is Moderate risk                                     | Moderate Risk Moderately High Risk<br>Low to Moderate Risk<br>Low Risk RiskOMETER<br>RISKOMETER<br>The risk of the Benchmark is Moderate risk          |  |  |  |  |
| 2.         | Franklin India Floating Rate<br>Fund<br>Primary Benchmark: NIFTY<br>Short Duration Debt Index A-II<br>(Effective Apr 1, 2024 the<br>benchmark of the fund has<br>changed from CRISIL Low<br>Duration Debt Index)     | Regular income for short<br>term  | A fund that invests primarily in<br>floating rate and short term fixed<br>rate debt instruments   | Moderate Risk Moderate Y High Risk<br>Low to Moderate Risk High Risk<br>Low Risk Risk High Risk<br>RiskCoMHER<br>The risk of the Scheme is Low to Moderate risk | Moderate Risk Moderately High Risk<br>Low to Moderate Risk<br>Low Risk RiskOMETER<br>The risk of the Benchmark is Low to Moderate risk                 |  |  |  |  |
| 3.         | Franklin India Money Market<br>Fund<br>Primary Benchmark: NIFTY<br>Money Market Index A-I<br>(Effective Apr 1, 2024 the<br>benchmark of the fund has<br>changed from NIFTY Money<br>Market IndexB-I)                 | Regular income for short<br>term  | A money market fund that invests<br>in money market instruments   | Low to Moderate Risk Moderate Y High Risk<br>Low Risk Risk High Risk<br>Low Risk Risk High Risk<br>RiskCoMHER<br>The risk of the Scheme is Low to Moderate risk | Moderate Risk Moderately High Risk<br>Low to Moderate Risk<br>Low Risk Risk<br>RISKOMETER<br>The risk of the Benchmark is Low to Moderate risk         |  |  |  |  |
| 4.         | Franklin India Government<br>Securities Fund<br>Primary Benchmark: NIFTY All<br>Duration G-Sec Index   | Medium term capital<br>appreciation with current<br>income                  | A fund that invests in Indian<br>government securities  | Low to Moderate Risk Moderately High Risk<br>Low Risk Risk High Risk<br>Low Risk Risk OMETER<br>The risk of the Scheme is Moderate risk                         | Moderate Risk Moderately High Risk<br>Low to Moderate Risk<br>Low Risk Risk<br>ENEXOMETER<br>The risk of the Benchmark is Moderate risk                |  |  |  |  |
| 5.         | Franklin India Banking & PSU<br>Debt Fund<br>Primary Benchmark: Nifty<br>Banking & PSU Debt Index A-II<br>(Effective Apr 1, 2024 the<br>benchmark of the fund has<br>changed from NIFTY Banking &<br>PSU Debt Index) | Regular Income for medium<br>term   | An income fund that invests<br>predominantly in debt and money<br>market instruments issued by<br>Banks, PSUs, PFIs and Municipal<br>Bonds. | Moderate Risk Moderate/High Risk<br>Low to Moderate Risk High Risk<br>Low Risk RiskOMETER<br>The risk of the Scheme is Moderate risk                            | Moderate Risk Moderately High Risk<br>Low to Moderate Risk<br>Low Risk ElskOMETER<br>The risk of the Benchmark is Low to Moderate risk                 |  |  |  |  |
| 6.         | Franklin India Liquid Fund<br>Primary Benchmark: NIFTY<br>Liquid Index A-I (Effective Apr<br>1, 2024 the benchmark of the<br>fund has changed from CRISIL<br>Liquid Debt B-I Index)                                  | Regular income for short<br>term  | A liquid fund that invests in short<br>term and money market<br>instruments   | Low Risk<br>Low Risk<br>Low Risk<br>Low Risk<br>Low Risk<br>Low Risk<br>Low Risk<br>RiskOMETER<br>The risk of the Scheme is Low to Moderate risk                | Low to Moderate Risk<br>Low to Moderate Risk<br>Low Risk<br>The risk of the Benchmark is Low to Moderate risk  |  |  |  |  |
| 7.         | Franklin India Overnight Fund<br>Primary Benchmark: NIFTY 1D<br>Rate Index (Effective Apr 1, 2024<br>the benchmark of the fund has<br>changed from CRISIL Liquid<br>Overnight Index)                                 | Regular income for short<br>term with high level of<br>safety and liquidity | Investment in debt & money<br>market instruments having<br>maturity of one business day   | Moderate Risk<br>Low to Moderate Risk<br>Low to Moderate Risk<br>Low Risk<br>Low Risk<br>BISKOMETER<br>The risk of the Scheme is Low risk                       | Moderate Risk Moderately High Risk<br>Low to Moderate Risk High Risk<br>Low Risk Wery High Risk<br>RiskOMETER<br>The risk of the Benchmark is Low risk |  |  |  |  |

## FRANKLIN TEMPLETON

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

| Sr.<br>No. | Fund Name  | Product Labeling<br>This product is suitable for investors who are seeking* |  |   |  |  |  |  |
|------------|--|---|--|---|--|--|--|--|
|            |  | Nature of scheme &<br>indicative time horizon                               | Brief about the investment<br>objective & kind of product                                      | Risk level based on portfolio<br>as on September 30, 2024   | Risk level of primary benchmark<br>as on September 30, 2024  |  |  |  |
| 8.         | Franklin India Debt Hybrid<br>Fund<br>Primary Benchmark: CRISIL<br>Hybrid 85+15 - Conservative<br>Index  | Medium term capital<br>appreciation with current<br>income                  | A fund that invests predominantly<br>in debt instruments with marginal<br>equity exposure      | Moderate Risk Moderately High Risk<br>Low to Moderate Risk<br>Low Risk Risk Risk Moderately High Risk<br>RiskOMETER<br>The risk of the Scheme is Moderately High risk | Moderate Risk<br>Low to Moderate Risk<br>Low to Moderate Risk<br>Low Risk<br>RiskOMETER<br>The risk of the Benchmark is Moderately High risk |  |  |  |
| 9.         | Franklin India Pension Plan<br>Primary Benchmark: CRISIL<br>Short Term Debt Hybrid 60+40<br>Index (Effective August 12,<br>2024, the benchmark is<br>changed from 40% Nifty<br>500+60% Crisil Composite<br>Bond Index) | Long term capital appreciation  | A retirement fund investing upto<br>40% in equities and balance in<br>fixed income instruments | Moderate Risk Moderate Y High Risk<br>Low to Moderate Risk<br>Low Risk Risk<br>RiskOMETER<br>The risk of the Scheme is High risk                                      | Moderate Risk<br>Low to Moderate Risk<br>Low Risk<br>Risk OMETER<br>The risk of the Benchmark is Moderately High risk                        |  |  |  |

The riskometer of NIFTY indices is as on September 30, 2024. Please refer Page 3 for Potential Risk Matrix#

Please refer to our website (https://www.franklintempletonindia.com/downloadsServlet/pdf/product-labels-jg9o5k7l) or latest Risk-o-meters of scheme and primary benchmark calculated in accordance with Para 5.16 and 17.4 of SEBI Master Circular on Mutual Funds dated June 27,2024.

The Key Information Memorandum is dated December 17, 2024. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI.

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

Sponsor: Templeton International Inc., Florida, USA.

Asset Management Company: Franklin Templeton Asset Management (India) Pvt. Ltd. (CIN - U67190MH1995PTC093356)

| Fund Name  |                       | al Risk Matrix contains Maxim  | dated June 27, 2<br>mum Interest rate risk (calcu | a 17.5 of SEBI Master<br>024<br>lated using Macaulay Du | Circular on Mutual Fund   |  |
|--|-----------------------|--|---|---|---------------------------|--|
| Franklin India Floating Rate Fund                    | Max.                  | Maximum Credit Risk (calculated using the Credit Risk Value) Max. Credit Rate Risk |   |   |                           |  |
| (FIFRF)  | Interest<br>Rate Risk | POTENTIAL RISK CLASS   |   | ,   |                           |  |
|  |                       | Relatively Low (Class l)   | Relatively Low (Class A)                          | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       |  |   |   |                           |  |
|  |                       | Moderate (Class II)  |   | D III   |                           |  |
|  |                       | Relatively High (Class III)<br>n of potential risk: Relati                         | unlu high interest rate r                         | B-III   | dit viale                 |  |
| Franklin India Liquid Fund                           | Max.                  |  |   |   |                           |  |
| (FILF)   | Interest              |  | Max. Credit Rate Ris                              |   |                           |  |
|  | Rate Risk             |  | Relatively Low (Class A)                          | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       | Relatively Low (Class l)   |   | B-I   |                           |  |
|  |                       | Moderate (Class II)  |   |   |                           |  |
|  |                       | Relatively High (Class III)  |   |   |                           |  |
|  | Descriptio            | n of potential risk: Relati  | ively low interest rate ri                        | sk and moderate cred                                    | itrisk                    |  |
| Franklin India Money Market Fund<br>(FIMMF)          | Max.<br>Interest      |  | Max. Credit Rate Ris                              | k   |                           |  |
|  | Rate Risk             | POTENTIAL RISK CLASS   | Relatively Low (Class A)                          | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       | Relatively Low (Class l)   |   | B-I   |                           |  |
|  |                       | Moderate (Class II)  |   |   |                           |  |
|  |                       | Relatively High (Class III)  |   |   |                           |  |
|  | Descriptio            | n of potential risk: Relati  | ively low interest rate ri                        | sk and moderate cred                                    | it risk                   |  |
| Franklin India Corporate Debt                        | Max.                  |  | Max. Credit Rate Ris                              |   |                           |  |
| Fund (FICDF)   | Interest<br>Rate Risk | POTENTIAL RISK CLASS   |   |   | Deletizele High (Class C) |  |
|  |                       | Relatively Low (Class l)   | Relatively Low (Class A)                          | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       | Moderate (Class II)  |   |   |                           |  |
|  |                       | Relatively High (Class III)  |   | B-III   |                           |  |
|  | Descriptio            | , , ,  | ively high interest rate r                        |   | dit rick                  |  |
| Franklin India Banking & PSU                         | Max.                  | on of potential risk: Relatively high interest rate risk and moderate credit risk  |   |   |                           |  |
| Debt Fund (FIBPDF)                                   | Interest              |  | Max. Credit Rate Ris                              |   | 1                         |  |
|  | Rate Risk             |  | Relatively Low (Class A)                          | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       | Relatively Low (Class l)   |   |   |                           |  |
|  |                       | Moderate (Class II)  |   |   |                           |  |
|  | •                     | Relatively High (Class III)  |   | B-III   |                           |  |
|  | Descriptio            | n of potential risk: Relati  | ively high interest rate r                        | isk and moderate cre                                    | dit risk                  |  |
| Franklin India Government<br>Securities Fund (FIGSF) | Max.<br>Interest      |  | Max. Credit Rate Ris                              | k   |                           |  |
|  | Rate Risk             | POTENTIAL RISK CLASS   | Relatively Low (Class A)                          | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       | Relatively Low (Class l)   |   |   |                           |  |
|  |                       | Moderate (Class II)  |   |   |                           |  |
|  |                       | Relatively High (Class III)  | A-III   |   |                           |  |
|  | Descriptio            | n of potential risk: Relati  | ively high interest rate r                        | isk and relatively lov                                  | v credit risk             |  |
| Franklin India Overnight Fund                        | Max.                  |  | Max. Credit Rate Ris                              |   |                           |  |
| (FIONF)  | Interest<br>Rate Risk | POTENTIAL RISK CLASS   |   |   | Polativaly Lizh (Class C) |  |
|  |                       | Relatively Low (Class l)   | Relatively Low (Class A) A-I                      | Moderate (Class B)                                      | Relatively High (Class C) |  |
|  |                       |  | A-1   |   |                           |  |
|  |                       | Moderate (Class II)  |   |   |                           |  |
|  |                       | Relatively High (Class III)  |   |   |                           |  |

## **How To Fill Our Common Application Form**

|    | Advisor ARN / RIA Code/ Portfolio<br>Manager's Registration No.   | Sub-broker/B       | ranch Code         | The upfront commission on invest<br>investor's assessment of various f<br>confirm that the EUIN box has be                                   | tment made by the invest<br>actors including service r<br>en intentionally left blan                                   | tor, if any, shall be paid to the<br>endered by the ARN Holder.<br>It by me/us as this transaction | ARN Holder (AMFI regists<br>Applicable only if ARN is<br>on is executed without an                                 | ered distributor) directly by the investor, based on<br>mentioned but EUIN box is left blank: "I/We here<br>y interaction or advice by the employee/relations   |  |  |  |  |  |
|----|---|--------------------|--------------------|--|--|--|--|---|--|--|--|--|--|
|    |   | Descention         | ALL PITTY          | manager/sales person of the ab<br>manager/sales person of the distu<br>my/our consent to share/provide<br>you, to the SEBI-Registered Invest | bve distributor/sub-broker." Appl<br>ibutor/sub-broker." Appl<br>the transactions data fee<br>ment Adviser/ SEBI Regis | icable only if RIA Code/ Po<br>d/portfolio holdings/ NAV e<br>tered Fortfolio Manager who          | advice of in-appropriate<br>rtfolio Manager's Registi<br>ic in respect of my/our inv<br>ise code is mentioned here | y interaction or advice by the employee/relations<br>ness, if any, provided by the employee/relations<br>ration Number is mentioned: '1/ We hereby give y<br>estiments under Direct Plan of all Schemes managed<br>in." |  |  |  |  |  |
|    | Sub-broker ARN  | Representat        | IVE LUIN           | SIGNAT   |  |  | TURE   | SIGNATURE   |  |  |  |  |  |
|    | For office use only   |                    |                    | Sole / First Unit H  |  | Second Unit I  |  | Third Unit Holder   |  |  |  |  |  |
| t  | TRANSACTION CHARGES (Refer in   |                    |                    |  |  | ugh distributors/agen<br>funds investor (Rs.1  |  |   |  |  |  |  |  |
| al |   |                    | PD (D)             |  | MY FOLL  | O NUMPER   |  |   |  |  |  |  |  |
| d  | EXISTING UNITHOLDERS  |                    |                    |  |  |  |  |   |  |  |  |  |  |
|    | MY DETAILS (To be filled in   | Block Letters. Ple | ase provide the    | e following details in full;   | Please refer instru  | ictions)   | DAN /DEVDN (   | 1st Applicant)  |  |  |  |  |  |
|    | My Name<br>FIRST NAME / MIDDLE NAM  | IE / LAST NAN      | NE (Should ma      | atch with PAN card and p   | oreferably attach  | a copy of PAN card)  | PAN/PEKRN (  | N U M B E R   |  |  |  |  |  |
|    | Date of Birth/Incorporation* 0  | 0/00/              | 0000               | Gender Male  | emale Others   | CKYC NO.   |  |   |  |  |  |  |  |
|    | Guardian's Name (if minor*)/POA/  | Contact Person     |                    |  |  |  |  | Guardian/POA)   |  |  |  |  |  |
|    | FIRST NAME / MIDDLE NAM   |                    | in an allow of     |  | Da   |  |  |   |  |  |  |  |  |
|    | On behalf of Minor"       Date of Birth<br>of Guardian*       O O / O O / O O / O O / O O       Date of Birth<br>Proof attached*       Guardian named is :         * DOB is a mandatory field. #Minor investments can be made only from the bank account where the minor is one of the holders or from the Parent/legal guardian bank account only.       Court Appointed |                    |                    |  |  |  |  |   |  |  |  |  |  |
|    |   |                    | ng/from the bank o | account where the minor is on  | e of the holders or fro  |  | 1  |   |  |  |  |  |  |
| ł  | IST JOINT APPLICANTS (IF A  |                    |                    |  |  | Mode of Operation :  |  |   |  |  |  |  |  |
|    | 2nd Applicant Name FIRST NA   |                    |                    |  |  | and preferably atta  | ich a copy of PAN c  |   |  |  |  |  |  |
|    | Date of Birth 00/00/00/000 "DOB is a mandatory field: PAN/PEKRN (2nd Applicant) PAN NUMBER  |                    |                    |  |  |  |  |   |  |  |  |  |  |
|    | 3rd Applicant Name FIRST NA   |                    |                    |  |  | and preferably atta  | ich a copy of PAN o  |   |  |  |  |  |  |
|    | Date of Birth 0 0 / 0 0 / 0 0 0 0 *DOB is a mandatory field. PAN/PEKRN (3rd Applicant) PAN NUMBER   |                    |                    |  |  |  |  |   |  |  |  |  |  |
|    | MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters) NRI investors should mention their Overseas address (Refer instructions).  |                    |                    |  |  |  |  |   |  |  |  |  |  |
|    | Email ID<br>(fu capital) Emailid@dd   |                    |                    |  |  |  | A  | ddress Type (Mandatory)   |  |  |  |  |  |
|    | Email ID and Mobile number should pertai  |                    |                    | Tel (STI) Gode)  |  |  |  | b. Residential<br>c. Business   |  |  |  |  |  |
|    |   |                    |                    | EETNUM   |  |  |  | d. Registered Office  |  |  |  |  |  |
|    | LOCALITY<br>Landmark  | , B U I            | LDI                | NGNAM  | E  |  |  |   |  |  |  |  |  |
|    | City CITY NAME  |                    |                    | Pin Code<br>(Mandatory) X X  | XXXX   | X State S  | TATEN  | AME   |  |  |  |  |  |
|    | I wish to receive Scheme Annual Re  |                    |                    |  |  |  |  |   |  |  |  |  |  |
|    | Online (Preferred & Default)  |                    |                    |  |  |  |  | (ironment.)   |  |  |  |  |  |
|    | Dependent Parents Guard   | ian PMS [          | Custodian          | POA, and approve for   | usage of these co  | ntact details for any  | communication wi   |   |  |  |  |  |  |
|    | I declare that Email address provid Dependent Parents Guard   |                    |                    | POA, and approve for   |  |  |  |   |  |  |  |  |  |
| ł  | MY INVESTMENT DETAIL  | S (Cheque/DD sho   | uld be in favour   | of "Scheme Name" Default   | plan/Option will be  | e applied incase of no   | information, ambigu  | ity or discrepancy)   |  |  |  |  |  |
|    | Full Scheme/P   |                    |                    | Amount / Each SIP Amo  | 1  | ayment Mode  |  | wn on Bank/Branch   |  |  |  |  |  |
| 1  | Scheme Name: SCHEME   | NAME               |                    |  | 1  |  |  |   |  |  |  |  |  |
| Í  | Lumpsum SIP<br>Plan: Regular Direct   |                    |                    | Rs. XXXX<br>Less DD  |  | DD No. XXXXXX  | Name/Branch:   | BANK NAME   |  |  |  |  |  |
|    | Option: Growth Payout of I  | DCW Reinvest       | ment of IDCW       | charges XXXX   | RTGS   | NEFT Funds transfer  |  | XXXXXXXXXXX   |  |  |  |  |  |
|    | Scheme Name: SCHEME   | NAME               |                    |  | 1  |  |  |   |  |  |  |  |  |
| 1  |   |                    |                    | Rs. XXXX   | Cheque/I   | DD No. XXXXXX  | Name/Branch:   | BANK NAME   |  |  |  |  |  |
|    | Lumpsum SIP   |                    |                    | charges XXXX   | RTGS   | NEFT Funds<br>transfer   |  | NK BRANCH<br>XXXXXXXXXX   |  |  |  |  |  |
|    | Lumpsun         SIP           Plan:         Regular         Direct           Option:         Growth         Payout of II  | DCW Reinvest       | ment of IDCW       | Scheme Name: SCHEME NAME   |  |  |  |   |  |  |  |  |  |
|    | Plan: Regular Direct Option: Growth Payout of II  |                    | ment of IDCW       |  | 1  |  |  |   |  |  |  |  |  |
|    | Plan: Regular Direct<br>Option: Growth Payout of II<br>Scheme Name: SCHEME I<br>Lumpsum SIP   |                    | ment of IDCW       | Rs. XXXX   | Cheque/I   | DD No. XXXXXX  | Name/Branch:   | BANK NAME   |  |  |  |  |  |
|    | Plan: Regular Direct<br>Option: Growth Payout of II<br>Scheme Name: SCHEME  | NAME               | 1                  | Rs. XXXX<br>Less DD<br>charges XXXX  | Cheque/I   | - Funde  | BA   | NK BRANCH   |  |  |  |  |  |
|    | Plan: Begular Direct<br>Option: Growth Payout of II<br>Scheme Name: SCHEME I<br>Lumpsun SIP<br>Plan: Regular Direct<br>Option: Growth Payout of II  | DCW Reinvest       | ment of IDCW       | Less DD<br>charges XXXX  | RTGS   | NEFT Funds<br>transfer   | BA<br>A/c no. X  |   |  |  |  |  |  |

| Please                | BANK AC                       | COUNT DETAILS (Avail Multiple Bank Registration Facility)  | Please                         |
|-----------------------|-------------------------------|--|--------------------------------|
| ill bank<br>letails.  | My Bank Name                  | BANK NAME  | provide<br>bank                |
| The IFSC code is      | Bank A/C No.                  | X X X X X X X X X X X X X X X X X X X  | details                        |
| available<br>on       | Branch Address                | BRANCH NAME, BUILDING NAME, STREET NAME,   |                                |
| cheque<br>copy        | City CITY                     | NAME Pin X X X X X X X X IFSC code: (11 digit) X X X X X X X X X X X X X X X X X X X   |                                |
| Provide               | ADDITIC                       | DNAL INFORMATION   |                                |
| contact<br>letails    | SECOND APPL                   | ICANT'S DETAILS  |                                |
| or all<br>oint        | CKYC NO.                      | 0 0 0 0 0 0 0 0 0 0 0 Gender Male Female Others  |                                |
| older                 | MOBILE NO.                    | 0 0 0 0 0 0 0 0 0  |                                |
|                       | EMAIL ID                      | Emailid@domain.com   |                                |
|                       | TAX STATUS ()                 | Mandatory. Please tick) 🗸 Residential Individual 💿 NRI-Repatriation 💿 NRI-Non Repatriation   |                                |
|                       |                               | re Scheme Annual Report and Abridged Summary :<br>eferred & Default) Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)  | Choose                         |
|                       | Dependent                     | Mobile Number in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF.         Simall address provided in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings  | the mod<br>of comm<br>unicatio |
|                       |                               | Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTMF.  | for<br>annual                  |
|                       | THIRD APPLIC                  | CANT'S DETAILS   | reports                        |
|                       | CKYC NO.                      | 0 0 0 0 0 0 0 0 0 0 0 0 0 Gender Male Female Others  |                                |
|                       | MOBILE NO.                    | 0  |                                |
|                       | EMAIL ID                      | Emailid@domain.com   |                                |
|                       | I wish to receiv              | Mandatory. Please tick) Residential Individual NRI-Repatriation NRI-Non Repatriation<br>ve Scheme Annual Report and Abridged Summary :<br>referred & Default) Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)   |                                |
|                       | I declare that M              | Mobile Number in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF,         Small address provided in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF,         Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF, |                                |
|                       | GUARDIAN OR                   | R POA APPLICANT'S DETAILS  |                                |
|                       | CKYC NO.                      | 0 0 0 0 0 0 0 0 0 0 0 0 0 Gender Male Female Others  |                                |
|                       | MOBILE NO.                    | 0  |                                |
|                       | EMAIL ID                      | Emailid@domain.com   |                                |
|                       | I wish to receiv              | Mandatory. Please tick) Residential Individual NRI-Repatriation NRI-Non Repatriation<br>ve Scheme Annual Report and Abridged Summary :<br>referred & Default) Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)   |                                |
|                       | I declare that M<br>Dependent | Jobile Number in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF.  |                                |
|                       |                               | Email address provided in this form belongs to (tick one option) Self Spouse Dependent Children Dependent Siblings<br>Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTMF.  |                                |
| Provide               | DEPOSIT                       | ORY ACCOUNT DETAILS (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.   |                                |
| Depository<br>account | NSDL: DP                      | Name         DP NAME         DP ID         I         N         XXXXXX         Beneficiary Ac No.         XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX  |                                |
| details<br>in case    | CDSL: DP                      | Name Beneficiary Ac No. XXXXXXXXXXX  |                                |
| you wish<br>to hold   | 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   |                                |

Provide Depository account details in case you wish to hold your inve-stment in DEMAT mode

mode

| Status details for   | 1" Applicant                                | 2 <sup>sd</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  | V   | V  | V                                     | V                               | Private Sector                     |                           |                           |                           |                |
| NRI (Repatriable) / NRI  | 1   |  | 1                                     | Sec. 3.                         | Public Sector                      | $\checkmark$              |                           |                           |                |
| (Non-Repatriable) /<br>Minor (Repatriable) /   | ble)/ 🗆 🗆                                   |  | D                                     |                                 | Government Service                 | a                         | ~                         |                           |                |
| Minor (Non-Repatriable)<br>/ PIO / OCI   | 1 H L                                       |  |                                       |                                 | Business                           |                           |                           | Ξ,                        |                |
| Sole Proprietorship  |   | ~  |                                       |                                 | Professional                       |                           | Ū.                        | V                         | 0              |
| Minor through Guardian   | Π   |  |                                       |                                 | Agriculturist                      | Q                         |                           |                           | V              |
|  | Company/Body Corporate Partnership HUF Bank |  |                                       |                                 | Retired                            |                           |                           |                           | V              |
|  | AOP DFI/FII/FPI                             |  |                                       | Housewife                       |                                    | Ξ,                        | V                         | 0                         |                |
|  | Trust                                       | Society<br>g under "Non-Pro  | off Organization                      | INDOL which                     | Student                            | ū                         | V                         |                           |                |
|  | has been con<br>referred to in              | nstituted for rel<br>clause (15) of s<br>961), and is regist             | igious or charit<br>ection 2 of the I | able purposes<br>ncome-tax Act, | Others (Please specify)            | XXXXX                     | XXXXX                     | XXXXX                     | XXXXX          |
| Non Individual   | the Societies R                             | Registration Act, 1  | 1860 (21 of 1860                      | ) or any similar                | Politically Exposed Pers           | on (PEP) detail:          | s: Is a PEP               | Related to PEP            | Not Applicable |
|  | the Companies                               | es Act, 2013 (18 of  | 2013).                                |                                 | 1 <sup>®</sup> Applicant           |                           | 0                         |                           |                |
|  | If yes, please o                            | quote the NPO Re   |                                       | er provided by                  | 2 <sup>nd</sup> Applicant          |                           | P                         | Q                         |                |
|  | DARPAN porta<br>(If not registered          | an.<br>d already, please regi<br>on. In absence of rec                   | ster immediately an                   | d confirm with the              | 3" Applicant                       |                           |                           | Q                         |                |
|  | details, MF / AM                            | on. In absence of rec<br>IC/ RTA will be requi<br>port to the relevant a | Ired to register your                 | entity on the said              | Guardian                           | 4                         |                           |                           |                |
| Others (Please specify)  | XXXXX                                       | XXXXX  | XXXXX                                 | XXXXX                           | Authorised Signatories             |                           |                           |                           |                |
| outers (r lease speeny)  |   |  |                                       |                                 | Promoters                          |                           |                           |                           |                |
|  | ange (in Rs.)                               |  |                                       |                                 | Partners                           |                           |                           |                           |                |
| Gross Annual Income R  |   | Ξ,   |                                       |                                 | Karta                              |                           |                           |                           |                |
|  |   |  |                                       | -                               | Whole-time Directors/Tu            | irstee                    |                           |                           | 0              |
| Below 1 lac  |   | N N  |                                       |                                 | and the prime of the second second |                           |                           |                           |                |
| Below 1 lac<br>1-5 lac   |   |  |                                       |                                 |                                    |                           |                           |                           |                |
| Below 1 lac<br>1-5 lac<br>5-10 lac   |   |  |                                       |                                 |                                    |                           |                           |                           |                |
| Below 1 lac<br>1-5 lac<br>5-10 lac<br>10-25 lac  | -   |  |                                       |                                 |                                    |                           |                           |                           |                |
| Below 1 lac<br>1-5 lac<br>5-10 lac<br>10-25 lac<br>25 lac- 1 cr  | -   |  |                                       |                                 |                                    |                           |                           |                           |                |
| Below 1 lac<br>1-5 lac<br>5-10 lac<br>10-25 lac<br>25 lac- 1 cr<br>1-5 cr  |   |  |                                       |                                 |                                    |                           |                           |                           |                |
| Below 1 lac<br>1-5 lac<br>5-10 lac<br>10-25 lac<br>25 lac- 1 cr<br>1 -5 cr<br>5 - 10 cr  |   |  |                                       |                                 |                                    |                           |                           |                           |                |
| Gröss Annual Income R           Below 1 lac           1-5 lac           5-10 lac           10-25 lac           25 lac: 1 cr           1 - 5 cr           5 - 10 cr           > 10 cr           OR Networth in Rs.           (Mandatory for Non |   |  |                                       |                                 | 3                                  |                           |                           |                           |                |

Provide FATCA information

| Details   | Sole/ 1st Applicant                                 | 2nd Applicant     | 3rd Applicant     | Guardian/POA      |  |  |  |
|---|---|-------------------|-------------------|-------------------|--|--|--|
| Place & Country of Birth                              | MUMBAI  | INDORE            | INDORE            | INDORE            |  |  |  |
| Nationality   | INDIAN  | INDIAN            | INDIAN            | INDIAN            |  |  |  |
| Father's Name   | FIRST & LAST NAME                                   | FIRST & LAST NAME | FIRST & LAST NAME | FIRST & LAST NAME |  |  |  |
| Are you a tax resident of any                         | Yes No  | Yes No            | Yes No            | Yes No            |  |  |  |
| country other than India?                             | If Yes: Mandatory to fill below FATCA / CRS Details |                   |                   |                   |  |  |  |
| Country of Tax Residency#                             | INDIAN  | INDIAN            | INDIAN            | INDIAN            |  |  |  |
| Identification Type<br>[TIN or other, please specify] | XXXXXXXXXX  | XXXXXXXXXX        | XXXXXXXXXX        | XXXXXXXXXXX       |  |  |  |
| Tax Identification Number                             | XXXXXXXXXX  | XXXXXXXXXX        | XXXXXXXXXX        | XXXXXXXXXXX       |  |  |  |

# To also include USA, where the individual is a citizen/ green card holder of USA. An case Tax identification is not available, kindly provide its functional equivalent.

| ACKNOWLEDGEMENT SLIP     |                | Sl. No.                                 |                      |                 |  |
|--------------------------|----------------|---|----------------------|-----------------|--|
| Received from FIRST NAME | LAST NAME      |   |                      | Pin XXXXXX      |  |
| Scheme Name              | Plan/Option    |   | Payment Details      |                 |  |
| FUND NAME 1              | REGULAR/GROWTH | Amount XXXXX<br>Bank and Branch details | Cheque/DD No. XXXXXX | Date DD/MM/YYYY |  |
| FUND NAME 2              | DIRECT/GROWTH  | Amount XXXXX<br>Bank and Branch details | Cheque/DD No. XXXXXX | Date DD/MM/YYYY |  |

XXXXXXXXX

NOMINATION DETAILS

FIRST & LAST NAME ADDRESS OF GUARDIAN SIGNATURE

This form requires only one signature for autho-

rization. Please sign as

per holding.

Fill

|                                   | n can be made<br>nees in the account. | Details of 1" Nominee   | Details of 2 <sup>nd</sup> Nominee | Details of 3 <sup>rd</sup> Nominee |  |  |  |
|-----------------------------------|---------------------------------------|---|------------------------------------|------------------------------------|--|--|--|
|                                   |                                       | Mandatory Details   |                                    |                                    |  |  |  |
| Name of the nominee(s) (Mr./Ms.)* |                                       | FIRST & LAST NAME   | FIRST & LAST NAME                  | FIRST & LAST NAME                  |  |  |  |
| Share of each Nominee             | Equally [If not equally,              | PERCENTAGE % PERCENTAGE %   |                                    | PERCENTAGE %                       |  |  |  |
| Share of cuch Hommee              | please specify percentage]            | Any odd lot after division shall be transferred to the first nominee mentioned in the form. |                                    |                                    |  |  |  |
| Relationship With the App         | plicant ( If Any)                     | SON   | WIFE                               | DAUGHTER                           |  |  |  |
| Date of Birth                     |                                       | 01/02/2000  | 01/02/1975                         | 01/02/2002                         |  |  |  |
| Name of Guardian                  |                                       | FIRST & LAST NAME   | FIRST & LAST NAME                  | FIRST & LAST NAME                  |  |  |  |

| Non-Mandatory Details   |  |   |  |  |  |
|---|--|---|--|--|--|
| Address of Nominee(s)/ Guardian in case of Minor<br>City / Place:<br>State & Country:   | ADDRESS OF 1"NOMINEE   | ADDRESS OF 2 <sup>nd</sup> Nominee  | ADDRESS OF 3 <sup>rd</sup> Nominee   |  |  |
| Pincode   | 400000   | 400000  | 400000   |  |  |
| Mobile / Telephone No. of nominee(s)/<br>Guardian in case of Minor  | 9800000X   | 9800000X  | 98000000X  |  |  |
| Email ID of nominee(s)/<br>Guardian in case of Minor  | abcd@xyz.com   | abcd@xyz.com  | abcd@xyz.com   |  |  |
| Nominee/ Guardian (in case of Minor)<br>Identification details –<br>[Please tick any one of following<br>and provide details of same] | <ul> <li>Photograph &amp; Signature</li> <li>PAN</li> <li>Aadhaar<br/>(masked - only last 4 digits visible)</li> <li>Saving Bank account no.</li> <li>Proof of Identity</li> <li>Demat Account ID</li> </ul> | Photograph & Signature PAN Aadhaar (masked - only last 4 digits visible) Saving Bank account no. Proof of Identity Demat Account ID | <ul> <li>Photograph &amp; Signature</li> <li>PAN</li> <li>Aadhaar<br/>(masked - only last 4 digits visible)</li> <li>Saving Bank account no.</li> <li>Proof of Identity</li> <li>Demat Account ID</li> </ul> |  |  |

OR I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio/demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our MF Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio / demat account.

DECLARATION (SIGNATURE/S MANDATORY)

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services PvL 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 1/We hereby confirm that (i) I am/ we are not residents of Canada and am/ 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 UB0 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 1 / 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. J/ We further agree to hold FTME Franklin Resources in Lis 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 notinitamizer (Legan U) and other scheme Evan U) and othe same. J We hereby

SIGNATURE

SIGNATURE

Second Unit Holder

SIGNATURE

Third Unit Holder

Place MUMBAI

01/02/2023

Date

Sole / First Unit Holder

\* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

| 2 1800 425 4255 or 1800 258 4255 (from 8 am to 9 pm, Monday to Saturday) | service@franklintempleton.com  | 🐣 www. Iranklintempletonindia.com  |
|--|--|--|
| Checklist Email ID / Mobile number are mentioned along with declaration. | Full scheme name, plan, option is mentioned Pay-In bank details and supportings are attached Nomination facility opted Form is signed by all applicants Proof of relationship with minor | Additional documents provided if investor nam-<br>is not pre-printed on payment cheque or if<br>Demand Draft is used. Non Individual investors should attach<br>FATCA Details and Declaration Form<br>UBO Declaration Form |

Fill date & place details

## **How To Fill Our SIP Form**

|   | My Name FIRST NAME LAS  | ase provide the  | following details i   | n full; Please refer instructions   |  |   |
|---|---|--|---|---|--|---|
|   | My Folio Number   |  | Scheme (  | Account Number)   |  |   |
|   | SIP DETAILS (Please note that 30 Business day   | s are required to  | set up the Auto deb   | it. Default plan/Option will be ap  | plied incase of no information,  | ambiguity or discrepancy)   |
|   | Scheme Name/Plan/Option   | SIP<br>Date  | Instalment<br>Amount  | Frequency<br>(\$ Refer Page 29 for T & C)   | SIP Period*<br>(MMYY)  | SIP Step Up<br>Amount: 5% OR in Multiple of ₹500  |
|   | FUND NAME   | DD   | хххх  | Daily <sup>3</sup> VWeekly <sup>8</sup><br>Monthly MoN DUE<br>Quartely WED THU<br>FRI   | From MMYY<br>Until cancelled   | XXXXXXXX  |
|   | FUND NAME   | DD   | хххх  | Daily <sup>3</sup> Weekly <sup>3</sup><br>✓Monthly □MON □TUE<br>Quartely □WED □THU<br>□FRI  | From<br>To Until cancelled   | XXXXXXXX  |
|   | FUND NAME   | D D  | хххх  | Daily <sup>5</sup> Weekly <sup>5</sup><br>Monthly □MON □TUE<br>✓Quartely □WED □THU<br>□FRI  | From<br>To Until cancelled<br>MMYY   | XXXXXXXX  |
|   | Drawn on Bank/Branch BANK NAME  |  | NK BRANCH   | H D   | irst SIP Cheque Date:<br>D M M Y Y Y Y   | Cheque No.  |
| t | ✓ Tick here, if an Open Mandate - Auto Debit For<br>Bank Name BANK NAME<br>☐ Tick here if attaching a New Auto Debit Form.  |  | eady registered ir<br>hange in Bank for   | Account No. X X X   |  |   |
|   | Having read and understood the contents of the Statemen<br>hereby apply to the Trustees of Franklin Templeton Mutua<br>instructions issued by any Indian or foreign governmental of<br>on the date ofthis application. I/We confirm that the func<br>investment and are not in contravention or evasion of any<br>promptly inform FTI about any changes thereto. I/ we here<br>authorised agents, representatives, distributors its spons<br>damages arising out of any actions undertaken or as a res-<br>intimating such changes. I authorize the mutual fund to di-<br>foreign governmental or statutory or judicial authorities / a | I Fund for registra<br>or statutory or jud<br>is invested legally<br>laws in force. I/A<br>sby agree to provi<br>or, AMC, trustees<br>suit of this investi<br>sclose, share, ren | ation of any of the afe<br>licial or regulatory at<br>v belong to me/us a<br>We declare that all th<br>ide any additional in<br>is, their employees, s<br>ment or activities pe<br>nit in any form, mod | presaid facility, and agree to abide 1<br>thorities/ agencies and the terms,<br>di that 1/we have not received no<br>se particulars given herein are tru<br>formation/ documentation that nu<br>ervice providers, representatives<br>formed by them on the basis of t<br>e or manner, al/ any of the inform | by any Act, Rules, Regulations, N<br>conditions, rules and regulation<br>or been induced by any rebate<br>a, correct and complete to the b<br>ay be required by FTI. I hereby a<br>('the Authorised Parties') are no<br>he information provided by me<br>mation provided by me to Auth | otifications, Directions, Guidelines, Orders's<br>of the Fund and the aforesaid facility(ies)<br>or gifts, directly or indirectly in making the<br>est of my/our knowledge and belief and wigree and accept that the Mutual Funds, tho<br>to table or responsible for any losses, cos<br>as also due to my not intimating / delay<br>orised Parties including any of the Indian |
|   | Sole / Pirst Unit Halmer  | •  | Sacone  | t linu Holder   | Thi  | rd Unit Holaior   |
|   |   |  |   |   |  |   |

Please provide bank details

Fill this section only in case an Open Mandate form-Auto Debit Form is already registered with

## How To Fill Our SIP Auto Debit Form

| FRANKLIN SIP Auto Debit Form   | ADF                                |
|--|------------------------------------|
| TEMPLETON     UMRN     F     0     r     0     f     i     c     u     s     e     Date  | DDMMYYYY                           |
| Sponsor Bank Code         For Office Use         Utility Code         For Office   | Use                                |
| CREATE     I/We hereby authorize     Franklin Templeton Mutual Fund     to debit (tick *)       MODIFY     X   | CC SB-NRE SB-NRO Other 3           |
| CANCEL X Bank a/c number X X X X X X X X X X X X X X X X X X X   | 4                                  |
| with Bank <b>BANK NAME</b> Bank Name <sup>5</sup> IFSC <b>X X X X X X X X X X X X X</b> <sup>6</sup> or MICR   |                                    |
| an amount of Rupees AMOUNT IN WORDS  | ₹ <b>X,XX,XXX/-</b> 7              |
| <b>FREQUENCY</b> Mthly Qtly H-Yrly Yrly As & when presented <b>DEBIT TYPE</b> Fixed Amount   | Maximum Amount $\frac{9}{12}$      |
| Reference 1 Polio Number 10 Phone No. 98XXXXXXXX   | 12                                 |
| Reference 2 Application Number <sup>11</sup> Email ID <b>email@domain.com</b>  | 13                                 |
| PERIOD Maximum period of validity of this mandate is 40 years only.  |                                    |
| From DD MM YYYYYY  |                                    |
| To D M M V V V Signa SIGNATURE unt holder Signa SIGNATURE holder Signa S | gnSIGNATUREolder                   |
| 1 NAME AS PER BANK RECORDS 2 NAME AS PER BANK RECORDS 3 NAME A   | AS PER BANK RECORDS 16             |
| 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 cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Franklin Templeton or the bank where I have authorized the debit'  | my account. I/We are authorized to |
|  |                                    |

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.

- 1. Existing Unitholder Information: 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 personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unitholder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/Fund.
- 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.
- 4. 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
- 6. 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.
- 7. 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.
- 8. 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.
- 9. 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.
- c. 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<br>Collection Account  |
|--|---|
| Credit Account<br>Number/ Beneficiary<br>AccountNumber | <ul> <li>5050+Application Number / Account</li> <li>Number (for existing Investor) For e.g.</li> <li>1. An existing Investor with Account</li> <li>Number 0429900744244</li> <li>Should key in 50500429900744244</li> <li>2. A new Investor filling in an</li> <li>application form no 1045268 should key in 50501045268</li> </ul> |
| 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 AccountNumber.
- d. It is mandatory for NRI investors to provide their overseas address in the application form as well as in the KYC records. NRI investors should mandatorily provide the overseas address in Section 2 of the application form. Application without overseas address is liable to be rejected even after allotment and subscription amount refunded in 5 days' time from the date of rejection.

#### 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 ac followe:

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

- 13. Verification and registration of bank account: Ensure that the bank details furnished in the Application Form are as per the bank account details registered with Franklin Templeton Mutual Fund, failing which the investor will be required to submit such supporting documents as may be specified by the AMC for the purpose of verification and validation of the bank account. The AMC reserves the right to deny the 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.
- 14. 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.
- 15. Applications that are incomplete or inaccurate or ambiguous or conditional are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. All applications are accepted "Subject to Verification".

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

- 16. Transactions charges
  - Please tick the appropriate box as applicable to you. Please tick the box 'I am a First time investor in mutual funds' only if you are investing first time ever in any mutual fund scheme across mutual funds in India. If no option is ticked or both options are ticked, the applicant will be considered to be an existing mutual funds investor.

For determining a First time or existing mutual funds investor,

the Mutual Fund/AMC may rely upon the information and/or declaration furnished by the investor in the application form. However, even if an applicant declares as 'First time investor', the Mutual Fund/AMC may adopt such other methods as it may deem appropriate from time to time for determining first time or existing mutual funds investor and further reserves the right to check / verify for the applicant's other mutual fund investments to ascertain the same.

#### 17. Nomination:

The nomination details should be filled up only by investors who opt for allotment in physical (non-demat) form. In case of units held in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable. Nomination would normally be registered at the Folio level and will be recorded for all schemes under that Folio. Nomination cannot be registered in Folios 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 (5). 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. All unit holders should be signed for registration / Opt out of nomination

#### 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 CFWC". Investors who have already completed Centralised KYC (RYC) and have a KYC Identification Number (KIN) from CKYCR may quote their 14 digit KIN in the application form. If PAN of such investors is not updated in CKYC system, investors need to submit a self-certified copy of the PAN card.

Applications without such documents and information may be rejected.

- For applications by minors, copy of KYC Acknowledgement of the guardian must be submitted along with the Application /Transaction Form else the application may be rejected
- In case of applications under a Power of Attorney(POA), copy of KYC Acknowledgement of the investors and the POA holders must be submitted along with the Application / Transaction Form else the transaction may be rejected
- In case of subscriptions in scheme where Units are under a lock- in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the CVL/KRA that the KYC is final and if the CVL/KRA informs that the KYC is cancelled, the original amount invested may berefunded.
- 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
- 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 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 кім.

#### New Purchases:

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

#### Additional Purchases:

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

#### Applications under 'Direct'

#### New Purchases/Fresh SIP

If the broker code field in the application form is blank, the transaction will be processed under "Direct Plan" of the respective scheme mentioned in the application form.

#### Additional Purchases:

If the scheme name is clearly/unambiguously written as "<Scheme> - Direct - <Options>" in the application form, all such transactions will be processed under the Direct Plan. This is irrespective of whether the broker code/existing account number is mentioned in the application form or not. If the scheme name is

clearly/unambiguously written as "<Scheme> - <Option>" and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

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

#### General

- · Advisor codes will be processed under UNKNOWN in the following situations
- Advisor code is corrected but not countersigned by the investor in the application
- b) If there are multiple advisor codes mentioned in the application
- If the advisor code is not clear in the application c)
- 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 D0F3/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), 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.mfuonline.comand authorised MFUI Points of Service as updated on www.mfuindia.com;
- The Secured internet site/server hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility on 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. The HPIN Facility is currently available to all individual and nonindividual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to service@franklintempleton.com. On receipt and verification of the form, investors will be issued an HPIN – using this, investors must create a username and password to access the site. For performing transactions through the HPIN facility, investors are required to furnish verified PAN, failing which the facility may be restricted to a "View Only" facility. For investor transacting through Channel Partners only "View" facility is available under HPIN. Further this facility is not available for investors holding units in demat form.

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

#### 25. Ultimate Beneficial Owner:-

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

#### For Investors other than individuals or trusts: Α.

The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control (i)

through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company
- more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above. the identity of the relevant natural person who holds the position of senior managing official.

#### For Investors which is a trust: B.

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

#### Exemption in case of listed companies / foreign investors C.

The client 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, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign  $% \left( {{{\rm{D}}_{{\rm{B}}}} \right)$ investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

#### D. KYC requirements

SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s)/SMO(s).

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

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

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

#### 27. E-mail Communication

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

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

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

**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.

#### Form ID: 0118 Sl No. APPLICATION FORM FOR NEW INVESTORS FRANKLIN TEMPLETON (Please read Product labeling details available on cover page and instructions before filling this Form) The upfront commission on investment made by the investor; if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor; based on the investor's assessment of various factors including service rendered by the ARN Holder. Applicable only if ARN is mentioned but EUIN box is left blank. "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker." Applicable only if RIA Code/ Portfolio Manager SRegistration Number is mentioned. "I/We hereby give you my/our consent to share/provide the transactions date edd/ portfolio holdings/ ANX 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." Advisor ARN / RIA Code/ Portfolio Sub-broker/Branch Code Manager's Registration No. 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 an existing mutual funds investor (Rs.100 will be deducted). I am a first time investor in mutual funds (Rs.150 will be deducted). 🖙 EXISTING UNITHOLDERS' FOLIO NUMBER (Please refer Instruction No. 1 on page 9) MY FOLIO NUMBER 🕼 MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions) My Name PAN/PEKRN (1st Applicant) KYC Should match with PAN card and preferably attach a copy of PAN card Date of Birth/Incorporation\* D D / M M / Y Y Others CKYC NO. Gender Male Female Guardian's Name (if minor<sup>#</sup>)/POA/Contact Person PAN/PEKRN (Guardian/POA) КУС Should match with PAN card and preferably attach a copy of PAN card Date of Birth Guardian named is : On behalf of Minor<sup>#</sup> Date of Birth Attach Mandatory Documents as per instructions). Father Mother Court Appointed of Guardian\* Proof attached \* \* DOB is a mandatory field. #Minor investments can be made only from the bank account where the minor is one of the holders or from the Parent/legal guardian bank account only. **IGP JOINT APPLICANTS (IF ANY) DETAILS** Mode of Operation : Single Joint Either or Survivor(s) [Default] 2nd Applicant Name **Date of Birth** D D / M M / Y Y \* DOB is a mandatory field. PAN/PEKRN (2nd Applicant) KYC **3rd Applicant Name Date of Birth** D D / M M / Y Y \*DOB is a mandatory field. PAN/PEKRN (3rd Applicant) КҮС 😰 MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters) NRI Investors should mention their Overseas address (Refer instructions) Email ID Address Type (Mandatory) (in capital) a. Residential & Business +91 Mobile Tel (STD Code) b. Residential Email ID and Mobile number should pertain to firstholder only c. Business Address d. Registered Office Landmark Pin Code Citv State (Mandatory) I wish to receive Scheme Annual Report and Abridged Summary : Online (Preferred & Default) Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.) I declare that Mobile Number in this form belongs to (tick one option) 🗌 Self 📃 Spouse 📄 Dependent Children 📄 Dependent Siblings Dependent Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTMF. I declare that Email address provided in this form belongs to (tick one option) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTMF. 🕼 MY INVESTMENT DETAILS (Cheque/DD should be in favour of "Scheme Name". Default plan/Option will be applied incase of no information, ambiguity or discrepancy) Full Scheme/Plan/Option Amount / Each SIP Amount Payment Mode Drawn on Bank/Branch Scheme Name: Name/Branch: Lumpsum SIP Cheque/DD No. Rs. Plan: Regular Direct Less DD RTGS NEFT transfer charges Option: Growth Payout of IDCW Reinvestment of IDCW A/c no. Scheme Name: Name/Branch: Lumpsum SIP Cheque/DD No. Rs. Plan: Regular Direct Less DD Funds RTGS NEFT charges Option: Growth Payout of IDCW Reinvestment of IDCW transfer A/c no. Scheme Name: Name/Branch: Lumpsum SIP Cheque/DD No. Rs. Plan: Regular Direct Less DD RTGS NEFT Funds transfer charges Option: Growth Payout of IDCW Reinvestment of IDCW A/c no. Payment through NACH (Attach NACH form) | Documents attached to avoid Third Party Payment Rejection, if applicable: Bank Certificate, for DD 🗌 Third Party Declarations IF YOU OPT TO START SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR ALL THE SIP'S. ► My Additional SIP Details Investment Frequency Daily Monthly(default) Quarterly \$ Refer Page 16 for T & C Weekly MON TUE WED THU FRI considered as the default date SIP Date: D D for monthly and quarterly SIP Period Start Date M M / End Date M M First SIP Cheque Date: (in multiples of 5%) (Amount invested will Step-up my SIP annually by: Increase in %: OR

be rounded off to the nearest Rs. 100)

Increase in Rupee Value:

(in multiples of Rs. 500)

|  | 🕼 BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)  |
|--|---|
| Rank Addres       Rain       Rain <td>My Bank Name</td>  | My Bank Name  |
| CP       PB       PB: Code (11 dgt)         CP       CP       CP         CP       CP       CP       CP         CP       CP       CP       CP         CP       CP       CP       CP         CP       CP       CP       CP       CP         CP       CP       CP       CP       CP       CP         CP  | Bank A/C No.   A/C Type Savings Current NRE NRO FCNR Others   |
| C:Y. ADD/TUCNAT. INFORMATION         SCOUND APPLICAT'S DETAILS         CATC NO.  | Branch Address  |
| SECOND APPLICANTS DETAILS   CNV NO.   C  | City Pin IFSC code: (11 digit)  |
| SECOND APPLICANTS DETAILS   CNV NO.   C  |   |
| CVC NO. Gender Male Penale Others   NORILE NO. Self-Appartation NRI-Negretriation NRI-Negretriation   TAS STATUS (Modelsong Please tick) Residential individual NRI-Negretriation NRI-Negretriation   Table preference Absolution Preside Contract C   | LST ADDITIONAL INFORMATION  |
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| Image: Prefere & Burnal D Physical Capy (Choese online mode to help us awe paper and contribute towards a greener and chance environment.]   Image: Internet D Image: Internet D   Image: Internet D Image: Internet D <td></td>   |   |
| Benefactor Benefactor   I declare that Enail address provided in this form belongs to (lick one option) Self   Sole Doesned      FMAL ID   CARDIAN OR POA APPLICANTS DETAILS      Cender Male Female Others   Outpress Control   FMAL ID   CARDIAN OR POA APPLICANTS DETAILS   Cender Male Female Others   Outpress Control   FMAL ID   CARDIAN OR POA APPLICANTS DETAILS   Cender Male Female Others   Outpress Control   FMAL ID   CARSING (Mandatory Please tick) Residential Individeal Summary:   Indicators press Control Control Control PMA and approve for usage of these contact details for any communication with PTME. Control Cont   |   |
| In period ext Parents Internal Intern |   |
| CKVC NO. Gender Male Pemale Others   MOBILE NO.   EMAIL D      TA STATUS (Mandatory: Please tick)   Residential Individual NRI-Repatriation   NRI-Non Repatriation   I vich to receive Scheme Amual Report and Abridged Summary:   Of Lease tick   OBLE NO.   Castodian   OPA   Castodian OPA, and approve for usage of these contact details rary communication with FTMF: I detare that Mobile Number in this form beloags to (tick one option) Self Spouse Opendent Children Opendent Shilings Opendent Children Opendent Children Opendent Shilings Outpendent Children Opendent Children Ohlor Preferet & Default Other Creferet &   |   |
| MOBILE NO.   FMALL D   TAX STATUS (Mandatory, Please tick)   Residential Individual   NRI-Repatriation   Ivic is to receive Scheme Annual Report and Abridged Summary:   Ionic (Prefered & Default)   Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)   I declare that Mobile Number in this form belongs to (tick one eption)   Sependent Parents   Catardian   PMS   Custodian   POA, and approve for usage of these contact details for any communication with FTME.   I declare that Email address provided in this form belongs to (tick one eption)   Sependent Parents   Custodian   POA, and approve for usage of these contact details for any communication with FTME.   I declare that Email address provided in this form belongs to (tick one eption)   Set REVENT   CKX NO.   CMADIAN OR POALPFLICANT'S DETAILS   CMADIAN OR POALPFLICANT'S DETAILS   CMADIA OR POALPFLICANT'S DETA  | THIRD APPLICANT'S DETAILS   |
| EMAIL ID   TAX STATUS (Mandatory, Please tick)   Residential Individual   Nell-en No.   Dependent Parents   Guardian   PMS   Custodian   POA, and approve for usage of these contact details for any communication with FTME.   Ideclare that Mobile Number in this form belongs to (tick one option)   Status in the reserve Scheme Annual Report and Abridged Summary:   Organization   Dependent Namile   Dependent Namile   Bendent Parents   Guardian   PMS   Custodian   POA, and approve for usage of these contact details for any communication with FTME.   Guardian   Bendent Parents   Guardian   PMS   Custodian   POA, and approve for usage of these contact details for any communication with FTME.   Guardian   MOBILE NO.   ANDIL   NOBILE NO.   Chick Construct   MOBILE NO.   Poendent Parents   Rubic Prefered & Defaultial Individual   NRI-Repatriation   NRI-Non Repatriation   NRI-Non Repatriation <td< td=""><td>CKYC NO. Gender Male Female Others</td></td<>   | CKYC NO. Gender Male Female Others  |
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| I declare that Mobile Number in this form belongs to (tick one option) Self Spouse Dependent Children Dependent Siblings   Dependent Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTMF.   I declare that Email address provided in this form belongs to (tick one option) Self Spouse Dependent Children Dependent Siblings   Dependent Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTMF.   CUARDIAN OR POA APPLICANT'S DETAILS Gender Male Female Others   MOBILE NO. Gender Male Female Others   MOBILE NO. Residential Individual NRI-Repatriation NRI-Non Repatriation   I wish to receive Scheme Annual Report and Abridged Summary : Online (Preferred & Default) Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)   I declare that Email address provided in this form belongs to (tick one option) Self Spouse Dependent Children   I declare that Email address provided in this form belongs to (tick one option) Self Spouse Dependent Children  | I wish to receive Scheme Annual Report and Abridged Summary :   |
| I declare that Email address provided in this form belongs to (tick one option) Self Spouse Dependent Children Dependent Siblings   Dependent Parents Guardian PMS Custodian POA, and approve for usage of these contact details for any communication with FTME.   CKYC NO. Custodian Custodian Custodian Custodian Custodian   MOBILE NO. Custodian Custodian NRI-Repatriation NRI-Non Repatriation   TAX STATUS (Mandatory. Please tick) Residential Individual NRI-Repatriation NRI-Non Repatriation   I wish to receive Scheme Annual Report and Abridged Summary: Online (Preferred & Default) PHOA, and approve for usage of these contact details for any communication with FTME.   I declare that Mobile Number in this form belongs to (tick one option) Self Spouse Dependent Children   Dependent Parents Guardian PHOA, and approve for usage of these contact details for any communication with FTME.   I declare that Mobile Number in this form belongs to (tick one option) Self Spouse   Dependent Parents Guardian PHOA, and approve for usage of these contact details for any communication with FTME.   I declare that Email address provided in this form belongs to (tick one option) Self Spouse   Dependent Parents Guardian PHOA NBI N   I declare that Email address provided in this form belongs to (tick one option) Self Spouse   Dependent Parents Guardian PHOA NBI N   I declare that Email address provided in this form belongs   | I declare that Mobile Number in this form belongs to (tick one option) Self Spouse Dependent Children Dependent Siblings          |
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| EMAIL ID         TAX STATUS (Mandatory. Please tick)       Residential Individual       NRI-Repatriation       NRI-Non Repatriation         I wish to receive Scheme Annual Report and Abridged Summary :       Online (Preferred & Default)       Physical Copy (Choose online mode to help us save paper and contribute towards a greener and cleaner environment.)         I declare that Mobile Number in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         Dependent Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF.         I declare that Email address provided in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         D bependent Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF.         I declare that Email address provided in this form belongs to (tick one option)       Self       Spouse       Dependent Children       Dependent Siblings         D bependent Parents       Guardian       PMS       Custodian       POA, and approve for usage of these contact details for any communication with FTMF.         McCount Detrails (Optional. To be filled if investor       wishes to hold the units in Demat mode). Refer instructions.         MSDL:       DP Name   |   |
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| NSDL:     DP Name       DCDSL:     DP Name   Beneficiary Ac No. Beneficiary Ac No.   | 🕼 DEPOSITORY ACCOUNT DETAILS (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.     |
|  |   |
|  | CDSL: DP Name Beneficiary Ac No.  |
|  |   |

#### WHOM WOUD

| S KNOW YOUR CUST  | 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                  | Occupation details for    | 1 <sup>st</sup> Applicant | 2 <sup>nd</sup> Applicant | 3 <sup>rd</sup> Applicant | Guardian       |
| Resident Individual   |   |                                       |  |                           | Private Sector            |                           |                           |                           |                |
| NRI (Repatriable) / NRI<br>(Non-Repatriable) /                            |   |                                       |  |                           | Public Sector             |                           |                           |                           |                |
| Minor (Repatriable) /   |   |                                       |  |                           | Government Service        |                           |                           |                           |                |
| Minor (Non-Repatriable)<br>/ PIO / OCI                                    |   |                                       |  |                           | Business                  |                           |                           |                           |                |
| Sole Proprietorship   |   | -                                     | -  | -                         | Professional              |                           |                           |                           |                |
| Minor through Guardian  |   | -                                     | -  | -                         | Agriculturist             |                           |                           |                           |                |
|   | □ Company/I<br>□ HUF  | Body □ Corpor<br>□ Bank               | ate □ Partners   | hip                       | Retired                   |                           |                           |                           |                |
|   | □ AOP   | □ FI/FII/                             | FPI  |                           | Housewife                 |                           |                           |                           |                |
|   |   | ociety                                | fit Organization   | " [NDO] which             | Student                   |                           |                           |                           |                |
|   | We are falling under "Non-Profit Organization" [NPO] which<br>has been constituted for religious or charitable purposes<br>referred to in clause (15) of section 2 of the Income-tax Act,<br>1961 (43 of 1961), and is registered as a trust or a society under |                                       |  |                           | Others (Please specify)   |                           |                           |                           |                |
| Non Individual  | the Societies F   | Registration Act, 1                   | 1860 (21 of 1860)<br>registered under  | ) or any similar          | Politically Exposed Pers  | son (PEP) detail          | s: Is a PEP               | Related to PEP            | Not Applicable |
|   | the Companie  | the Companies Act, 2013 (18 of 2013). |  |                           | 1 <sup>st</sup> Applicant |                           |                           |                           |                |
|   | If yes, please quote the NPO Registration Number provided by  |                                       |  | 2 <sup>nd</sup> Applicant |                           |                           |                           |                           |                |
|   | DARPAN porta<br>(If not registered  | already, please regi                  | ster immediately and   | l confirm with the        | 3 <sup>rd</sup> Applicant |                           |                           |                           |                |
|   | details, MF / AM  | C/ RTA will be requi                  | pt of the Darpan portal registration<br>d to register your entity on the said<br>chorities as applicable.) |                           | Guardian                  |                           |                           |                           |                |
| Others (Disease and the)  | F   |                                       |  |                           | Authorised Signatories    |                           |                           |                           |                |
| Others (Please specify)   |   |                                       |  |                           | Promoters                 |                           |                           |                           |                |
| Gross Annual Income R   | ange (in Rs.)   | Partners                              |  |                           |                           |                           |                           |                           |                |
| Below 1 lac   |   |                                       |  |                           | Karta                     |                           |                           |                           |                |
| 1-5 lac   |   |                                       |  |                           | Whole-time Directors/Tu   | ırstee                    |                           |                           |                |
| 5-10 lac  |   |                                       |  |                           |                           |                           |                           |                           |                |
| 10-25 lac   |   |                                       |  |                           |                           |                           |                           |                           |                |
| 25 lac- 1 cr  |   |                                       |  |                           |                           |                           |                           |                           |                |
| 1 -5 cr   |   |                                       |  |                           |                           |                           |                           |                           |                |
| 5 - 10 cr   |   |                                       |  |                           |                           |                           |                           |                           |                |
| > 10 cr   |   |                                       |  |                           |                           |                           |                           |                           |                |
| <b>OR Networth in Rs.</b><br>(Mandatory for Non<br>Individual) (not older | as on   | as on                                 | as on  | as on                     |                           |                           |                           |                           |                |
| than 1 year)  | DDMMYY  | DDMMYY                                | DDMMYY   |                           |                           |                           |                           |                           |                |

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

| Details   | Sole/ 1st Applicant                                 | 2nd Applicant | 3rd Applicant | Guardian/POA |  |  |
|---|---|---------------|---------------|--------------|--|--|
| Place & Country of Birth                              |   |               |               |              |  |  |
| Nationality   |   |               |               |              |  |  |
| Father's Name   |   |               |               |              |  |  |
| Are you a tax resident of any                         | Yes No  | Yes No        | Yes No        | Yes No       |  |  |
| country other than India?                             | If Yes: Mandatory to fill below FATCA / CRS Details |               |               |              |  |  |
| Country of Tax Residency#                             |   |               |               |              |  |  |
| Identification Type<br>[TIN or other, please specify] |   |               |               |              |  |  |
| Tax Identification Number                             |   |               |               |              |  |  |

# To also include USA, where the individual is a citizen/ green card holder of USA. ^In case Tax identification is not available, kindly provide its functional equivalent.

| R ACKNOWLEDGEMENT SLIP |              |                         |                   |      |
|------------------------|--------------|-------------------------|-------------------|------|
| Received from          | Dlaw (Outing |                         | Dermo aut Dataila | Pin  |
| Scheme Name            | Plan/Option  |                         | Payment Details   |      |
|                        |              | Amount                  | Cheque/DD No      | Date |
|                        |              | Bank and Branch details |                   |      |
|                        |              | Amount                  | Cheque/DD No      | Date |
|                        |              | Bank and Branch details |                   |      |

| I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death |  |   |   |                 |  |  |  |
|--|--|---|---|-----------------|--|--|--|
| Nomination can be made<br>upto three nominees in the account.  |  | Details of 1 <sup>st</sup> Nominee  | Details of 1 <sup>st</sup> Nominee Details of 2 <sup>nd</sup> Nominee |                 |  |  |  |
|  | Mandatory Details  |   |   |                 |  |  |  |
| Name of the nominee(s) (M  | ſr./Ms.)*  |   |   |                 |  |  |  |
| Share of each Nominee  | <b>Equally</b> [If not equally, please specify percentage] | %   | %   | %               |  |  |  |
|  | pieuse specify percentagej                                 | Any odd lot after division shall be transferred to the first nominee mentioned in the form. |   |                 |  |  |  |
| Relationship With the App  | licant ( If Any)   |   |   |                 |  |  |  |
| Date of Birth  |  | D D / M M / Y Y   | D D / M M / Y Y   | D D / M M / Y Y |  |  |  |
| Name of Guardian   |  |   |   |                 |  |  |  |
| * Date of Birth and Name of Gu   | ardian to be provided in case of                           | minor nominee(s)  |   |                 |  |  |  |
|  |  | Non-Mandatory Detai   | ils   |                 |  |  |  |
| Address of Nominee(s)/ Guardian in case of Minor<br>City / Place:<br>State & Country:  |  |   |   |                 |  |  |  |
| Pincode  |  |   |   |                 |  |  |  |
| Mobile / Telephone No. of<br>Guardian in case of Minor   | nominee(s)/  |   |   |                 |  |  |  |

| Email ID of nominee(s)/<br>Guardian in case of Minor  |  |  |  |
|---|--|--|--|
| Nominee/ Guardian (in case of Minor)<br>Identification details –<br>[Please tick any one of following<br>and provide details of same] | <ul> <li>Photograph &amp; Signature</li> <li>PAN</li> <li>Aadhaar<br/>(masked - only last 4 digits visible)</li> <li>Saving Bank account no.</li> <li>Proof of Identity</li> <li>Demat Account ID</li> </ul> | <ul> <li>Photograph &amp; Signature</li> <li>PAN</li> <li>Aadhaar<br/>(masked - only last 4 digits visible)</li> <li>Saving Bank account no.</li> <li>Proof of Identity</li> <li>Demat Account ID</li> </ul> | <ul> <li>Photograph &amp; Signature</li> <li>PAN</li> <li>Aadhaar<br/>(masked - only last 4 digits visible)</li> <li>Saving Bank account no.</li> <li>Proof of Identity</li> <li>Demat Account ID</li> </ul> |

**OR** 1 / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio/demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our MF Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio / demat account.

Date

#### **DECLARATION (SIGNATURE/S MANDATORY)**

NOMINATION DETAIL

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

Place

\* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

| <b>2</b> 1   | 800 425 4255 or 1800 258 4255 (from 8 am to 9 pm, Monday to Saturday)  | Service@franklintempleton.com  | 🔥 www. franklintempletonindia.com |
|--------------|--|--|-----------------------------------|
| Quic<br>Chec | k       Name, Address are correctly mentioned         cklist       Email ID / Mobile number are mentioned along with declaration         KYC information provided for each applicant         FATCA/CRS details provided for each applicant         Corporate Documents/ Trust Deed         PoA Documents | <ul> <li>Full scheme name, plan, option is mention</li> <li>Pay-In bank details and supportings are at</li> <li>Nomination facility opted</li> <li>Form is signed by all applicants</li> <li>Proof of relationship with minor</li> </ul> |                                   |



## SIP THROUGH NACH FORM

Sl No.

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

| Advisor ARN / RIA Code/ Portfolio<br>Manager's Registration No.   | Sub-broker/Branch Code   | Sub-bro   | ker ARN   | Representat   | ive EUIN  | For office use only   |  |
|---|--|---|---|---|---|---|--|
|   |  |   |   |   |   |   |  |
| <b>MY DETAILS</b> (To be filled in  | Block Letters. Please provide the  | following details in  | full; Please refer ins  | structions)   |   |   |  |
| My Name   |  |   |   |   |   |   |  |
| My Folio Number   |  | Scheme (A   | ccount 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)   |  |   |   |   |   |   |  |
|   | SIP  | Instalment  | Frequency   | 7   | SIP Period*   | SIP Step Up   |  |
| Scheme Name/Plan/C  | Detion Date  | Amount  | (\$ Refer Page 16 fo  | or T & C)   | (MMYY)  | Amount: 5% OR in Multiple of ₹500/-   |  |
|   |  |   | Daily <sup>5</sup> V<br>Monthly MM<br>Quartely WM<br>FR   | ED THU  | Until cancelled   |   |  |
|   |  |   | Daily <sup>s</sup> V<br>Monthly Mu<br>Quartely FR   | ED 🗌 THU 🔤 🗌  | ] Until cancelled   |   |  |
|   |  |   | Daily <sup>\$</sup> V<br>Monthly Mu<br>Quartely FR  | ED 🗌 THU 📃 🗋  | Until cancelled   |   |  |
|   |  |   |   | First SIP   | Cheque Date:  | Cheque No.  |  |
| Drawn on Bank/Branch  |  |   |   |   |   |   |  |
| Tick here, if an Open Mandate   | - Auto Debit Form (ADF) is alr   | eady registered in  | the Folio. Please m   | ention in space p   | rovided below the Ba  | ank Name and Account Number:  |  |
| Bank Name   |  |   | Account No.   |   |   |   |  |
| Tick here if attaching a New A  | uto Debit Form.  | hange in Bank for E   | Existing SIP.   |   |   | 1   |  |
| DECLARATION & SIGNATU   |  |   |   | Date  |   | Place   |  |
| advice by the employee/relationship in<br>manager/sales person of the distributor<br>Tick here only if RIA Code/ Portfoli<br>respect of my/our investments under Di<br>Having read and understood the conter<br>hereby apply to the Trustees of Franklin<br>instructions issued by any Indian or fore<br>on the date ofthis application. I/We con<br>investment and are not in contravention<br>promptly inform FTI about any changes<br>authorised agents, representatives, dist<br>damages arising out of any actions und | nanager/sales person of the above<br>/sub broker:<br>io Manager's Registration Number<br>rect Plan of all Schemes managed by<br>tis of the Statement of Additional In<br>Templeton Mutual Fund for registra<br>ign governmental or statutory or jud<br>firm that the funds invested legally<br>nor evasion of any laws in force. I/V<br>thereto. I/ we hereby agree to provi<br>ributors its sponsor, AMC, trustees<br>ertaken or as a result of this investr<br>mutual fund to disclose, share, ren | e distributor/sub bro<br>r is mentioned: "I / W<br>you, to the SEBI-Regis<br>formation, Scheme InI<br>titon of any of the afor<br>icial or regulatory auti<br>v belong to me/us and<br>ve declare that all the<br>de any additional info<br>, their employees, ser<br>nent or activities perfa-<br>it in any form, mode | ker or notwithstand<br>'e hereby give you my<br>tered Investment Adv<br>'ormation Document<br>esaid facility, and agre<br>norities/ agencies and<br>d that I/we have not<br>particulars given her<br>rmation/ documental<br>vice providers, repre<br>formed by them on th<br>or manner, all / any o | ing the advice of in<br>/our consent to shar<br>iser/SEBI Registered<br>of the Fund, the Key<br>te to abide by any Ac<br>the terms, condition<br>received nor been in<br>ein are true, correct<br>tion that may be requisentatives ('the Auth<br>te basis of the inform<br>of the information p | -appropriateness, if an<br>e/provide the transactio<br>d Portfolio Manager who<br>Information Memorand<br>t, Rules, Regulations, No<br>is, rules and regulations<br>aduced by any rebate o<br>and complete tothe bes<br>uired by FTI. I hereby ag<br>norised Parties' Jare not<br>nation provided by me to Author | lum and the Addenda issued till date, I/we<br>tifications, Directions, Guidelines, Orders or<br>of the Fund and the aforesaid facility(ies) as<br>r gifts, directly or indirectly in making this<br>t of my/our knowledge and belief and will<br>ree and accept that the Mutual Funds, their<br>liable or responsible for any losses, costs,<br>as also due to my not intimating / delay in<br>rised Parties including any of the Indian or |  |
| Sole / First Uni  | it Holder  | Second  | Unit Hold   | ler   | Thir  | d Unit Holder   |  |
|   |  |   |   |   |   |   |  |

| চিক্ত ACKNOWLEDGEMENT SLIP FOR SIP THROUGH AUTO DEBIT (To be Filled In by Investor) |                     |                   |           |   |  |  |
|---|---------------------|-------------------|-----------|---|--|--|
| Investor's Name   |                     |                   |           |   |  |  |
| Customer Folio  | Account No.         |                   |           | Franklin Templeton                          |  |  |
| SIP Amount (Rs.)  | Scheme:             |                   |           | InvestorService Centre<br>Signature & Stamp |  |  |
| Frequency Daily <sup>\$</sup> Weekly <sup>\$</sup>                                  | 10N TUE WED THU FRI | Monthly (default) | Quarterly |   |  |  |

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

#### GeneralT&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.

nkin lempleton Mutual Fund ("F1MF"), as per the chosen frequency. Auto Debit includes NACH, ACH 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 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 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 ro Indect any application without assigning any reason intervol. 11/91 Cancer and a particulars, and a submitting the request at least 20 calendar 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 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: Voter Identity Card, Driving License, Government / Defense identification card, Passport Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee 1D 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, Dicard issued to employees of Scheduled Commercial / State / District Co-operative Banks, Gravetted Officer / State / District Co-operative Banks, (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL)., Any other photo ID card issued by Central Government / Xate Governments / Municipal authorities / Government regarization in FICDEF, 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 FIGDF, FIGF, FIDF, FIDFF, FIPFP and FIBPDF. Iransaction will be rejected if the instalment amount is greater than 1 crore 15) Minimum Investments: 12 installments of ₹4000/- (or) 6 installments of ₹1000/-. In FILSF 12 installments of ₹2020/- (or) 6 installments of ₹4000/-, in FIDPEF 12 installments of ₹1000/-(or) 6 installments of ₹2000/- and in FIGSF 12 installments of ₹4000/-, in FIDPEF 12 installments of ₹20,000/-. 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/FTMFreserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration. 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

#### Instructions To Fill Auto Debit Form and Terms and Conditions

#### Following fields need to be filled mandatorily:-

 $\overset{}{\text{Date:}}$  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. 1.

- Select the appropriate checkbox to create, modify or cancel the mandate Bank A/c Type: Tick the relevant box
- 3.
- 4. Fill Bank Account Number
- 5 Fill name of Destination Bank IFSC / MICR code: Fill respective code
- 6. 7. Mention amount of mandate
- 8 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 10
- 11.
- Telephone Number (Optional)
- 13 Email ID (Optional)
- Period: Starting and Ending dates should be mandatorily mentioned in the NACH registration (in format 14 DD/MM/YYYY). 15.
- 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/

#### Solution States Stat

Franklin Templeton Mutual Fund will accept a minimum amount and minimum instalments from any SIP investor based on the grid given below. In case of applications for registration of Systematic Investment Plan (SIP), the mode of payment of SIP instalments should be E-NACH or Direct Debit or NACH or any other mode of payment accepted by the AMC from time to time. Post dated cheques will not be accepted.

|                       | Daily SIP | Weekly SIP |
|-----------------------|-----------|------------|
| Minimum amount        | INR 100   | INR 500    |
| Minimum installments  |           |            |
| If INR 100 to INR 499 | 20        | NA         |
| INR 500 to INR 999    | 12        | 12         |
| INR 1000 and above    | 6         | 6          |

- During the period when SIP remains active, if the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options
- The AMC / Trustee reserves the right to discontinue the SIP in case of rejection of Direct Debit/NACH by the bank for any reason.
- The AMC / Trustee reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis.
- Transaction charges as mentioned in the SID will be applicable for daily, weekly, monthly and quarterly SIP. Registration for daily and weekly SIP frequencies will require 7 calendar days.
- Applicable for Daily SIP:
- Minimum Investment Amount: INR 100 and multiples of INR 1 thereafter. Minimum number of instalments would be based on the slab structure as provided in the grid above.
- Facilities under Freedom SIP would not be available for Daily SIP frequency

utilized to debit money for all future SIP installments. The existing mandate will still be active and the e to use the same if required at a later point of time

#### T&C for SIP through Auto Debit

CrossPr 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 rom, 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. 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 the date of the date back the date of the da Auto Debits Portal and the initial structure of the struc ACH Direct Debit. 15 For further declars of the Scheme features inke minimum anomits, risk factors etc., investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum andAddenda 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 Debit/NACH Facility 15) The bank branch provided for ACH/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the ACH/Direct Debit mandate and AMC/Trustee/ FTMF will not liable forany 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 reverse the right to choose which mandate will be utilized in case an investor has provided multiple mandates for the same bank account. 20) In case the payment isn't processed through NACH within 30 days then same shall be processed through Direct Debit / ACH using my/our below mentioned account 21) For HDFC Bank account holders:

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for the reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be on a non-business day as per the Mutual Fund, execution of the SIP will not happen on the day of holiday and allotment of units will happen as per the terms and conditions listed in the Offer Document of the Mutual Fund. HDFC Bank shall not be liable for, non be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, munity, we being for the other is a strike to the barbar of the strike to the strike the part of the strike to the strike the strike to the 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 instruction for any response whetever instructions for any reasons whatsoever.

Update Form". Update option is only for updating the "Debit Amount

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

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

- If folio number mentioned in the Fresh / Additional Purchase, SIP Auto Debit form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in Auto Debit registration mandate Form. If the folio number mentioned in the Auto Debit mandate registration form does not match with our record, the
- Auto Debit mandate will not be registered. If the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit validity period expired.
- Incase no frequency has been selected or multiple frequencies are selected
- Incase no debit type has been selected or multiple types are selected
- Incase no SIP end date mentioned will treated as NIGO
- Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the One 3. Time Mandate.
  - A fixed amount will be invested via SIP only during weekdays\* (Mon, Tue, Wed, Thu, Fri).
- 5 In case the specified date of SIP instalment is a non-business day for the scheme, the respective SIP instalment will be skipped, and subsequent instalment will be processed.
- 6. Available for all Franklin Templeton schemes except for Franklin India Taxshield Fund & Franklin India Pension Plan. SIP start date and end date is mandatory 7.
- Applicable for Weekly SIP:
- Available for all Franklin Templeton schemes with a minimum Investment Amount of INR 500 and above with multiples of INR 1 thereafter except for Franklin India Taxshield Fund which requires investments in multiples of INR 500. Minimum number of instalments would be based on the slab structure as provided in the grid above.
- Facilities under Freedom SIP would not be available for Weekly SIP frequency.
- Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the One Time Mandate.
- In case the specified date of SIP instalment is a non-business day for the scheme, the respective SIP instalment will be skipped, and subsequent instalment will be processed. 4.
- A fixed amount will be invested via SIP on a pre-specified day\* (Mon, Tue, Wed, Thu, Fri to be chosen by the 5. investor) of every week.
- SIP start date and end date is mandatory 6

All other features pertaining to SIP will be applicable to Daily and Weekly frequencies.

| FRAN                             |   |                                  |                                   | 9   | SIP A                     | uto                         | Deb                      | oit    | For                  | m                |                       |                     |                  |                      |                    |         |              |          | 1        | AD    | <b>F</b> | 1              |
|----------------------------------|---|----------------------------------|-----------------------------------|---|---------------------------|-----------------------------|--------------------------|--------|----------------------|------------------|-----------------------|---------------------|------------------|----------------------|--------------------|---------|--------------|----------|----------|-------|----------|----------------|
| TEMP                             | PLETON                                    | UMRN                             | Fo                                | r o                                       | f f                       | i c                         | е                        | u      | S                    | е                |                       |                     |                  |                      | Date               |         |              |          |          |       |          |                |
| Tick (1)                         |   | Sponsor B                        | ank Code                          | For                                       | Office Us                 | е                           |                          | ] 1    | Utility              | Code             |                       |                     |                  |                      | For Off            | ice Use | е            |          |          |       |          |                |
| CREATE V<br>MODIFY X             | I/We hereby                               | authorize                        |                                   | Franklin Te                               | empleton                  | Mutual F                    | und                      |        |                      |                  | to                    | debi                | t (tic           | k√)                  | SB C.              | A CC    | SB           | -NRE     | SB-NR    | 0 0   | Other    | 3              |
| CANCEL X                         | Bank a/                                   | c number                         |                                   |   |                           |                             |                          |        |                      |                  |                       |                     |                  |                      |                    |         |              |          |          |       |          | 4              |
| with Bank                        |   | Bai                              | ık Name                           |   |                           | <sup>5</sup> IFSC           |                          |        |                      | İ                |                       |                     |                  | 6<br>or MI           | CR                 |         |              |          |          |       |          | Ī              |
| an amount of R                   | upees                                     |                                  |                                   |   |                           |                             |                          |        |                      |                  |                       |                     |                  |                      |                    | ₹       |              |          |          |       |          | 7              |
| FREQUENC                         | Y 🕅 Mthly                                 | Qtly                             | H-Yr                              | ly Xrly                                   | As 🖌                      | s & whe                     | n pres                   | ente   | d                    | DEB              | ІТ ТҮ                 | PE [                | $\ge$            | Fixed                | l Amou             | nt      | $\checkmark$ | Maxi     | mum      | Am    | iour     | 9<br>1t        |
| Reference 1                      |   | Foli                             | o Number                          |   |                           | <sup>10</sup> Pho           | ne No.                   |        |                      |                  |                       |                     |                  |                      |                    |         |              |          |          |       |          |                |
| Reference 2                      |   | Applica                          | ition Numbe                       | r   |                           | <sup>11</sup> Ema           | il ID                    |        |                      |                  |                       |                     |                  |                      |                    |         |              |          |          |       |          | 1              |
| PERIOD                           |   |                                  | Ma                                | ximum per                                 | iod of v                  | alidity                     | of this                  | s ma   | ndat                 | e is 4           | l0 yea                | ırs o               | nly.             |                      |                    |         |              |          |          |       |          |                |
| From                             |   |                                  |                                   | gree for the deb<br>arges of the ban      |                           | date proce                  | ssing ch                 | arges  | by the               | bank v           | whom I                | am au               | thori            | izing to             | o debit m          | y acco  | unta         | as per   | latest s | ched  | uleo     | of 1           |
| То                               |   |                                  |                                   | Signature P                               | 5                         |                             | der                      |        | 0                    |                  | f Accou               |                     |                  |                      |                    | 0       |              |          | count h  |       | r        | $-\frac{1}{1}$ |
|                                  |   |                                  | 1.                                | Name                                      | as in Bank                | c records                   | 2                        |        | Nar                  | ne as i          | in Bank               | recor               | ds               |                      | 3                  | Nan     | ne a         | s in Ba  | nk rec   | ords  |          | _ 1            |
| This is to confi<br>cancel/amend | irm that I/we have<br>this mandate by app | carefully read<br>propriately co | l, understood a<br>nmunicating th | and agree to abide<br>ne cancellation/ an | e by the Te<br>nendment r | rms and con<br>equest to Fr | nditions a<br>anklin Tei | nd ins | truction<br>n or the | s. I am<br>bankw | authori:<br>here I ha | zing Fra<br>ve auth | anklir<br>orized | n Templ<br>d the del | eton to de<br>bit' | bit my  | acco         | unt. I/V | Ve are a | uthor | rized t  | ίO             |

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## Sl. No.

**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 Applicati                                       |   |  |  |
|--|---|--|--|
| Unit Holder Information (I   | ,   |  |  |
| Name of First/Sole Applican  |   |  |  |
| For Existing Unit Holder : F                                       | čolio No.   | Account No.  |  |
|  | nd Relationship with Applicant (Benefi  | icial Owner)   |  |
| Name of Third Party<br>making payment                              |   |  |  |
| PAN details and KYC  |   |  |  |
| (Mandatory)  |   | KYC Acknowledgement of   | Third Party attached.  |
| Contact Details  | Mobile:   | Tel.:  |  |
|  | Email:  |  |  |
|  | Address:  |  |  |
| Contact Person Details<br>For Non Individuals                      | Name:   |  |  |
| For Non Individuals  | Designation:  |  |  |
| <b>Beneficial Investor status</b><br>Please tick one as applicable | FII or Client   | Employee/s   | Agent/ Distributor/ Dealer (similar arrangement with Principal - agent relationship)   |
| Relationship with  | Custodian: SEBI Regn No.:   | Employer   | Corporate  |
| Beneficial Investor  | Validity till: DD/MM/YY   |  |  |
| Declaration by Third Party   | We confirm the beneficial owner as stated<br>above and that this payment is issued by us<br>in our capacity as Custodian to the<br>Applicant/Investor. The source of this<br>payment is from funds provided to us by the<br>FII / Client. | We confirm that the investment/s is/are on<br>behalf of our employee/s and payment/s<br>is/are towards Systematic Investment plan/<br>or Lumpsum or one time through the payroll<br>deduction. or deduction out of expense<br>reimbursement. | We confirm that the investment/s is/are on<br>behalf of our Agent/ Distributor/ Dealer<br>(similar arrangement with Principal-agent<br>relationship) on account of commission/<br>incentive payable for sale of its goods /<br>services in form of mutual fund units<br>through Systematic Investment plan/ or<br>Lump sum or one-time subscription. |
|  |   |  |  |
| Payment Details  |   |  |  |
| Investment Amount in Rs.   | Chague Domand Draft (Day  | Order 🗌 Funds Transfer 🔤 RTGS/N  | IEET   |
| Payment Mode<br>Cheque/DD/UTR No.                                  | Cheque Demand Draft/Pay   |  | Dated: DD/MM/YY  |
| Payment from $\Delta/c$ No   |   | ۱<br>۱   |  |

Payment from Bank & Branch

Cheque: Account number and account holder name should be printed on the cheque. Else a copy of the bank passbook / bank statement account / bank letter certifying the third party account holder and account number.

Demand Draft: Issuing Banker certificate/DD counterfoil mentioning Bank Account Holder's Name and Bank Account Number debited for issue of the demand draft.

Funds Transfer/RTGS/NEFT: Instruction copy to the Bank stating the Bank Account Number used for payment

| Declaration  | 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<br>Templeton Mutual Fund (FTMF), its Trustee, the AMC of any changes to the information provided hereinabove<br>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.<br>Beneficial Investor has no objection to the funds received from the Third Party.  | Third Party making Payment                               |
| 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 we distribute the automation of the transmission of the transmission of the substance of the transmission of transmission of the transmission of transmission of the transmission of the transmission of the |  |
| modification. I acknowledge that DND registration/opt-out will not stop regulatory and service related messages.   | Sole / First Investor/Applicant /<br>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.

| FRANKLIN<br>TEMPLETON  | (Ple                    |                    | uding S  | e for<br>ole Pro                   | CA &<br>Indiv<br>prietor)  | idual<br>(Refer to | o instruc                             | tions)                 |   | ired)   |        |
|--|-------------------------|--------------------|--|------------------------------------|--|--------------------|---------------------------------------|------------------------|---|---------|--------|
|  |                         | First / S          | ole App  | licant /                           | Guardia  | n                  |                                       |                        |   |         |        |
| Name   |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
| Gender M F O   | · · · · ·               | PAN                |  |                                    |  | Occupat            | ion Type                              | Servic                 | e Busi  | ness    | Others |
| Father's Name  |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
| Cust ID / Folio No.  |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
| Address of tax residence would   | be taken as ava         | ilable in KRA da   | tabase. In ca  | ase of any                         | change plea  | ise approac        | h KRA & no                            | tify the ch            | nanges  |         |        |
| Type of address given at   | KYC √                   | Residential        | or Business  | $\checkmark$                       | Residentia   | $\checkmark$       | Business                              | $\checkmark$           | Regist  | tered O | ffice  |
| Permissible documents a  | re O Passport           | O Election ID Card | d 🔘 PAN Car  | d 🔘 Govt. II                       | D Card 〇 Dri   | ving License       | O UIDAI Car                           | d 🔿 NRE                | GA Job Ca   | ard 🔿 C | Others |
| Date of Birth  |                         | Place of Birth     |  |                                    |  |                    |                                       |                        |   |         |        |
| Country of Birth   |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
| Nationality  |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
| Are you a tax resident of  | any country o           | ther than Ind      | ia? Ye   | s 🗸                                | No   |                    |                                       |                        |   |         |        |
| If yes, please indica  | te all countries        | in which you a     | re residen   | for tax p                          | urposes ar   | nd the asso        | ciated Tax                            | ID Num                 | bers be   | elow.   |        |
| Country <sup>*</sup>   |                         | Тах                | Identifica   | tion Nu                            | mber <sup>%</sup>  |                    |                                       | ntificati<br>Other, pl |   |         |        |
|  |                         |                    |  |                                    |  |                    | (1111 01                              | otner, pr              | ease sp   | cony)   |        |
|  |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
|  |                         |                    |  |                                    |  |                    |                                       |                        |   |         |        |
| <sup>#</sup> To also include USA, where  | , da a fa altri daturat | is a citizen / a   | een card h   | older of T                         |  |                    |                                       |                        |   |         |        |
| <sup>%</sup> In case Tax Identification N  |                         | vailable, kindly   |  | functiona                          | al equivale  | nt \$              |                                       |                        |   |         |        |
|  |                         | vailable, kindly   | provide its  | functiona                          | al equivale  | nt \$              |                                       |                        |   |         |        |
| <sup>%</sup> In case Tax Identification N  |                         | vailable, kindly   | provide its  | functiona                          | al equivale  |                    | ion Type                              | Servic                 | e Busi  | ness    | Others |
| <sup>%</sup> In case Tax Identification N<br>Name  |                         | vailable, kindly   | provide its  | functiona                          | al equivale  |                    | ion Type                              | Servic                 | e Busi  | ness    | Others |
| **In case Tax Identification N         Name       Image: Straight of the str                                     | umber is not av         | Vailable, kindly   | provide its<br>Second  | functiona<br>applica               | al equivale<br><b>nt</b>   | Occupat            |                                       |                        |   | ness    | Others |
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| **In case Tax Identification N   Name I   Gender M   Father's Name I   Cust ID / Folio No.   Address of tax residence   Address of tax residence   Type of address given at I   Permissible country of Birth   Country of Birth   In taionality  | umber is not av         | vailable, kindly   | provide its<br>Second<br>Second<br>abase. In ca<br>or Business<br>d O PAN Car<br>abase. In ca<br>base. In ca<br>ca<br>abase. In ca<br>base. In ca<br>ca<br>base. In ca<br>ca<br>ca<br>base. In ca<br>ca<br>base. In ca<br>ca<br>base. In ca<br>ca<br>base. In ca<br>ca<br>base. In ca<br>ca<br>base. In ca<br>ca<br>ca<br>ca<br>ca<br>ca<br>ca<br>ca<br>ca<br>ca  | a functional<br>applica<br>applica | al equivale<br>nt<br>nt<br>change plea<br>Residentia<br>D Card O Dri<br>No<br>No<br>urposes ar | Occupat            | bciated Tax                           | tify the ch            | Ananges<br>Regist<br>GA Job Ca<br>Define the<br>bers be |         | ffice  |
| **In case Tax Identification N   Name I   Gender M   Father's Name I   Cust ID / Folio No.   Address of tax residence   Address of tax residence   Type of address given at I   Permissible documents at I   Date of Birth   I   Country of Birth   Nationality   Are you a tax resident of I   If yes, please indication  | umber is not av         | vailable, kindly   | provide its<br>Second<br>Second<br>a<br>a<br>a<br>a<br>b<br>a<br>b<br>a<br>b<br>a<br>b<br>a<br>c<br>a<br>b<br>a<br>b<br>a<br>c<br>a<br>b<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>c<br>a<br>c<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>c<br>c<br>a<br>c<br>c<br>c<br>a<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c | a functional<br>applica<br>applica | al equivale<br>nt<br>nt<br>change plea<br>Residentia<br>D Card O Dri<br>No<br>No<br>urposes ar | Occupat            | bciated Tax                           | tify the ch            | Ananges<br>Regist<br>GA Job Ca<br>Define the<br>bers be |         | ffice  |
| **In case Tax Identification N   Name I   Gender M   Father's Name I   Cust ID / Folio No.   Address of tax residence   Address of tax residence   Type of address given at I   Permissible documents at I   Date of Birth   I   Country of Birth   Nationality   Are you a tax resident of I   If yes, please indication  | umber is not av         | vailable, kindly   | provide its<br>Second<br>Second<br>a<br>a<br>a<br>a<br>b<br>a<br>b<br>a<br>b<br>a<br>b<br>a<br>c<br>a<br>b<br>a<br>b<br>a<br>c<br>a<br>b<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>c<br>a<br>c<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>a<br>c<br>c<br>c<br>a<br>c<br>c<br>c<br>a<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c<br>c | a functional<br>applica<br>applica | al equivale<br>nt<br>nt<br>change plea<br>Residentia<br>D Card O Dri<br>No<br>No<br>urposes ar | Occupat            | bciated Tax                           | tify the ch            | Ananges<br>Regist<br>GA Job Ca<br>Define the<br>bers be |         | ffice  |

|  | Third applicant   |   |
|--|---|---|
| Name   |   |   |
| Gender M F O   | PAN Occ   | cupation Type Service Business Others                 |
| Father's Name  |   |   |
| Cust ID / Folio No.  |   |   |
|  | able in KRA database. In case of any change please ap   |   |
| Type of address given at KYC $\checkmark$  | Residential or Business 🗸 Residential   | Business V Registered Office                          |
|  | Election ID Card O PAN Card O Govt. ID Card O Driving Lie   | cense O UIDAI Card O NREGA Job Card O Others          |
| Date of Birth  | Place of Birth  |   |
| Country of Birth   |   |   |
| Nationality  |   |   |
| Are you a tax resident of any country ot   | her than India? Yes 🗸 No 🗸  |   |
| If yes, please indicate all countries in   | n which you are resident for tax purposes and the   | associated Tax ID Numbers below.                      |
| Country <sup>#</sup>   | Tax Identification Number <sup>%</sup>  | Identification Type<br>(TIN or Other, please specify) |
|  |   |   |
|  |   |   |
|  |   |   |
|  |   |   |
| <sup>#</sup> To also include USA, where the individual is<br><sup>%</sup> In case Tax Identification Number is not ava | s a citizen / green card holder of The USA<br>ailable, kindly provide its functional equivalent \$                                      |   |
|  | Certification   |   |
| Instructions) and hereby confirm   | rmation requirements of this Form (rea<br>that the information provided by me/us<br>I / We have read and understood the FA <sup>-</sup> | on this Form is true, correct, and                    |
|  | FATCA & CRS Terms & Conditions  |   |
| Details under FATCA & CDS: The C   | entral Board of Direct Taxes has notified   | Pulse 11/E to 11/H, as part of the                    |

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Incometax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, 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.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with FranklinTempleton Asset Management (India) Pvt. Limitedor its group entities. Therefore, it is important that you respond toour request, even if you believe you have already supplied any previously requested information.

## FRANKLIN TEMPLETON

# Details of Ultimate Beneficial Owner including additional FATCA, GST & CRS information

| Nar                               | ne of the entity   |   |  |   |  |
|-----------------------------------|--|---|--|---|--|
| Тур                               | e of address given at KYC  | ✓ Residential or Bu   | siness 🗸 Residential   | V Business V Re   | egistered Office   |
|                                   | "Address of tax residence would b  | oe taken as available in KRA o  | database. In case of any change  | , please approach KRA & notify the  | e changes"   |
| Cus                               | stomer ID / Folio Number   |   |  |   |  |
| GS                                | TN Number  |   |  |   |  |
| PA                                |  |   | Date of incorp   | oration D D / M M   |  |
|                                   | of incorporation   |   |  |   |  |
| -                                 | Intry of incorporation   |   |  |   |  |
|                                   |  | rohin Firm h HUE C Privo  | to Limited Company I Public  | Limited Company 🕒 Society 👖 /   |  |
|                                   |  |   |  | idical Person Z Others specify  | AUP/BUI  |
| DIO                               |  |   |  |   |  |
|                                   | ease tick the applicable tax re-<br>Is "Entity" a tax resident of any c  |   | Yes 🗸 No 🗸   |   |  |
|                                   | es, please provide country/ies in which the entity   |   |  |   |  |
|                                   | 0  |   | °/,  | Identification  | Type   |
|                                   | Country  | Tax Ider  | ntification Number <sup>%</sup>  | (TIN or Other <sup>%</sup> , please   | e specify)   |
|                                   |  |   |  |   |  |
|                                   |  |   |  |   |  |
|                                   |  |   |  |   |  |
|                                   |  |   |  |   |  |
| <sup>*</sup> In cas               | se Tax Identification Number is not availab  | le, kindly provide its functional eq  | uivalent <sup>s</sup> .  |   |  |
| In ca                             | se TIN or its functional equivalent is not av  | vailable, please provide Company  | Identification number or Global Entit  | y Identification Number or GIIN, etc.   |  |
|                                   | ase the Entity's Country of Incor  | poration / Tax residence is   | s U.S. but Entity is not a Sp  | ecified U.S. Person, mention E  | Entity's   |
| exer                              | nption code here   |   |  |   |  |
|                                   |  |   |  |   |  |
|                                   |  | <b>ΕΔΤΩΔ</b>  | & CRS Declaration  |   |  |
|                                   | (Please con:   |   | & CRS Declaration<br>sor for further guidance on FATC  | A & CRS classification)   |  |
| PΔ                                |  | sult your professional tax advi   | sor for further guidance on FATC   | A & CRS classification)   |  |
|                                   | RTA (to be filled by Financial Ins   | sult your professional tax advi   | sor for further guidance on FATC   | CA & CRS classification)  |  |
| <b>PA</b><br>1.                   | RTA (to be filled by Financial Ins   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN   | sor for further guidance on FATC   |   |  |
|                                   | RTA (to be filled by Financial Ins   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN   | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a   | CA & CRS classification)  | sponsor's  |
|                                   | <b>RT A</b> (to be filled by Financial Ins<br>We are a,<br>Financial institution <sup>6</sup> √  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you  | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below  |   | sponsor's  |
|                                   | RTA (to be filled by Financial Ins<br>We are a,<br>Financial institution <sup>6</sup> ☑<br>or  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a 0   | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below  |   | sponsor's  |
|                                   | RTA (to be filled by Financial Ins<br>We are a,<br>Financial institution <sup>6</sup><br>or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti   | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty  |   | sponsor's  |
|                                   | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a C<br>GIIN above and indicate you<br>Name of sponsoring enti   | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty  | nother entity, please provide your s  | sponsor's  |
|                                   | RTA (to be filled by Financial Ins<br>We are a,<br>Financial institution <sup>6</sup><br>or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a G<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply  | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>for<br>y for - please specify 2 digits su  | nother entity, please provide your s  | sponsor's  |
| 1.                                | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup> ✓<br>or<br>Direct reporting NFE <sup>7</sup> ✓<br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a C<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-   | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI   | nother entity, please provide your s  | sponsor's  |
| 1.                                | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>Or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a C<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o  | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs  | nother entity, please provide your s  |  |
| 1.                                | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)<br>Is the Entity a publicly traded co   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a G<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company                      | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs  | nother entity, please provide your s  |  |
| 1.<br><b>PA</b>                   | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>Or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)   | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a G<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company                      | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs  | nother entity, please provide your s  |  |
| 1.<br><b>PA</b>                   | <ul> <li>RT A (to be filled by Financial Institution<sup>6</sup></li> <li>We are a,</li> <li>Financial institution<sup>6</sup></li> <li>Or</li> <li>Direct reporting NFE<sup>7</sup></li> <li>(please tick as appropriate)</li> <li>GIIN not available (please tick a If the entity is a financial institution,</li> <li>RT B (please fill any one as appropriate)</li> <li>Is the Entity a publicly traded construction of the entity is a regularly traded of securities market)</li> <li>Is the Entity a related entity<sup>2</sup> of a securities market</li> </ul>       | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify any<br>Name of stock exchange   | nother entity, please provide your s  | ly traded)   |
| 1.<br><b>PA</b><br>1.             | <ul> <li>RT A (to be filled by Financial Institution<sup>6</sup><br/>Or<br/>Direct reporting NFE<sup>7</sup><br/>(please tick as appropriate)</li> <li>GIIN not available (please tick as If the entity is a financial institution,</li> <li>RT B (please fill any one as appropriate)</li> <li>Is the Entity a publicly traded converse shares are regularly traded of securities market)</li> <li>Is the Entity a related entity<sup>2</sup> of a (a company whose shares are regular)</li> </ul>  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify and<br>Name of stock exchange<br>Yes (If yes, please specify name<br>Name of listed company   | nother entity, please provide your s  | ly traded)   |
| 1.<br><b>PA</b><br>1.             | <ul> <li>RT A (to be filled by Financial Institution<sup>6</sup></li> <li>We are a,</li> <li>Financial institution<sup>6</sup></li> <li>Or</li> <li>Direct reporting NFE<sup>7</sup></li> <li>(please tick as appropriate)</li> <li>GIIN not available (please tick a If the entity is a financial institution,</li> <li>RT B (please fill any one as appropriate)</li> <li>Is the Entity a publicly traded construction of the entity is a regularly traded of securities market)</li> <li>Is the Entity a related entity<sup>2</sup> of a securities market</li> </ul>       | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify and<br>Name of stock exchange<br>Yes (If yes, please specify name<br>Name of listed company<br>Nature of relation: Subsidiation   | nother entity, please provide your s  | ly traded)   |
| 1.<br><b>PA</b><br>1.             | <ul> <li>RT A (to be filled by Financial Institution<sup>6</sup><br/>Or<br/>Direct reporting NFE<sup>7</sup><br/>(please tick as appropriate)</li> <li>GIIN not available (please tick as If the entity is a financial institution,</li> <li>RT B (please fill any one as appropriate)</li> <li>Is the Entity a publicly traded converse shares are regularly traded of securities market)</li> <li>Is the Entity a related entity<sup>2</sup> of a (a company whose shares are regular)</li> </ul>  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify and<br>Name of stock exchange<br>Yes (If yes, please specify name<br>Name of listed company   | nother entity, please provide your sent in the stock is regular.  | ly traded)   |
| 1.<br><b>PA</b><br>1.<br>2.       | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>Or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)<br>Is the Entity a publicly traded of<br>whose shares are regularly traded of<br>securities market)<br>Is the Entity a related entity <sup>2</sup> of as<br>(a company whose shares are regularity<br>established securities market)  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify any<br>Name of stock exchange<br>Yes (If yes, please specify any<br>Name of listed company<br>Nature of relation: Subsid<br>Name of stock exchange  | nother entity, please provide your sent in the listed company and one stock exchange on which the stock is regular in the listed Company or Controlled ration in the next section.) | ly a Listed Company  |
| 1.<br><b>PA</b><br>1.<br>2.       | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>Or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)<br>Is the Entity a publicly traded of<br>whose shares are regularly traded of<br>securities market)<br>Is the Entity a related entity <sup>2</sup> of as<br>(a company whose shares are regularity<br>established securities market)  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)  GIIN but you are sponsored by a<br>ur sponsor's name below  ty  for y for - please specify 2 digits su participating FI ther than Direct Reporting NFEs  Yes Yes (If yes, please specify name Name of stock exchange Yes (If yes, please specify name Name of relation: Subsid Name of stock exchange Yes (If yes, please fill UBO deck   | nother entity, please provide your s<br>nother entity, please provide your s<br>b-category <sup>10</sup>  | ly traded)   |
| 1.<br><b>PA</b><br>1.<br>2.       | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>Or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)<br>Is the Entity a publicly traded of<br>whose shares are regularly traded of<br>securities market)<br>Is the Entity a related entity <sup>2</sup> of as<br>(a company whose shares are regularity<br>established securities market)  | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify and<br>Name of stock exchange<br>Yes (If yes, please specify name<br>Name of listed company<br>Nature of relation: Subsic<br>Name of stock exchange<br>Yes (If yes, please fill UBO deck<br>Name of Business  | nother entity, please provide your sent in the listed company and one stock exchange on which the stock is regular in the listed Company or Controlled in the next section.)        | ly traded)  the stock is regularly traded) by a Listed Company  ntion code – |
| 1.<br><b>PA</b><br>1.<br>2.<br>3. | RT A (to be filled by Financial Inst<br>We are a,<br>Financial institution <sup>6</sup><br>Or<br>Direct reporting NFE <sup>7</sup><br>(please tick as appropriate)<br>GIIN not available (please tick as<br>If the entity is a financial institution,<br>RT B (please fill any one as appropriate)<br>Is the Entity a publicly traded of<br>whose shares are regularly traded of<br>securities market)<br>Is the Entity a related entity <sup>2</sup> of as<br>(a company whose shares are regul<br>established securities market)<br>Is the Entity an active <sup>3</sup> NFE | sult your professional tax advi<br>stitutions or Direct Reporting I<br>GIIN<br>Note: If you do not have a O<br>GIIN above and indicate you<br>Name of sponsoring enti<br>as applicable) Applied<br>Mot required to apply<br>Not obtained – Non-<br>opriate "to be filled by NFEs o<br>company <sup>1</sup> (that is, a company<br>on an established | sor for further guidance on FATC<br>NFEs)<br>GIIN but you are sponsored by a<br>ur sponsor's name below<br>ty<br>for<br>y for - please specify 2 digits su<br>participating FI<br>ther than Direct Reporting NFEs<br>Yes (If yes, please specify any<br>Name of stock exchange<br>Yes (If yes, please specify name<br>Name of listed company<br>Nature of relation: Subsid<br>Name of stock exchange<br>Name of stock exchange | nother entity, please provide your sent in the listed company and one stock exchange on which the stock is regular in the listed Company or Controlled in the next section.)        | ly traded)  the stock is regularly traded) by a Listed Company  ntion code – |

## Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

(Mandatory for Non-individual Investors)

| I: Investor details:   |   |   |   |
|--|---|---|---|
| Investor Name  |   |   |   |
| PAN*   |   |   |   |
| * If PAN is not available, specify Folio No.                               | (s)   |   |   |
| II: Category   |   |   |   |
| 0 7  | any on a rapagnized stack evaluation i  | n India / Subsidiary of a or Controlled b   | v a Listad Company  |
| [If this category is selected, no need t                                   |   | in India / Subsidiary of a of Controlled b  |   |
| Name of the Stock Exchange whe   | ere it is listed#.  |   |   |
| Security ISIN#   |   |   |   |
| Name of the Listed Company (app<br>#mandatory in case of Listed company or | licable if the investor is subsidiary/associate):   |   |   |
|  | rship Firm / LLP Unincorporated a   | ssociation / body of individuals  | Public Charitable Trust   |
|  |   | a Will. Others [please specify]   |   |
| UBO / Controlling Person(s) details  |   |   |   |
| <b>o</b> ( )   |   | / indirect controlling ownership above t  | he prescribed threshold limit?  |
|  | ne following individual person holds dire   | ectly / indirectly controlling ownership in   | our entity above the prescribed   |
| threshold limit. Details of such indi-                                     | vidual(s) are given below   |   |   |
|  | person (directly / indirectly) holds contro<br>on of Senior Managing Official (SMO) a                       | olling ownership in our entity above the re provided below.   | prescribed threshold limit. Details of  |
|  | UBO-1 / Senior Managing Official (SMO)  | UBO-2   | UBO-3   |
| Name of the UBO/SMO#.  |   |   |   |
| UBO / SMO PAN#. [For Foreign<br>National, TIN to be provided]              |   |   |   |
| % of beneficial interest#.   | □ >10% controlling interest.  | □ >10% controlling interest.  | $\Box$ >10% controlling interest.   |
|  | $\square$ >15% controlling interest.  | $\square$ >15% controlling interest.  | $\square$ >15% controlling interest.  |
|  | $\square$ >25% controlling interest.  | $\square$ >25% controlling interest.  | $\square$ >25% controlling interest.  |
|  | □ NA. (for SMO)   | □ NA. (for SMO)   | □ NA. (for SMO)   |
| UBO / SMO Country of<br>Tax Residency#.                                    |   |   |   |
| UBO / SMO Taxpayer Identification<br>Number / Equivalent ID Number#.       |   |   |   |
| UBO / SMO Identity Type  |   |   |   |
| UBO / SMO Place & Country  | Place of Birth  | Place of Birth  | Place of Birth  |
| of Birth#  | Country of Birth  | Country of Birth  | Country of Birth  |
| UBO / SMO Nationality  |   |   |   |
| UBO / SMO Date of Birth #  | dd-mmm-yyyy   | dd-mmm-yyyy   | dd-mmm-yyyy   |
| UBO / SMO PEP#   | <ul> <li>Yes – PEP.</li> <li>Yes – Related to PEP.</li> </ul>   |   |   |
|  | $\square$ Yes – Related to PEP.<br>$\square$ N – Not a PEP.   |   |   |
| UBO / SMO Address [include City,   | Address:  | Address:  | Address:  |
| Pincode, State, Country]   | City:   | City:   | City:   |
|  | Pincode:  | Pincode:  | Pincode:<br>State:  |
|  | State:<br>Country:  | State:<br>Country:  | Country:  |
| UBO / SMO Address Type   | ☐ Residence 	☐ Business   | ☐ Registered Office.  |   |
| UBO / SMO Email  |   |   |   |
| UBO / SMO Mobile   |   |   |   |
| UBO / SMO Gender   | Male     Female   | Others  |   |
| UBO / SMO Father's Name  |   |   |   |
| UBO / SMO Occupation   | Public Service     Private Servi  | ice 🗆 Business 🗆 Others   |   |
| SMO Designation#   |   |   |   |
| UBO / SMO KYC Complied?  | 🗆 Yes 🗆 No.   | 🗆 Yes 🗆 No.   | □ Yes □ No.   |
|  | If 'Yes,' please attach the<br>KYC acknowledgement.<br>If 'No,' complete the KYC and<br>confirm the status. | If 'Yes,' please attach the<br>KYC acknowledgement.<br>If 'No,' complete the KYC and<br>confirm the status. | If 'Yes,' please attach the<br>KYC acknowledgement.<br>If 'No,' complete the KYC and<br>confirm the status. |
| Note: If the given columns are not sufficien                               | nt, required information in the given format can b  | be enclosed as additional sheet(s) duly signed by   | Authorized Signatory. # Mandatory column. *   |

Note: In the given columns are not sumclerin, required mormation in the given format can be enclosed as additional sheet(s) duty signed by Addition2ed Signatory, # Mandatory column. Participating Mutual Fund(s) / RZA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

#### Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries / or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

### **FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, 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.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

<sup>5</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and

#### Certification

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

| Name        |        |     |  |  |  |      |      |   |  |  |  |    |      |     |   |     |   |   |      |   |    |      |      |
|-------------|--------|-----|--|--|--|------|------|---|--|--|--|----|------|-----|---|-----|---|---|------|---|----|------|------|
| Designation |        |     |  |  |  |      |      |   |  |  |  |    |      |     |   |     |   |   |      |   |    |      |      |
|             |        |     |  |  |  |      |      |   |  |  |  |    |      |     | Р | lac | e |   |      |   |    |      |      |
| S           | Signat | ure |  |  |  | Sign | atur | e |  |  |  | Si | gnat | ure |   |     | _ | C | Date | ; | _/ | _/ _ | <br> |

#### PART D FATCA Instructions & Definitions

- 1 Financial Institution (FI) The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
  - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
  - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others
    and where it's income attributate to holding financial assets and related financial services equals or exceeds 20 percent of the
    entity's gross income during the shorter of-

(i) The three financial years preceding the year in which determination is made; or (ii)The period during which the entity has been in existence, whichever is less.

- Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

(I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

• The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

• Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

| • Fin  | ot required to apply for <i>GIIN:</i>   |   |
|--------|---|---|
| A. Rea | isons why FI not required to apply for GIIN:  |   |
| Code   | Sub-category  | ] |
| 01     | Governmental Entity, International Organization or Central Bank   | 1 |
| 02     | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |   |
| 03     | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund  | 1 |
| 04     | Entity is an Indian FI solely because it is an investment entity  | 1 |
| 05     | Qualified credit card issuer  | 1 |
| 06     | Investment Advisors, Investment Managers& Executing Brokers   |   |

| 07 | Exempt collective investment vehicle                           |
|----|--|
| 08 | Trustee of an Indian Trust                                     |
| 09 | FI with a local client base                                    |
| 10 | Non-registering local banks                                    |
| 11 | FFI with only Low-Value Accounts                               |
| 12 | Sponsored investment entity and controlled foreign corporation |
| 13 | Sponsored, Closely Held Investment Vehicle                     |
| 14 | Owner Documented FFI   |

#### 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

| Code | Sub-category  |
|------|---|
| 01   | Less than 50 percent of the NFE's gross income for the preceding financial yearis passive income and less than 50 percent of the assets held<br>by theNFE during the preceding financial year are assets that produce or are held for the production of passive income;   |
| 02   | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;   |
| 03   | Substantially all of the activities of the NFEconsist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;  |
| 04   | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;   |
| 05   | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;   |
| 06   | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;  |
| 07   | <ul> <li>Any NFE that fulfills all of the following requirements:</li> <li>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>It is exempt from income tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</li> <li>Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul> |

### 3. Other definitions

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

The term passive NFE means

#### (iii) Passive income

Thetermpassive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5)Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

Butpassive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

#### Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

- E. For Investors other than individuals or trusts:
- (i) The identity of the 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. Controlling ownership interest means ownership of/entitlement to:
  - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
  - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.
- F. For Investors which is a trust: The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- G. Exemption in case of listed companies / foreign investors

The client 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, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

H. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

| (A) Co | (A) Controlling Person Type:                         |  |  |
|--------|--|--|--|
| Code   | Sub-category   |  |  |
| 01     | CP of legal person-ownership                         |  |  |
| 02     | CP of legal person-other means                       |  |  |
| 03     | CP of legal person-senior managing official          |  |  |
| 04     | CP of legal arrangement-trust-settlor                |  |  |
| 05     | CP of legal arrangementtrust-trustee                 |  |  |
| 06     | CP of legal arrangementtrust-protector               |  |  |
| 07     | CP of legal arrangementtrust-beneficiary             |  |  |
| 08     | CP of legal arrangementtrust-other                   |  |  |
| 09     | CP of legal arrangement—Other-settlor equivalent     |  |  |
| 10     | CP of legal arrangement—Other-trustee equivalent     |  |  |
| 11     | CP of legal arrangement—Other-protector equivalent   |  |  |
| 12     | CP of legal arrangement—Other-beneficiary equivalent |  |  |
| 13     | CP of legal arrangement—Other-other equivalent       |  |  |
| 14     | Unknown  |  |  |
|        |  |  |  |

(v) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the

withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

#### (vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

| (viii | ) Exemption code for U.S. persons   |
|-------|---|
| Code  | Sub-category  |
| А     | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)  |
| В     | The United States or any of its agencies or instrumentalities   |
| С     | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities   |
| D     | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)  |
| Е     | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)   |
| F     | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G     | A real estate investment trust  |
| Н     | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment<br>Company Act of 1940   |
| I     | A common trust fund as defined in section 584(a)  |
| J     | A bank as defined in section 581  |
| K     | A broker  |
| L     | A trust exempt from tax under section 664 or described in section 4947(a)(1)  |
| М     | A tax exempt trust under a section 403(b) plan or section 457(g) plan   |

### **FATCA & CRS Instructions**

If you have any questions about your tax residency, please contact your tax advisor. 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.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia<br>observed (ticked)                | Documentation required for Cure of FATCA/ CRS indicia   |
|---|---|
| U.S. place of birth                                     | <ol> <li>Self-certification that the account holder is neither a citizen of United States of America nor<br/>a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or<br/>citizenship (refer list below);AND</li> <li>Any one of the following documents:<br/>Certified Copy of "Certificate of Loss of Nationality<br/>or Reasonable explanation of why the customer does not have such a certificate<br/>despite renouncing US citizenship;<br/>or Reason the customer did not obtain U.S. citizenship at birth</li> </ol>                                      |
| Residence/mailing address in a country other than India | <ol> <li>Self-certification that the account holder is neither a citizen of United States of America<br/>nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol>  |
| Telephone number in a country other than India          | <ul> <li><i>If no Indian telephone number is provided</i></li> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>2. Documentary evidence (refer list below)</li> <li><i>If Indian telephone number is provided along with a foreign country telephone number</i></li> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR</li> <li>2. Documentary evidence (refer list below)</li> </ul> |
| Telephone number in a country other than India          | <ol> <li>Self-certification that the account holder is neither a citizen of United States of America<br/>nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol>  |

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body\*

2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

#### FRANKLIN INDIA CORPORATE DEBT FUND (FICDF)

#### **TYPE OF SCHEME**

An Open ended debt scheme predominantly investing in AA+ and above rated corporate bonds

CATEGORY OF SCHEME

Corporate Bond Fund

SEBI SCHEME CODE

FTMF/O/D/CBF/97/06/0006

#### **INVESTMENT OBJECTIVE**

The investment objective of the Scheme is primarily to provide investors Regular income and Capital appreciation.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

| Instruments  | Indicative A<br>(% of tota |         |
|--|----------------------------|---------|
|  | Maximum                    | Minimum |
| Corporate Debt*  | 100                        | 80      |
| Government Securities, Debt, Real Estate Investment<br>Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and<br>Money Market Instruments) | 20                         | 0       |

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

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets are be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash

creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

The Scheme may have exposure in the following:

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1. | Type of  | Percentage of  | Circular  |
|-----|--|--|---|
| No  | Instrument   | exposure   | references*   |
| 1.  | Securities Lending                                     | A maximum of 40% of net assets may<br>be deployed in securities lending and<br>the maximum single party exposure<br>may be restricted to 10%# of net assets<br>outstanding at any point of time.<br># Presently, Securities lending and<br>borrowing (SLB) is an Exchange traded<br>product. Counterparty is not known<br>for transactions carried out under SLB<br>segment and they are guaranteed by<br>Clearing Corporations and hence do<br>not carry any counter party risk.<br>Accordingly, single party exposure<br>limit will not apply to trades on Stock<br>Exchange platform. Single party<br>exposure limits can only apply in case<br>of OTC (over the counter) trades<br>where counterparty can be identified. | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 2.  | Securitized Debt                                       | Upto 50% of the net assets   | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 3.  | Derivatives for<br>hedging and<br>rebalancing purposes | Upto a maximum of 50% of net assets.<br>Investment in derivatives including<br>imperfect hedging using Interest Rate<br>Futures shall be in line with the<br>guidelines prescribed by SEBI from<br>time to time. The exposure limit per<br>scrip/ instrument shall be to the extent<br>permitted by the SEBI Regulation for<br>the time being in force. These limits<br>will be reviewed by the AMC from time<br>to time.  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.                     |
| 4.  | Credit default Swaps                                   | As per applicable regulations  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 5.  | Covered call options                                   | The scheme will not invest in covered call options   | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024 |
| 6.  | Repos/reverse repo<br>in corporate debt<br>securities  | Upto 10% of net assets   | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 7.  | Overseas Securities                                    | Up to 50% of net assets  | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |

| S1. | Type of  | Percentage of  | Circular  |
|-----|--|--|---|
| No  | Instrument   | exposure   | references*   |
| 8.  | ReITS and InVITS   | A maximum of 10% of net assets may<br>be deployed in REITs and InvITs and<br>the maximum single issuer exposure<br>may be restricted to 5% of net assets or<br>upto the limits permitted by SEBI from<br>time to time.   | Master Circular on<br>Mutual Funds dated                          |
| 9.  | Securities borrowing<br>& Short selling  | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.   | Master Circular on<br>Mutual Funds dated                          |
| 10. | Debt instruments<br>with special features<br>viz. subordination to<br>equity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a<br>pre-specified event<br>for loss absorption<br>(For eg. Additional<br>Tier I bonds and Tier<br>2 bonds issued<br>under Basel III<br>framework) | The scheme may invest in certain debt<br>instruments with special features viz.<br>subordination to equity (absorbs losses<br>before equity capital) and /or<br>convertible to equity upon trigger of a<br>pre-specified event for loss absorption<br>(For eg. Additional Tier I bonds and<br>Tier 2 bonds issued under Basel III<br>framework) subject to the following:<br>a) Franklin Templeton Mutual Fund,<br>under all its schemes shall not own<br>more than 10% of such instruments<br>issued by a single issuer<br>b) A Mutual Fund scheme shall not<br>invest:<br>a. more than 10% of its NAV of the debt<br>portfolio of the scheme in such<br>instruments; and<br>b. more than 5% of its NAV of the debt<br>portfolio of the scheme in such<br>instruments issued by a single issuer | of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,      |
| 11. | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations   | Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme  | Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular |
| 12. | Units of mutual<br>Fund schemes  | The Scheme may invest in any other<br>scheme with similar investment<br>objectives without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund   | (Mutual Funds)<br>Regulations, 1996                               |
|     | Tri-party repos  | Upto 20% of net assets   | Not applicable  |

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 Calendar 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.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

#### Portfoliorebalancing:

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

In accordance with Para 4.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in Part IV of SEBI Master Circular on Mutual Funds dated June 27, 2024. In case, the exposure in such liquid assets / securities falls below the SEBI prescribed threshold, the AMC shall ensure compliance with the above requirement before making any further investments.

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

#### INVESTMENT STRATEGY

Strives to deliver superior risk- adjusted returns by actively managing a portfolio of high quality fixed income securities.

#### **RISK PROFILE OF THE SCHEME**

#### Please refer to Page No. 56

#### PLANS AND OPTIONS

Choice of two Plans - Plan A, Direct - Plan A

- Each Plan offers choice of Growth Plan
- Annual IDCW^ Plan
- Half-yearly IDCW Plan
- Quarterly IDCW Plan
- Monthly IDCW Plan
- The IDCW Plans further offer choice of Reinvestment and Payout Options

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

#### Please refer to Page No. 57

#### MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

| Purchase             | Additional Purchase                       | Repurchase            |
|----------------------|---|-----------------------|
| Plan A: Rs. 10,000/- | Plan A: Rs.1,000 and<br>multiples of Rs.1 | Minimum of Rs.1,000/- |

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

#### Please refer to Page No. 57 **BENCHMARKINDEX**

| DLINC |                           |  |
|-------|---------------------------|--|
| NIFTY | Corporate Bond Index A-II |  |

| N. | AME OF | THE | FUND | MANA | GER(S) |
|----|--------|-----|------|------|--------|

| NT      | -1 - T |     | 14    |       | ` |
|---------|--------|-----|-------|-------|---|
| Name of | theF   | und | Manag | 2er(s | ) |

| Name of the Fund Manager(s) | Tenure of managing the scheme<br>(Upto September 30, 2024) |
|-----------------------------|--|
| 1. Rahul Goswami            | 0.99 Years   |
| 2. Chandni Gupta            | 0.57 Years   |
| 3. Anuj Tagra               | 0.57 Years   |

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

#### AS OF September 30, 2024

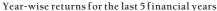
FICDF

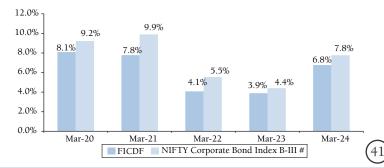
| FICDF<br>Returns % | NIFTY Corporate<br>Bond Index A-II # |
|--------------------|--------------------------------------|
| Keturns 10         | Returns %                            |
| 7.40%              | 7.62%                                |
| 5.38%              | 6.02%                                |
| 6.18%              | 7.15%                                |
| 8.50%              | NA                                   |
|                    | <b>Returns %</b> 7.40% 5.38% 6.18%   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: June 23, 1997

# Index is adjusted for the period April 1, 2002 to June 4, 2018 with the performance of CRISIL Composite Bond Fund Index, for the period June 4, 2018 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index, for the period November 15, 2019 to April 1, 2022 with the performance of NIFTY Corporate Bond Index and for the period April 1, 2022 to April 1, 2024 with the performance of NIFTY Corporate Bond Index B-III. NIFTY Corporate Bond Index A-II is the benchmark for FICDF effective April 1, 2024.





Past performance may or may not be sustained in future.

#Benchmark of the fund ie NIFTY Corporate Bond Index B-III has been changed effective April 1, 2022 and hence the financial year performance reflects the erstwhile benchmark NIFTY Corporate Bond Index.

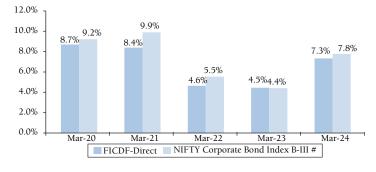
#### FICDF - DIRECT

| Compounded annualised returns | FICDF - Direct<br>Returns % | NIFTY Corporate<br>Bond Index A-II #<br>Returns % |
|-------------------------------|-----------------------------|---|
| Returns for the last 1 year   | 7.97%                       | 7.62%   |
| Returns for the last 3 years  | 5.95%                       | 6.02%   |
| Returns for the last 5 years  | 6.76%                       | 7.15%   |
| Returns since inception       | 8.35%                       | 7.81%   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns

Based on Growth Plan NAVs of September 30, 2024. Inception date: January 01, 2013. # Index is adjusted for the period April 1, 2002 to June 4, 2018 with the performance of CRISIL Composite Bond Fund Index, for the period June 4, 2018 to November 15, 2019 with the performance of CRISIL Short Term Bond Fund Index, for the period November 15, 2019 to April 1, 2022 with the performance of NIFTY Corporate Bond Index and for the period April 1, 2022 to April 1, 2024 with the performance of NIFTY Corporate Bond Index B-III. NIFTY Corporate Bond Index A-II is the benchmark for FICDF effective April 1, 2024.





Past performance may or may not be sustained in future.

Based on Growth Plan NAVs

#Benchmark of the fund ie NIFTY Corporate Bond Index B-III has been changed effective April 1, 2022 and hence the financial year performance reflects the erstwhile benchmark NIFTY Corporate Bond Index.

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards 1. various sectors to be provided through a functional website link that contains detailed description.)- https://www.franklintempletonindia.com/fund-details/fundoverview/4627/franklin-india-corporate-debt-fund
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description-NA
- Portfolio Turnover Rate Not applicable

#### **EXPENSES OF THE SCHEME**

#### i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58

iii) Actual Expenses for the financial year ending March 2024:

•0.75% Regular • 0.21% Direct

TAX TREATMENT FOR THE INVESTORS (Unitholders)

#### Please refer to Page No. 58

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

FOR INVESTOR GRIEVANCES PLEASE CONTAC

Please refer to Page No. 59

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 59

#### FRANKLIN INDIA FLOATING RATE FUND (FIFRF)

#### **TYPE OF SCHEME**

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives) CATEGORY OF SCHEME

#### Floater Fund

SEBI SCHEME CODE

FTMF/O/D/FLF/01/04/0015

#### **INVESTMENT OBJECTIVE**

To provide income and liquidity consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

| Instruments   | Indicative Allocations<br>(% of total assets) |         |
|---|---|---------|
|   | Maximum                                       | Minimum |
| Floating Rate debt instruments (including fixed rate<br>instruments converted to floating rate exposures using<br>swaps/ derivatives)                         | 100   | 65      |
| Debt (other than floating rate instruments), Money market<br>instruments and Real Estate Investment Trusts (REIT)/<br>Infrastructure Investment Trust (InvIT) | 35  | 0       |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets are any be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

The Scheme may have exposure in the following:

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1. | Type of  | Percentage of  | Circular  |
|-----|--|--|---|
| No  | Instrument   | exposure   | references*   |
| 1.  | Securities Lending                                     | A maximum of 40% of net assets may<br>be deployed in securities lending and<br>the maximum single party exposure<br>may be restricted to 10%# of net assets<br>outstanding at any point of time.   | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated                    |
|     |  | # Presently, Securities lending and<br>borrowing (SLB) is an Exchange traded<br>product. Counterparty is not known<br>for transactions carried out under SLB<br>segment and they are guaranteed by<br>Clearing Corporations and hence do<br>not carry any counter party risk.<br>Accordingly, single party exposure<br>limit will not apply to trades on Stock<br>Exchange platform. Single party<br>exposure limits can only apply in case<br>of OTC (over the counter) trades<br>where counterparty can be identified. |   |
| 2.  | Securitized Debt                                       | Upto 50% of the net assets   | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 3.  | Derivatives for<br>hedging and<br>rebalancing purposes | up to a maximum of 65% of net assets.<br>Investment in derivatives including<br>imperfect hedging using Interest Rate<br>Futures shall be in line with the<br>guidelines prescribed by SEBI from<br>time to time. The exposure limit per<br>scrip/instrument shall be to the extent<br>permitted by the SEBI Regulation for<br>the time being in force. These limits<br>will be reviewed by the AMC from time<br>to time.  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.                     |
| 4.  | Credit default Swaps                                   | As per applicable regulations  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 5.  | Covered call options                                   | The scheme will not invest in covered call options   | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024 |
| 6.  | Repos/reverse repo<br>in corporate debt<br>securities  | Upto 10% of net assets   | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 7.  | Overseas Securities                                    | upto 50% of net assets   | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 8.  | ReITS and InVITS                                       | A maximum of 10% of net assets may<br>be deployed in REITs and InvITs and<br>the maximum single issuer exposure<br>may be restricted to 5% of net assets or<br>upto the limits permitted by SEBI from<br>time to time.   |   |
| 9.  | Securities borrowing<br>& Short selling                | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.   | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |

| S1.<br>No | Type of<br>Instrument  | Percentage of<br>exposure  | Circular<br>references*  |
|-----------|--|--|--|
| 10.       | with special features<br>viz. subordination to<br>equity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre- | The scheme may invest in certain debt<br>instruments with special features viz.<br>subordination to equity (absorbs losses<br>before equity capital) and /or<br>convertible to equity upon trigger of a<br>pre-specified event for loss absorption<br>(For eg. Additional Tier I bonds and<br>Tier 2 bonds issued under Basel III<br>framework) subject to the following:<br>a) Franklin Templeton Mutual Fund,<br>under all its schemes shall not own<br>more than 10% of such instruments<br>issued by a single issuer<br>b) A Mutual Fund scheme shall not<br>invest:<br>a. more than 10% of its NAV of the debt<br>portfolio of the scheme in such<br>instruments; and<br>b. more than 5% of its NAV of the debt<br>portfolio of the scheme in such<br>instruments issued by a single issuer | Referred in Para 12.2<br>of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024                                  |
| 11.       | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations   | Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme  | Para 4.5.3 (for<br>Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular<br>on Mutual Funds<br>dated June 27, 2024 |
| 12.       | Units of mutual Fund<br>schemes  | The Scheme may invest in any other<br>scheme with similar investment<br>objectives without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund   | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996  |
| 13.       | Tri-party repos  | Upto 35% of net assets   | Not applicable   |

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 calendar days from date of deviation. However, if the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

#### Portfolio rebalancing:

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

In accordance with Para 4.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in Part IV of SEBI Master Circular on Mutual Funds dated June 27, 2024. In case, the exposure in such liquid assets / securities falls below the SEBI prescribed threshold, the AMC shall ensure compliance with the above requirement before making any further investments.

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

#### INVESTMENT STRATEGY

Invests in floating rate instruments and other debt & money market instruments with an aim to minimise the risk arising from interest rate fluctuations.

#### **RISK PROFILE OF THE SCHEME**

Please refer to Page No. 56

**PLANS AND OPTIONS** 

Growth Plan

Direct - Growth Plan

IDCW^ Plan (with Reinvestment facility only)

Direct - IDCW Plan (with Reinvestment facility only)

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

#### Please refer to Page No. 57 MINIMUM ADDI ICATION AMOUNT / NUMPED OF UNIT

| MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS    |  |                        |  |  |
|--|--|------------------------|--|--|
| Purchase                                       | Additional Purchase                            | Repurchase             |  |  |
| Rs. 1,000 and multiples of<br>Rs. 1 thereafter | Rs. 1,000 and multiples of<br>Rs. 1 thereafter | Minimum of Rs. 1,000/- |  |  |

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 57

**BENCHMARK INDEX** 

NIFTY Short Duration Debt Index A-II

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

|   | Tenure of managing the scheme<br>(Upto September 30, 2024) |
|---|--|
| 1. Pallab Roy                                       | 18.16 Years  |
| 2. Chandni Gupta#                                   | 0.42 Years   |
| 3. Sandeep Manam (dedicated for foreign securities) |  |

#Effective October 10, 2024 Mr. Rohan Maru is the new Fund manager and Ms. Chandni Gupta ceases to be the Fund Manager

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd

PERFORMANCE OF THE SCHEME

#### AS OF September 30, 2024

FIFRF

| Compounded annualised returns | FIFRF<br>Returns % | NIFTY Short Duration<br>Debt Index A-II #<br>Returns % |
|-------------------------------|--------------------|--|
| Returns for the last 1 year   | 7.98%              | 7.88%  |
| Returns for the last 3 years  | 6.12%              | 6.48%  |
| Returns for the last 5 years  | 5.83%              | 5.64%  |
| Returns since inception       | 5.90%              | NA   |

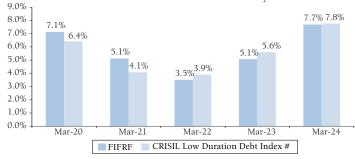
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: April 23, 2001.

# Index is adjusted for the period March 30, 2002 to December 1, 2021 with the performance of CRISIL Liquid Fund Index and for the period December 1, 2021 to April 1, 2024 with the performance of CRISIL Low Duration Debt Index. NIFTY Short Duration Debt Index A-II is the benchmark for FIFRF effective April 1, 2024

Inception date: April 23, 2001. NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

Year-wise returns for the last 5 financial years



#### Past performance may or may not be sustained in future

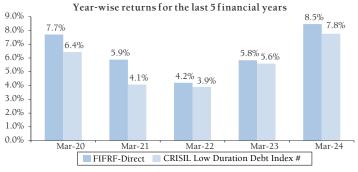
#Benchmark of the fund ie NIFTY Corporate Bond Index B-III has been changed effective April 1, 2022 and hence the financial year performance reflects the erstwhile benchmark NIFTY Corporate Bond Index.

#### FIFRF - DIRECT

| Compounded annualised returns | FIFRF - Direct | NIFTY Short Duration |
|-------------------------------|----------------|----------------------|
|                               | Returns %      | Debt Index A-II #    |
|                               |                | Returns %            |
| Returns for the last 1 year   | 8.76%          | 7.88%                |
| Returns for the last 3 years  | 6.87%          | 6.48%                |
| Returns for the last 5 years  | 6.56%          | 5.64%                |
| Returns since inception       | 7.01%          | 6.95%                |
|                               | 1. 6 1.        | <u> </u>             |

Past performance may or may not be sustained in future and is not a guarantee of any future returns

Based on Growth Plan NAVs of September 30, 2024. Inception date: December 31, 2012. # Index is adjusted for the period March 30, 2002 to December 1, 2021 with the performance of CRISIL Liquid Fund Index and for the period December 1, 2021 to April 1, 2024 with the performance of CRISIL Low Duration Debt Index. NIFTY Short Duration Debt Index A-II is the benchmark for FIFRF effective April 1, 2024



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs

# Index is adjusted for the period March 30, 2002 to December 1, 2021 with the performance of CRISIL Liquid Fund Index. CRISIL Low Duration Debt Index is the benchmark for FIFRF effective Dec 1, 2021

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- 1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)- https://www.franklintempletonindia.com/fund-details/fundoverview/2651/franklin-india-floating-rate-fund
- 2 Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description-Not applicable

#### Portfolio Turnover Rate - Not applicable **EXPENSES OF THE SCHEME**

i) Load Structure

#### Exit Load: Nil

3

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58

iii) Actual Expenses for the financial year ending March 2024:

•1.01% Regular • 0.21% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 58

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 59

UNITHOLDERS' INFORMATION

Please refer to Page No. 59

| FRANK | LIN INDIA | <b>MONEY MA</b> | RKET FUND  | (FIMMF) |
|-------|-----------|-----------------|------------|---------|
|       |           | MUNLIMA         | INNET TOND |         |

#### **TYPE OF SCHEME**

An open ended debt scheme investing in money market instruments

#### **CATEGORY OF SCHEME**

Money Market Fund

SEBI SCHEME CODE

FTMF/O/D/MMF/02/01/0016

#### **INVESTMENT OBJECTIVE**

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

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

| Instruments  | Indicative Allocations<br>(% of total assets) |         |
|--|---|---------|
|  | Maximum                                       | Minimum |
| Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash | 100   | 0       |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), 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.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

The Scheme may have exposure in the following:

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1.<br>No | Type of<br>Instrument  | Percentage of<br>exposure   | Circular<br>references*  |
|-----------|--|---|--|
| 1.        | Securities Lending   | A maximum of 40% of net assets may<br>be deployed in securities lending and<br>the maximum single party exposure<br>may be restricted to 10%^ of net assets<br>outstanding at any point of time.<br>^ Presently, Securities lending and<br>borrowing (SLB) is an Exchange traded<br>product. Counterparty is not known<br>for transactions carried out under SLB<br>segment and they are guaranteed by<br>Clearing Corporations and hence do<br>not carry any counter party risk. | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
|           |  | Accordingly, single party exposure<br>limit will not apply to trades on Stock<br>Exchange platform. Single party<br>exposure limits can only apply in case<br>of OTC (over the counter) trades<br>where counterparty can be identified.   |  |
| 2.        | Securitized Debt   | The scheme will not invest in<br>Securitized debt   | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 3.        | Derivatives for<br>hedging and<br>rebalancing purposes   | Upto 50%<br>The cumulative gross exposure<br>through debt and derivative positions<br>should not exceed 100% of the net<br>assets of the Scheme.  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.  |
| 4.        | Credit default Swaps   | As per applicable regulations   | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 5.        | Covered call options   | The scheme will not invest in covered call options  | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 6.        | Repos/reverse repo<br>in corporate debt<br>securities  | The scheme shall not invest in<br>Repos/reverse repo in corporate debt<br>securities.   | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 7.        | Overseas Securities  | The scheme will not invest in overseas securities   | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 8.        | ReITS and InVITS   | The scheme will not invest in REITs and INnVITS   | Para 12.21 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 9.        | Securities borrowing<br>& Short selling  | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.  | Mutual Funds dated   |
| 10.       | Debt instruments<br>with special features<br>viz. subordination to<br>equity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre-<br>specified event for<br>loss absorption (For<br>eg. Additional Tier 1<br>bonds and Tier 2<br>bonds issued under<br>Basel III framework) | The scheme will not invest in such securities.  | Referred in Para 12.2<br>of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024                                  |
| 11.       | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations   | Investment in such instruments shall<br>not exceed 10% of the debt portfolio of<br>the scheme and the Group exposure in<br>such instruments shall not exceed 5%<br>of the debt portfolio of the scheme:<br>a) Unsupported rating of debt<br>instruments (i.e. without factoring-in<br>credit enhancements) is below<br>investment grade.; and<br>b) Supported rating of debt<br>instruments (i.e. after factoring-in<br>credit enhancement) is above<br>investment grade.         | Para 4.5.3 (for<br>Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular<br>on Mutual Funds<br>dated June 27, 2024 |
| 12.       | Units of mutual Fund<br>schemes<br>Tri-party repos   | The Scheme may invest in any other<br>scheme without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund.<br>upto 100%  | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996<br>Not applicable  |

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 calendar days from date of deviation. However, if the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF. Including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

#### Portfoliorebalancing:

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

In accordance with Para 4.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in Part IV of SEBI Master Circular on Mutual Funds dated June 27, 2024, In case, the exposure in such liquid assets / securities falls below the SEBI prescribed threshold, the AMC shall ensure compliance with the above requirement before making any further investments.

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

#### **INVESTMENT STRATEGY**

Looks to minimize the risk arising from interest rate fluctuations.

#### **RISK PROFILE OF THE SCHEME**

Please refer to Page No. 56

#### PLANS AND OPTIONS

- Retail Plan with Daily IDCW^ Option (with Reinvestment Facility only)
- Direct Retail Plan with Daily IDCW Option (with Reinvestment Facility only)
- Retail Plan with Growth Option and Monthly & Quarterly IDCW Option (with Reinvestment & Payout Facility)
- Direct Retail Plan with Growth Option and Monthly & Quarterly IDCW Option (with Reinvestment & Payout Facility)

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

#### Please refer to Page No. 57 MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

#### Retail Option:

- Purchase: Rs. 10,000 and multiples of Re. 1
- Additional Purchase: Rs.1,000 and multiples of Re.1
- Redemption: Minimum of Rs.1,000

InstitutionalOption:

#### Redemption: Minimum of Rs.1,00,000

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 57

#### **BENCHMARK INDEX**

NIFTY Money Market Index A-I (effective April 1, 2024)

| NAME OF THE FUND MANAGER(S)   |  |  |  |  |
|---|--|--|--|--|
| Name of the Fund Manager(s)   | Tenure of managing the scheme<br>(Upto September 30, 2024) |  |  |  |
| 1. Chandni Gupta  | 0.42 Years<br>16.28 Years<br>0.99 Years                    |  |  |  |
| 2. Pallab Roy#  | 16.28 Years  |  |  |  |
| 3. Rahul Goswami  | 0.99 Years   |  |  |  |
| #Effective October 10, 2024 Mr. Rohan Maru is the new Fund manager and Mr. Pallab Roy |  |  |  |  |
| ceases to be the Fund Manager.  | , , , , , , , , , , , , , , , , , , ,                      |  |  |  |

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

AS OF September 30, 2024 FIMMF

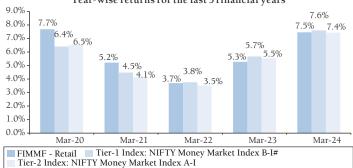
| Compounded annualised returns | FIMMF     | NIFTY Money Market |  |  |  |
|-------------------------------|-----------|--------------------|--|--|--|
|                               | Returns % | Index A-I #        |  |  |  |
|                               |           | Returns %          |  |  |  |
| Returns for the last 1 year   | 7.54%     | 7.63%              |  |  |  |
| Returns for the last 3 years  | 6.11%     | 6.30%              |  |  |  |
| Returns for the last 5 years  | 5.75%     | 5.64%              |  |  |  |
| Returns since inception       | 7.11%     | N.A                |  |  |  |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Returns based on Growth Plan NAV. Inception date: February 11, 2002 (Retail). NA –Not Available, As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

#The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index, for the period November 15, 2019 to April 1, 2022 with the performance of Nifty Money Market Index and for the period April 1, 2022 to April 1, 2024 with the performance of NIFTY Money Market Index B-I. NIFTY Money Market Index A-I is the benchmark for FIMMF effective April 1, 2024.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

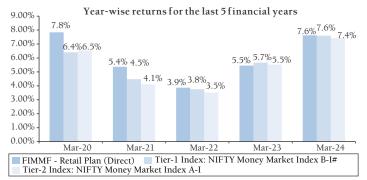
#Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index and for the period November 15, 2019 to April 1, 2002 with the performance of Nifty Money Market Index.

#### FIMMF - RETAIL PLAN - DIRECT

| Compounded annualised returns | FIMMF - Direct<br>Returns % | NIFTY Money Market<br>Index A-I #<br>Returns % |
|-------------------------------|-----------------------------|--|
| Returns for the last 1 year   | 7.71%                       | 7.63%  |
| Returns for the last 3 years  | 6.28%                       | 6.30%  |
| Returns for the last 5 years  | 5.92%                       | 5.64%  |
| Returns since inception       | 7.47%                       | 6.95%  |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Returns based on Growth Plan NAV of September 30, 2024. Inception date: January 01, 2013.



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

#The Index is adjusted for the period April 1, 2002 to November 15, 2019 with the performance of CRISIL Liquid Fund Index, for the period November 15, 2019 to April 1, 2022 with the performance of Nifty Money Market Index and for the period April 1, 2022 to April 1, 2024 with the performance of NIFTY Money Market Index B-I. NIFTY Money Market Index A-I is the benchmark for FIMMF effective April 1, 2024

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors is available on https://www.franklintempletonindia.com/funddetails/fund-overview/2988/franklin-india-money-market-fund
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds - Not applicable
- 3. Portfolio Turnover Rate Not applicable

#### EXPENSES OF THE SCHEME

#### i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58

- iii) Actual Expenses for the financial year ending March 2024:
- •0.27% Regular •0.11% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders) Please refer to Page No. 58

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 59

UNITHOLDERS' INFORMATION

Please refer to Page No. 59

#### FRANKLIN INDIA GOVERNMENT SECURITIES FUND (FIGSF)

#### **TYPE OF SCHEME**

Open ended debt scheme investing in government securities across maturity

#### CATEGORY OF SCHEME

Gilt Fund

SEBI SCHEME CODE

FTMF/O/D/GIL/99/06/0010

#### **INVESTMENT OBJECTIVE**

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

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

| Instruments   | Indicative Allocations<br>(% of total assets) |         |
|---|---|---------|
|   | Maximum                                       | Minimum |
| Securities issued by the Central/State Government<br>and/or securities unconditionally guaranteed by the<br>Central/State | 100   | 80      |
| Debt & Money Market Instruments   | 20  | 0       |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), 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.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

The Scheme may have exposure in the following:

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1. | Type of  | Percentage of  | Circular  |
|-----|--|--|---|
| No  | Instrument   | exposure   | references*   |
| 1.  | Securities Lending                                     | A maximum of 40% of net assets may<br>be deployed in securities lending and<br>the maximum single party exposure<br>may be restricted to 10% of of net assets<br>outstanding at any point of time.<br># Presently, Securities lending and<br>borrowing (SLB) is an Exchange traded<br>product. Counterparty is not known<br>for transactions carried out under SLB<br>segment and they are guaranteed by<br>Clearing Corporations and hence do<br>not carry any counter party risk.<br>Accordingly, single party exposure<br>limit will not apply to trades on Stock<br>Exchange platform. Single party<br>exposure limits can only apply in case<br>of OTC (over the counter) trades<br>where counterparty can be identified. | Master Circular on<br>Mutual Funds dated<br>June 27, 2024                         |
| 2.  | Securitized Debt                                       | Securitised Debt up to 50% of net assets   | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 3.  | Derivatives for<br>hedging and<br>rebalancing purposes | Derivatives up to a maximum of 50% of<br>net assets. Investment in derivatives<br>including imperfect hedging using<br>Interest Rate Futures shall be in line<br>with the guidelines prescribed by SEBI<br>from time to time. The exposure limit<br>per scrip/instrument shall be to the<br>extent permitted by the SEBI<br>Regulation for the time being in force.<br>These limits will be reviewed by the<br>AMC from time to time.  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.                     |
| 4.  | Credit default Swaps                                   | As per applicable regulations  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 5.  | Covered call options                                   | The Scheme shall not invest in covered call options  | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024 |

| S1. | Type of  | Percentage of  | Circular   |
|-----|--|--|--|
| No  | Instrument   | exposure   | references*  |
| 6.  | Repos/reverse repo<br>in corporate debt<br>securities  | Upto 10% of net assets   | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 7.  | Overseas Securities  | upto 50% of net assets   | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 8.  | ReITS and InVITS   | A maximum of 10% of net assets may<br>be deployed in REITs and InvITs and<br>the maximum single issuer exposure<br>may be restricted to 5% of net assets or<br>upto the limits permitted by SEBI from<br>time to time.   | Para 12.21 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 9.  | Securities borrowing<br>& Short selling  | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.   | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 10. | Debt instruments<br>with special features<br>viz. subordination to<br>equity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre-<br>specified event for<br>loss absorption (For<br>eg. Additional Tier I<br>bonds and Tier 2<br>bonds issued under<br>Basel III framework) | The scheme may invest in certain debt<br>instruments with special features viz.<br>subordination to equity (absorbs losses<br>before equity capital) and /or<br>convertible to equity upon trigger of a<br>pre-specified event for loss absorption<br>(For eg. Additional Tier I bonds and<br>Tier 2 bonds issued under Basel III<br>framework) subject to the following:<br>a) Franklin Templeton Mutual Fund,<br>under all its schemes shall not own<br>more than 10% of such instruments<br>issued by a single issuer<br>b) A Mutual Fund scheme shall not<br>invest:<br>a. more than 10% of its NAV of the debt<br>portfolio of the scheme in such<br>instruments; and<br>b. more than 5% of its NAV of the debt<br>portfolio of the scheme in such<br>instruments issued by a single issuer | Referred in Para 12.2<br>of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024Referred in Para<br>12.2 of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024 |
| 11. | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations   | Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme  | Para 4.5.3 (for<br>Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular<br>on Mutual Funds<br>dated June 27, 2024   |
| 12. | Units of mutual Fund<br>schemes  | The Scheme may invest in any other<br>scheme without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund   | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996  |
| 13. | Tri-party repos  | Upto 20% of net assets   | Not applicable   |

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 Calendar 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.

#### Portfolio rebalancing:

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

#### LIQUIDITY SUPPORT FROM RBI

Being a Scheme dedicated exclusively to investments in Government Securities, the Franklin India Government Securities Fund will be eligible to avail at any time liquidity support from RBI up to 20% of the outstanding value of its investments in government securities (as at the dose of business on the previous working day) made available by the RBI under its Guidelines (Ref. IDMC.No.2741 / 03.01.00 / 95-96 dated April 20, 1996). Liquidity support under these guidelines is available through reverse repurchase agreement in eligible Central Government dated securities and Treasury Bills of all maturities.

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

#### INVESTMENT STRATEGY

Seeks to provide capital appreciation by primarily investing in Indian government securities and actively managing the portfolio duration based on market conditions

**RISK PROFILE OF THE SCHEME** 

## Please refer to Page No. 56

PLANS AND OPTIONS

Quarterly IDCW<sup>^</sup>Option (with Reinvestment & Payout Facility) and Growth Option Direct – with Quarterly IDCW Option (with Reinvestment & Payout Facility) and Growth Option

## $\label{eq:applicable} APPLICABLE\, NAV\, (after the scheme opens for repurchase and sale)$

Please refer to Page No. 57

| MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS                                       |                                    |                     |  |  |  |
|---|------------------------------------|---------------------|--|--|--|
| Purchase  | Additional Purchase                | Repurchase          |  |  |  |
| Rs.10,000 and multiples<br>of Re.1 (Growth Option);<br>Rs.25,000 and multiples of | Rs.1,000 and multiples<br>of Re.1. | Minimum of Rs.1,000 |  |  |  |
| Re.1 (IDCW Option)  |                                    |                     |  |  |  |

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 57

## BENCHMARK INDEX

NIFTY All Duration G-Sec Index

## NAME OF THE FUND MANAGER(S)

 Name of the Fund Manager(s)
 Tenure of managing the scheme (Upto September 30, 2024)

 1. Rahul Goswami
 0.99 Years

 2. Anuj Tagra
 0.57 Years

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

PERFORMANCE OF THE SCHEME

## AS OF September 30, 2024

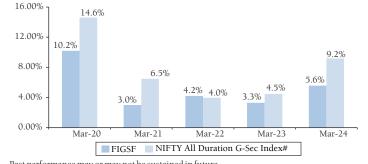
FIGSF

| Compounded annualised returns | FIGSF     | NIFTY All Duration |  |  |
|-------------------------------|-----------|--------------------|--|--|
|                               | Returns % | G-Sec Index#       |  |  |
|                               |           | Returns %          |  |  |
| Returns for the last 1 year   | 7.65%     | 11.14%             |  |  |
| Returns for the last 3 years  | 4.77%     | 6.53%              |  |  |
| Returns for the last 5 years  | 5.12%     | 7.12%              |  |  |
| Returns since inception       | 7.82%     | NA                 |  |  |
|                               |           |                    |  |  |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: December 07, 2001. # Index is adjusted for the period March 31, 2002 to September 8, 2021 with the performance of I-Sec Li-BEX.

Year-wise returns for the last 5 financial years



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

I Index is adjusted for the period March 31, 2002 to September 8, 2021 with the performance of I-Sec Li-BEX.

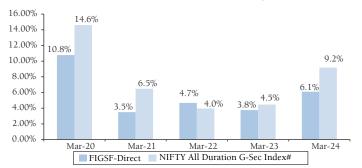
#### FIGSF - DIRECT

| Compounded annualised returns | FIGSF - Direct<br>Returns % | NIFTY All Duration<br>G-Sec Index#<br>Returns % |
|-------------------------------|-----------------------------|---|
| Returns for the last 1 year   | 8.19%                       | 11.14%  |
| Returns for the last 3 years  | 5.27%                       | 6.53%   |
| Returns for the last 5 years  | 5.62%                       | 7.12%   |
| Returns since inception       | 7.21%                       | 8.53%   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: January 01, 2013. # Index is adjusted for the period March 31, 2002 to September 8, 2021 with the performance of I-Sec Li-BEX.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future

Based on Growth Plan NAVs.

# Index is adjusted for the period March 31, 2002 to September 8, 2021 with the performance of I-Sec Li-BEX.

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)- https://www.franklintempletonindia.com/fund-details/fundoverview/4631/franklin-india-government-securities-fund
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description-NA
   Portfolio Turnover Rate Not applicable

## EXPENSES OF THE SCHEME

i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58

iii) Actual Expenses for the financial year ending March 2024:

• 1.11% Regular • 0.57% Direct

### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 58

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 59

UNITHOLDERS' INFORMATION

Please refer to Page No. 59

#### FRANKLIN INDIA BANKING AND PSU DEBT FUND (FIBPDF)

#### **TYPE OF SCHEME**

An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds

CATEGORY OF SCHEME

Banking and PSU Fund

## SEBI SCHEME CODE

FTMF/O/D/BPF/14/01/0030

## INVESTMENT OBJECTIVE

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

However, there is no assurance or guarantee that the objective of the scheme will be achieved.

## ASSET ALLOCATION PATTERN OF THE SCHEME

## Under normal market circumstances, the investment range would be as follows:

| Instruments  | Indicative Allocations<br>(% of total assets) |         |
|--|---|---------|
|  | Maximum                                       | Minimum |
| Debt and Money Market Instruments issued by Banks,<br>Public Sector Undertakings (PSUs), Public Financial<br>Institutions (PFIs) and Municipal Bonds           | 100   | 80      |
| Debt and Money Market Instruments issued by other<br>entities; Gilt Securities and State Development Loans<br>(SDLs) and Real Estate Investment Trusts (REIT)/ | 20  | 0       |

Infrastructure Investment Trust (InvIT)

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), 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.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

#### The Scheme may have exposure in the following:

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1.<br>No | Type of<br>Instrument  | Percentage of<br>exposure   | Circular<br>references*   |
|-----------|--|---|---|
| 1.        | Securities Lending   | A maximum of 20% of net assets will be  |   |
|           |  | deployed in securities lending and the<br>maximum single counterparty<br>exposure will be restricted to 5% <sup>^</sup> of<br>net assets outstanding at any point of<br>time  | Mutual Funds dated  |
| 2.        | Securitized Debt   | Upto 50% of the net assets  | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024                             |
| 3.        | Derivatives for<br>hedging and<br>rebalancing purposes   | The Scheme may invest in derivatives<br>of fixed income instruments up to a<br>maximum of 50% of its net assets. The<br>Scheme may also take imperfect<br>hedging positions using Interest Rate<br>Futures. The cumulative gross<br>exposure through debt and derivative<br>positions should not exceed 100% of<br>the net assets of the Scheme.  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.   |
| 4.        | Credit default Swaps   | As per applicable regulations   | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024                             |
| 5.        | Covered call options   | The Scheme shall not invest in covered call options   | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024                           |
| 6.        | Repos/reverse repo<br>in corporate debt<br>securities  | Upto 10% of net assets  | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024                             |
| 7.        | Overseas Securities  | Upto 50% of the net assets of the scheme  | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024                             |
| 8.        | ReITS and InVITS   | A maximum of 10% of net assets may<br>be deployed in REITs and InvITs and<br>the maximum single issuer exposure<br>may be restricted to 5% of net assets or<br>upto the limits permitted by SEBI from<br>time to time   |   |
| 9.        | Securities borrowing<br>& Short selling  | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.                                | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024                             |
| 10.       | Debt instruments<br>with special features<br>viz. subordination to<br>equity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre-<br>specified event for<br>loss absorption (For<br>eg. Additional Tier 1<br>bonds and Tier 2<br>bonds issued under<br>Basel III framework) | <ul> <li>a) Franklin Templeton Mutual Fund,<br/>under all its schemes shall not own<br/>more than 10% of such instruments<br/>issued by a single issuer</li> <li>b) A Mutual Fund scheme shall not<br/>invest:</li> <li>a. more than 10% of its NAV of the debt<br/>portfolio of the scheme in such<br/>instruments; and</li> <li>b. more than 5% of its NAV of the debt<br/>portfolio of the scheme in such<br/>instruments issued by a single issuer</li> </ul> | of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024  |
| 11.       | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations   | Investment of the scheme in the<br>following instruments shall not exceed<br>10% of the debt portfolio of the scheme<br>and the Group exposure in such<br>instruments shall not exceed 5% of the<br>debt portfolio of the scheme  | Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular<br>on Mutual Funds<br>dated June 27, 2024 |
| 12.       | Units of mutual Fund<br>schemes  | The Scheme may invest in any other<br>scheme with similar investment<br>objectives without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund  | (mataan ranao)  |
| 13.       | Tri-party repos  | upto 20% of net assets  | Not applicable  |

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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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 calendar days from date of deviation. However, if the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF. Including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF

## Portfoliorebalancing:

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

In accordance with Para 4.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. Such investment shall not be included for determining the scheme characteristics as specified in Part IV of SEBI Master Circular on Mutual Funds dated June 27, 2024. In case, the exposure in such liquid assets / securities falls below the SEBI prescribed threshold, the AMC shall ensure compliance with the above requirement before making any further investments

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

#### **INVESTMENT STRATEGY**

The fund is managed with investments focused on debt and money market instruments consisting predominantly of securities issued by entities such as Banks Public Sector undertakings and Public Financial Institutions (PFIs).

The fund may also seek exposure in Gilt Securities and State Development Loans in order to maintain an optimum balance of yield, safety and liquidity. The fund will follow an active investment strategy within the overall mandate, depending on opportunities available at various points in time.

#### **RISK PROFILE OF THE SCHEME** Please refer to Page No. 56 **PLANS AND OPTIONS** Growth Plan IDCW^ Plan (with Reinvestment and Payout Facility) Growth Plan - Direct IDCW Plan - Direct (with Reinvestment and Pavout Facility) APPLICABLE NAV (after the scheme opens for repurchase and sale) Please refer to Page No. 57 MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS Additional Purchase Repurchase Purchase Rs.1,000/- or any amount in multiple of Re.1/-Rs.5,000/- or any amount in Rs.1,000/- or any amount in multiple of Re.1/- thereafter multiple of Re.1/- thereafter thereafter or 'All Units' if the account balance is less than Rs.1,000/-

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

## Please refer to Page No. 57

**BENCHMARK INDEX** 

### NIFTY Banking & PSU Debt Index

## NAME OF THE FUND MANAGER(S)

| Name of the Fund Manager(s) | Tenure of managing the scheme<br>(Upto September 30, 2024) |  |
|-----------------------------|--|--|
|                             | 0.57 Years   |  |

3. Sandeep Manam(dedicated for foreign securities) 2.95 Years

## NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

PERFORMANCE OF THE SCHEME AS OF September 30, 2024

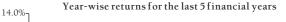
## FIBPDF

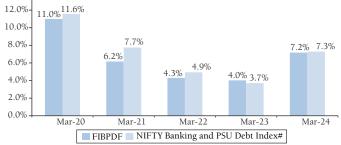
| Compounded annualised returns | FIBPDF<br>Returns % | Nifty Banking & PSU<br>Debt Index A-II# |
|-------------------------------|---------------------|---|
|                               |                     | Returns %                               |
| Returns for the last 1 year   | 7.64%               | 7.72%                                   |
| Returns for the last 3 years  | 5.58%               | 5.57%                                   |
| Returns for the last 5 years  | 6.26%               | 6.50%                                   |
| Returns since inception       | 7.44%               | 8.02%                                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: April 25, 2014.

# Index is adjusted for the period April 25, 2014 to November 15, 2019 with the performance of CRISIL Composite Bond Fund Index and for the period November 15, 2019 to April 1, 2024 with the performance of NIFTY Banking and PSU Debt Index. Nifty Banking & PSU Debt Index A-II is the benchmark for FIBPDF effective April 1, 2024.





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

# The Index is adjusted for the period April 25, 2014 to November 15, 2019 with the performance of CRISIL Composite Bond Fund Index.

#### FIBPDF - DIRECT

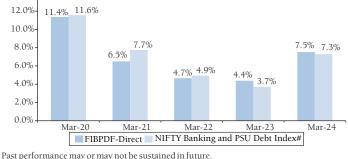
| Compounded annualised returns | FIBPDF-Direct<br>Returns % | Nifty Banking & PSU<br>Debt Index A-II#<br>Returns % |
|-------------------------------|----------------------------|--|
| Returns for the last 1 year   | 7.98%                      | 7.72%  |
| Returns for the last 3 years  | 5.94%                      | 5.57%  |
| Returns for the last 5 years  | 6.61%                      | 6.50%  |
| Returns since inception       | 7.86%                      | 8.02%  |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: April 25, 2014.

# Index is adjusted for the period April 25, 2014 to November 15, 2019 with the performance of CRISIL Composite Bond Fund Index and for the period November 15, 2019 to April 1, 2024 with the performance of NIFTY Banking and PSU Debt Index. Nifty Banking & PSU Debt Index A-II is the benchmark for FIBPDF effective April 1, 2024.

#### 14.0% Year-wise returns for the last 5 financial years



Past performance may or may not be susta

Based on Growth Plan NAVs.

# The Index is adjusted for the period April 25, 2014 to November 15, 2019 with the performance of CRISIL Composite Bond Fund Index.

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)- https://www.franklintempletonindia.com/fund-details/fundoverview/18248/franklin-india-banking-psu-debt-fund
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description- NA
   Portfolio Turnover Rate Not applicable
- EXPENSES OF THE SCHEME

## i) Load Structure

Exit Load: Nil

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ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58

iii) Actual Expenses for the financial year ending March 2024:

•0.48% Regular • 0.16% Direct

| TAX TREATMENT FOR THE INVESTORS (Unith                                       | olders)    |             |  |  |
|--|------------|-------------|--|--|
| Please refer to Page No. 58  |            |             |  |  |
| DAILY NET ASSET VALUE (NAV) PUBLICATION                                      |            |             |  |  |
| Please refer to Page No. 59  |            |             |  |  |
| FOR INVESTOR GRIEVANCES PLEASE CONTAC  | Т          |             |  |  |
| Please refer to Page No. 59  |            |             |  |  |
| UNITHOLDERS' INFORMATION   |            |             |  |  |
| Please refer to Page No. 59  |            |             |  |  |
|  |            |             |  |  |
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|  |            |             |  |  |
|  |            |             |  |  |
|  |            |             |  |  |
| FRANKLIN INDIA LIQUID FUND (FILF)  |            |             |  |  |
| TYPE OF SCHEME   |            |             |  |  |
|  |            |             |  |  |
| An Open-ended Liquid Fund  |            |             |  |  |
| CATEGORY OF SCHEME   |            |             |  |  |
| Liquid Fund  |            |             |  |  |
| SEBI SCHEME CODE   |            |             |  |  |
| FTMF/O/D/LIF/98/05/0007  |            |             |  |  |
| INVESTMENT OBJECTIVE   |            |             |  |  |
| To provide current income along with high liquidity.                         |            |             |  |  |
| ASSET ALLOCATION PATTERN OF THE SCHE   | ME         |             |  |  |
| Under normal market circumstances, the investment range would be as follows: |            |             |  |  |
| Instruments  | Indicative | Allocations |  |  |
|  | (% of tota | al assets)  |  |  |
|  | Maximum    | Minimum     |  |  |
| Money Market Instruments   | 100        | 50          |  |  |
| Debentures (investment grade, privately placed etc.)                         | 50         | 0           |  |  |
| Dependences (investment grade, privately praced etc.)                        |            | 0           |  |  |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets are may be permitted by SEBI from time to time) should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

The Scheme may have exposure in the following:

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1.<br>No | Type of<br>Instrument                                  | Percentage of<br>exposure  | Circular<br>references*   |
|-----------|--|--|---|
| 1.        | Securities Lending                                     | a maximum of 40% of net assets will be<br>deployed in securities lending and the<br>maximum single party exposure will<br>be restricted to 10%# of net assets<br>outstanding at any point of time. |   |
| 2.        | Securitized Debt                                       | up to 30%  | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 3.        | Derivatives for<br>hedging and<br>rebalancing purposes | maximum of 50% of its AUM  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.                     |
| 4.        | Credit default Swaps                                   | As per applicable regulations  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 5.        | Covered call options                                   | The scheme will not invest in covered call options   | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024 |
| 6.        | Repos/reverse repo<br>in corporate debt<br>securities  | The scheme shall not invest in Repos/<br>reverse repo in corporate debt<br>securities.   |   |
| 7.        | Overseas Securities                                    | Investments in Foreign Securities as<br>may be permitted by SEBI/RBI upto the<br>limit specified for applicable asset class<br>in the asset allocation table above.                                | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 8.        | ReITS and InVITS                                       | The scheme shall not invest in units issued by REITs and InvITs.   | Para 12.21 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |

| S1. | Type of   | Percentage of  | Circular   |
|-----|---|--|--|
| No  | Instrument  | exposure   | references*  |
| 9.  | Securities borrowing<br>& Short selling   | guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.  | Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 10. | Debt instruments<br>with special features<br>viz. subordination to<br>e quity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre-<br>specified event for<br>loss absorption (For<br>eg. Additional Tier 1<br>bonds and Tier 2<br>bonds issued under<br>Basel III framework) | The scheme shall not invest in such securities.  | Referred in Para 12.2<br>of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024                                  |
| 11. | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations  | Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme  | Para 4.5.3 (for<br>Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular<br>on Mutual Funds<br>dated June 27, 2024 |
| 12. | Units of mutual Fund<br>schemes   | The Scheme may invest in any other<br>scheme with similar investment<br>objectives without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996  |
| 13. | Tri-party repos   | Upto 100% of net assets  | Not applicable   |

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 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 Para 1.14.1.2. bof SEBI Master circular on Mutual Funds dated June 27, 2024), keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 Calendar 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.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF. including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

## Portfoliorebalancing:

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

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

#### INVESTMENT STRATEGY

Strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments.

#### **RISK PROFILE OF THE SCHEME**

Please refer to Page No. 56

### PLANS AND OPTIONS

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

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

## APPLICABLE NAV (after the scheme opens for repurchase and sale) Please refer to Page No. 57

| MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS |                                |   |  |  |
|---|--------------------------------|---|--|--|
| Super Institutional Purchase                | Additional Purchase            | Repurchase  |  |  |
| Rs.10,000 (Rs.25 lakhs in WDP)              | Rs.1,000 (Rs.1 lakh<br>in WDP) | Minimum of Rs.1,000<br>Additional amount in<br>multiple of Re.1 |  |  |

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No. 57

#### **BENCHMARK INDEX**

NIFTY Liquid Index A-I

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

| Name of the Fund Manager(s) | Tenure of managing the scheme<br>(Upto September 30, 2024) |
|-----------------------------|--|
|                             | 16.28 Years<br>0.42 Years                                  |

#Effective October 10, 2024 Mr. Rohan Maru is the new Fund manager and Ms. Chandni Gupta ceases to be the Fund Manager

## NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

#### PERFORMANCE OF THE SCHEME

#### AS OF September 30, 2024

FILF

| Compounde<br>d annualised<br>returns |       |       | FILF - Super<br>Institutiona<br>l Plan |       |       | FILF -<br>Unclaimed<br>Redemption<br>Plan -<br>Growth | NIFTY<br>Liquid<br>Index<br>A-I\$ |
|--------------------------------------|-------|-------|--|-------|-------|---|-----------------------------------|
| Returns for the last 1 year          | 6.65% | 7.42% | 7.36%                                  | 7.42% | 7.42% | 7.42%   | 7.42%                             |
| Returns for the<br>last 3 years      | 5.38% | 6.25% | 6.07%                                  | 6.25% | 6.14% | 6.14%   | 6.25%                             |
| Returns for the<br>last 5 years      | 4.58% | 5.50% | 5.28%                                  | 5.50% | 5.35% | 5.35%   | 5.50%                             |
| Returns since inception              | 6.76% | N.A   | 7.14%                                  | 6.86% | 5.89% | 5.89%   | 6.10%                             |

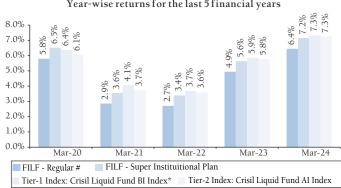
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024.

Inception date: April 29, 1998 (Regular), September 02, 2005 (Super Institutional), September 06, 2016 (Unclaimed Dividend Plan/Unclaimed Redemption Plan)

\* The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance of CRISIL Liquid Fund Index and for the period April 1, 2022 to April 1, 2024 with the performance of CRISIL Liquid Debt B-1 Index. NIFTY Liquid Index A-1 is the benchmark for FILF effective April 1, 2024.

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



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs

# These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription

\* The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance of CRISIL Liquid Fund Index.

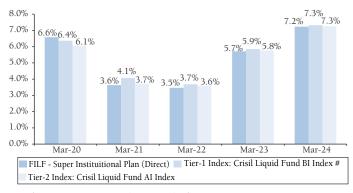
## FILF - Direct

| Compounded annualised returns | FILF - Super<br>Institutional<br>Plan (Direct)<br>Returns % | NIFTY Liquid<br>Index A-I \$<br>Returns % |
|-------------------------------|---|---|
| Returns for the last 1 year   | 7.43%   | 7.42%                                     |
| Returns for the last 3 years  | 6.15%   | 6.25%                                     |
| Returns for the last 5 years  | 5.36%   | 5.50%                                     |
| Returns since inception       | 6.93%   | 6.89%                                     |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Based on Growth Plan NAVs of September 30, 2024. Inception date: December 31, 2012

\$ The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance of CRISIL Liquid Fund Index and for the period April 1, 2022 to April 1, 2024 with the performance of CRISIL Liquid Debt B-1 Index. NIFTY Liquid Index A-1 is the benchmark for FILF effective April 1, 2024.

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



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs

# The Index is adjusted for the period March 30, 2002 to April 1, 2022 with the performance of CRISIL Liquid Fund Index

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards 1. various sectors to be provided through a functional website link that contains detailed description.)- https://www.franklintempletonindia.com/fund-details/fundoverview/4629/franklin-india-liquid-fund
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description- Not applicable
- 3. Portfolio Turnover Rate - Not applicable

#### **EXPENSES OF THE SCHEME**

i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58 iii) Actual Expenses for the financial year ending March 2024:

• 0.86% Regular • 0.61% Institutional

• 0.21% Super Institutional 0.13% Super Institutional Direct

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 58

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 59

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 59

#### FRANKLIN INDIA OVERNIGHT FUND (FIONF)

#### **TYPE OF SCHEME**

An open ended debt scheme investing in overnight securities

#### **CATEGORY OF SCHEME**

Overnight Fund

50

SEBI SCHEME CODE

FTMF/O/D/ONF/19/03/0042

**INVESTMENT OBJECTIVE** 

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

#### ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal market circumstances, the investment range would be as follows:

| Instruments  | Indicative Allocation<br>(% of total assets) |         |
|--|--|---------|
|  | Maximum                                      | Minimum |
| Debt & Money Market Instruments including cash & cash<br>equivalent^ with residual maturity up to one business day | 100  | 0       |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), 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.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| circula |   |  |   |
|---------|---|--|---|
| S1.     | Type of   | Percentage of  | Circular  |
| No      | Instrument<br>Securities Lending  | exposure<br>A maximum of 40% of net assets may   | references*<br>Para 12.11 of SEBI   |
| 1.      | Securities Lending  | A maximum of 40% of net assets may<br>be deployed in securities lending and<br>the maximum single party exposure<br>may be restricted to 10%^ of net assets<br>outstanding at any point of time.<br>^ Presently, Securities lending and<br>borrowing (SLB) is an Exchange traded<br>product. Counterparty is not known<br>for transactions carried out under SLB<br>segment and they are guaranteed by<br>Clearing Corporations and hence do<br>not carry any counter party risk.<br>Accordingly, single party exposure<br>limit will not apply to trades on Stock<br>Exchange platform. Single party<br>exposure limits can only apply in case<br>of OTC (over the counter) trades<br>where counterparty can be identified. | Master Circular on<br>Mutual Funds dated<br>June 27, 2024                                     |
| 2.      | Securitized Debt  | Up to 10% of net assets of the Scheme  | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated                                |
| 3.      | Derivatives for<br>hedging and<br>rebalancing purposes  | The scheme will not invest in derivatives  | June 27, 2024<br>Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.                |
| 4.      | Credit default Swaps  |  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024               |
| 5.      | Covered call options  |  | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024             |
| 6.      | Repos/reverse repo<br>in corporate debt<br>securities   | Investment in Repos in corporate debt<br>securities in accordance with the<br>directions issued by RBI and SEBI from<br>time to time. Current limit is upto 10%  | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024               |
| 7.      | Overseas Securities   | The scheme will not invest in overseas securities  | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024               |
| 8.      | ReITS and InVITS  | The scheme will not invest in REITs and INnVITS  | Para 12.21 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024               |
| 9.      | Securities borrowing<br>& Short selling   | The scheme will not engage in securities borrowing or short selling  | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024               |
| 10.     | Debt instruments<br>with special features<br>viz. subordination to<br>e quity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre-<br>specified event for<br>loss absorption (For<br>eg. Additional Tier 1<br>bonds and Tier 2<br>bonds issued under<br>Basel III framework) | securities.  | Referred in Para 12.2<br>of SEBI Master<br>Circular on Mutual<br>Funds dated June 27,<br>2024 |
| 11.     | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations  | The scheme shall not invest in debt<br>securities having structured<br>obligations (SO rating) and/ or credit<br>enhancements (CE rating) with effect<br>from September 20, 2019. However,<br>debt securities with government<br>guarantee shall be excluded from such<br>restriction. Existing investments, if any<br>in this regard shall be grandfathered.  | Overnight & Liquid  |
| 12.     | Units of mutual Fund<br>schemes   | The Scheme may invest in any other<br>scheme without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund.  | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996                                     |
| 13.     | Tri-party repos   | upto 100%  | Not applicable  |
|         |   | L  |   |

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), 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.

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

#### INVESTMENT STRATEGY

The primary objective of the scheme is to provide reasonable income along with high liquidity by investing in overnight securities having maturity of 1 business day. The scheme strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments. The scheme aims. to identify securities in the short-term instruments including TREPS, Reverse repos, debt instruments with overnight maturity. The scheme intends to hold short-term securities to minimize price volatility.

## RISK PROFILE OF THE SCHEME

Please refer to Page No. 56

## PLANS AND OPTIONS

Growth Plan\* IDCW^ Plan\* (with Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option) Direct – Growth Plan Direct – IDCW Plan (with Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option)

 $\label{eq:applicable} APPLICABLE\, NAV\, (after \,the \,scheme \,opens \,for \,repurchase \,and \,sale)$ 

| Please refer to Page No. 57  |  |   |  |  |  |
|--|--|---|--|--|--|
| MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS  |  |   |  |  |  |
| Purchase Additional Purchase Repurchase  |  |   |  |  |  |
| Rs.5,000/- or any amount in multiple of Re.1/- thereafter multiple of Re.1/- thereafter  |  | Rs.1,000/- or any amount in multiple of Re.1/- thereafter |  |  |  |
| There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors |  |   |  |  |  |
| DESPATCH OF REPURCHASE (REDEMPTION) REQUEST  |  |   |  |  |  |
| Please refer to Page No. 57  |  |   |  |  |  |

Please refer to Page No. 57

**BENCHMARK INDEX** NIFTY 1D Rate Index (effective April 1, 2024)

## NAME OF THE FUND MANAGER(S)

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

 (Upto September 30, 2024)

 1. Pallab Roy
 5.40 Years

 2. Chandni Gupta#
 0.42 Years

#Effective October 10, 2024 Mr. Rohan Maru is the new Fund manager and Ms. Chandni Gupta ceases to be the Fund Manager.

Tenure of managing the scheme

#### NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

## AS OF September 30, 2024

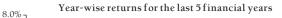
#### FIONE

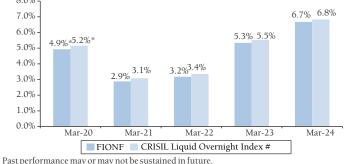
| Compounded<br>annualised<br>returns | FIONF | NIFTY<br>1D Rate<br>Index# | FIONF -<br>Unclaimed<br>Redemption<br>Plan -<br>Growth | FIONF -<br>Unclaimed<br>IDCW Plan -<br>Growth | NIFTY<br>1D Rate<br>Index# |
|-------------------------------------|-------|----------------------------|--|---|----------------------------|
| Returns for the<br>last 1 year      | 6.67% | 6.81%                      | 6.71%  | 6.71%   | 6.81%                      |
| Returns for the<br>last 3 years     | 5.64% | 5.81%                      | N.A  | N.A   | N.A                        |
| Returns for the<br>last 5 years     | 4.71% | 4.89%                      | N.A  | N.A   | N.A                        |
| Returns since inception             | 4.77% | 4.95%                      | 5.93%  | 5.93%   | 6.05%                      |

## Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. TRI: Total Return Index Values. Inception date: May 8, 2019

# The Index is adjusted for the period May 8, 2019 to April 1, 2024 with the performance of CRISIL Liquid Overnight Index. NIFTY 1D Rate Index is the benchmark for FIONF effective April 1, 2024.





Based on Growth Plan NAVs.

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

# The Index is renamed from CRISIL Overnight Fund AI Index effective April 3, 2023.

#### FIONF - DIRECT

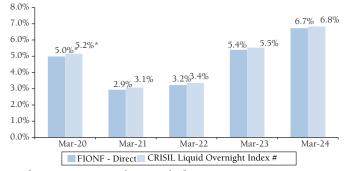
| Compounded annualised returns | FIONF - Direct<br>Returns % | NIFTY 1D Rate<br>Index#<br>Returns % |
|-------------------------------|-----------------------------|--------------------------------------|
| Returns for the last 1 year   | 6.71%                       | 6.81%                                |
| Returns for the last 3 years  | 5.69%                       | 5.81%                                |
| Returns for the last 5 years  | 4.76%                       | 4.89%                                |
| Returns since inception       | 4.82%                       | 4.95%                                |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. TRI: Total Return Index Values. Inception date: May 8, 2019

"# The Index is adjusted for the period May 8, 2019 to April 1, 2024 with the performance of CRISIL Liquid Overnight Index. NIFTY 1D Rate Index is the benchmark for FIONF effective April 1, 2024."

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Benchmark Returns calculated based on TRI values

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

# The Index is renamed from CRISIL Overnight Fund AI Index effective April 3, 2023.

## ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors is available on https://www.franklintempletonindia.com/funddetails/fund-overview/28467/franklin-india-overnight-fund-fionf
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a
  percentage of NAV of the scheme in case of debt and equity ETFs/index funds -Not
  applicable
- 3. Portfolio Turnover Rate Not applicable

## **EXPENSES OF THE SCHEME** i) Load Structure Exit Load: Nil ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58 iii) Actual Expenses for the financial year ending March 2024: • 0.10% Direct •0.15% Regular TAX TREATMENT FOR THE INVESTORS (Unitholders) Please refer to Page No. 58 DAILY NET ASSET VALUE (NAV) PUBLICATION Please refer to Page No. 59 FOR INVESTOR GRIEVANCES PLEASE CONTACT Please refer to Page No. 59 UNITHOLDERS' INFORMATION Please refer to Page No. 59 FRANKLIN INDIA DEBT HYBRID FUND (FIDHF)

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

- CATEGORY OF SCHEME
- Conservative Hybrid Fund

SEBI SCHEME CODE

## FTMF/O/H/CHF/00/09/0014

INVESTMENT OBJECTIVE

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

## ASSET ALLOCATION PATTERN OF THE SCHEME

| Under normal market circumstances, the investment range would be as follows:  |   |         |  |
|---|---|---------|--|
| Instruments   | Indicative Allocations<br>(% of total assets) |         |  |
|   | Maximum                                       | Minimum |  |
| Fixed Income instruments including Real Estate Investment<br>Trusts (REIT)/ Infrastructure Investment Trust (InvIT),<br>cash and money market instruments | 90  | 75      |  |
| Equity and equity related instruments   | 25  | 10      |  |

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| circula   | ars)   |  |  |
|-----------|--|--|--|
| S1.<br>No | Type of<br>Instrument  | Percentage of<br>exposure  | Circular<br>references*  |
| 1.        | Securities Lending   | A maximum of 40% of net assets may<br>be deployed in securities lending and<br>the maximum single party exposure<br>may be restricted to 10%# of net assets<br>outstanding at any point of time.<br># Presently, Securities lending and<br>borrowing (SLB) is an Exchange traded<br>product. Counterparty is not known<br>for transactions carried out under SLB<br>segment and they are guaranteed by<br>Clearing Corporations and hence do<br>not carry any counter party risk.<br>Accordingly, single party exposure<br>limit will not apply to trades on Stock<br>Exchange platform. Single party<br>exposure limits can only apply in case<br>of OTC (over the counter) trades<br>where counterparty can be identified. | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 2.        | Securitized Debt   | Upto 50% of the net assets   | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 3.        | Derivatives for<br>hedging and<br>rebalancing purposes                       | up to a maximum of 50% of net assets.<br>Investment in derivatives including<br>imperfect hedging using Interest Rate<br>Futures shall be in line with the<br>guidelines prescribed by SEBI from<br>time to time. The exposure limit per<br>scrip/instrument shall be to the extent<br>permitted by the SEBI Regulation for<br>the time being in force. These limits<br>will be reviewed by the AMC from time<br>to to me.   | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.  |
| 4.        | Credit default Swaps   | As per applicable regulations  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 5.        | Covered call options   | The Scheme shall not invest in covered call options  | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 6.        | Repos/reverse repo<br>in corporate debt<br>securities                        | Upto 10% of net assets   | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 7.        | Overseas Securities  | upto 50% of net assets   | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024  |
| 8.        | ReITS and InVITS   | A maximum of 10% of net assets may<br>be deployed in REITs and InvITs and<br>the maximum single issuer exposure<br>may be restricted to 5% of net assets or<br>upto the limits permitted by SEBI from<br>time to time.   | Master Circular on<br>Mutual Funds dated   |
| 9.        | Securities borrowing<br>& Short selling                                      | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines.   | Mutual Funds dated   |
| 11.       | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations | Investment of the scheme in the<br>following instruments shall not exceed<br>10% of the debt portfolio of the scheme<br>and the Group exposure in such<br>instruments shall not exceed 5% of the<br>debt portfolio of the scheme   | Para 4.5.3 (for<br>Overnight & Liquid<br>fund)/ Para 12.3 of<br>SEBI Master Circular<br>on Mutual Funds<br>dated June 27, 2024 |
| 12.       | Units of mutual Fund<br>schemes  | The Scheme may invest in any other<br>scheme with similar investment<br>objectives without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund   | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996  |
| 13.       | Tri-party repos  | Upto 90% of net assets   | Not applicable   |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), 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. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities.

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), 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.

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

#### INVESTMENT STRATEGY

The debt portion will be primarily invested in high quality fixed income securities. For the equity portion, the scheme follows a blend of value and growth style of investing and a bottom-up approach to stock-picking.

#### **RISK PROFILE OF THE SCHEME**

#### Please refer to Page No. 56

#### PLANS AND OPTIONS

#### Growth Plan

IDCW^ Plan (with Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option)

Quarterly Income Distribution cum capital withdrawal (IDCW) Plan (QD)

Monthly IDCW Plan (MD)

Direct – Growth Plan

Direct – IDCW Plan (with Weekly IDCW Option (with Reinvestment and Payout facility) and Daily IDCW Reinvestment Option)

Direct – Quarterly Income Distribution cum capital withdrawal (IDCW) Plan (QD)

Direct – Monthly IDCW Plan (MD)

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

#### Please refer to Page No. 57

| MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS          |   |                      |  |  |
|--|---|----------------------|--|--|
| Purchase   | Additional Purchase                                 | Repurchase           |  |  |
| Rs.10,000 and in multiples<br>of Re.1. (All Options) | Rs.1,000 and in multiples<br>of Re.1. (All Options) | Minimum of Rs.1, 000 |  |  |

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

## Please refer to Page No. 57

**BENCHMARKINDEX** 

## CRISIL Hybrid 85+15 - Conservative Index

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

| Name of the Fund Manager(s)#   | Tenure of managing the scheme<br>(Upto September 30, 2024) |  |
|--|--|--|
| 1. Rahul Goswami   | 0.89 Years   |  |
| 2. Rajasa Kakulavarapu   | 3.07 Years   |  |
| 3. Varun Sharma*   | 1.08 Years   |  |
| 4. Pallab Roy  | 0.57 Years   |  |
| 5. Sandeep Manam   | 2.95 Years   |  |
| (Dedicated Foreign Fund Manager)   |  |  |
| #Effective October 04 and October 10, 2024, Mr. Venkatesh Sanjeevi and Mr. Rohan Maru are new fund |  |  |

managers. \*Effective October 04, 2024, Mr. Varun Sharma ceases to be the Fund Manager

#### NAME OF THE TRUSTEE COMPANY

## Franklin Templeton Trustee Services Pvt. Ltd.

PERFORMANCE OF THE SCHEME

## AS OF September 30, 2024

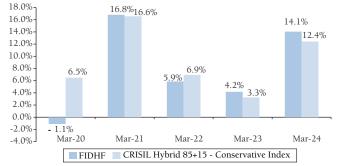
FIDHF

| Compounded annualised returns | FIDHF<br>Returns % | CRISIL Hybrid 85+15 -<br>Conservative Index<br>Returns % |
|-------------------------------|--------------------|--|
| Returns for the last 1 year   | 15.14%             | 13.48%   |
| Returns for the last 3 years  | 8.71%              | 7.72%  |
| Returns for the last 5 years  | 8.73%              | 9.34%  |
| Returns since inception       | 9.43%              | NA   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Index returns are based on Total Return Index Values. Inception Date: September 28, 2000.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future

Based on Growth Plan NAVs.

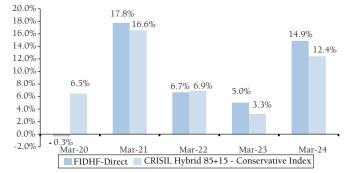
#### FIDHF - DIRECT

| Compounded annualised returns | FIDHF - Direct | CRISIL Hybrid 85+15 - |
|-------------------------------|----------------|-----------------------|
|                               | Returns %      | Conservative Index    |
|                               |                | Returns %             |
| Returns for the last 1 year   | 15.96%         | 13.48%                |
| Returns for the last 3 years  | 9.56%          | 7.72%                 |
| Returns for the last 5 years  | 9.59%          | 9.34%                 |
| Returns since inception       | 9.58%          | 9.30%                 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: January 01, 2013. Index returns are based on Total Return Index Values.

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



Past performance may or may not be sustained in future.

#### Based on Growth Plan NAVs.

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) - https://www.franklintempletonindia.com/fund-details/fundoverview/4628/franklin-india-debt-hybrid-fund
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a
  percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a
  functional website link that contains detailed description- Not applicable
   Portfolio Turnover Rate 55.32%
- 5. FOLIOIO I ULIIOVEL Kate 55.52%

#### **EXPENSES OF THE SCHEME**

#### i) Load Structure

Exit Load: Nil

ii) Recurring expenses (as% of daily net assets): Please refer to Page No. 58
iii) Actual Expenses for the financial year ending March 2024:

•1.39% Regular • 0.65% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 58

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

#### Please refer to Page No. 59

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 59

| FRANKLIN INDIA PENSION PLAN (FIPEP)   |                                |  |
|---|--------------------------------|--|
| TYPE OF SCHEME  |                                |  |
| An open-ended retirement solution oriented scheme having retirement age (whichever is earlier)  | g a lock-in of 5 years or till |  |
| CATEGORY OF SCHEME  |                                |  |
| Retirement Fund   |                                |  |
| SEBI SCHEME CODE  |                                |  |
| FTMF/O/S/RET/97/03/0005   |                                |  |
| INVESTMENT OBJECTIVE  |                                |  |
| To provide investors regular income under the Income Distribution cum capital withdrawal Plan and capital appreciation under the Growth Plan. |                                |  |
| ASSET ALLOCATION PATTERN OF THE SCHEME  |                                |  |
| Under normal market circumstances, the investment range would be as follows:  |                                |  |
| Instruments   | Indicative Allocations         |  |
|   | (% of total assets)            |  |

 
 Maximum
 Minimum

 Equities, preference shares and equity related instruments
 40%

 Debentures\* (Investment grade, privately placed etc.), Bonds issued by Public SectorUnits and Money Market
 100%

\* including securitised debt up to 40%

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S1. | Type of  | Percentage of  | Circular  |
|-----|--|--|---|
| No  | Instrument   | exposure   | references*   |
| 1.  | Securities Lending                                     |  | Para 12.11 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 2.  | Securitized Debt                                       | up to 40%  | Para 12.15 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 3.  | Derivatives for<br>hedging and<br>rebalancing purposes | The Scheme shall not invest in such securities.  | Para 12.25 of SEBI<br>Master Circular dated<br>June 27, 2024.                     |
| 4.  | Credit default Swaps                                   |  | Para 12.28 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 5.  | Covered call options                                   |  | Para 12.25.8 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024 |
| 6.  | Repos/reverse repo<br>in corporate debt<br>securities  | The scheme shall not invest in Repos/<br>reverse repo in corporate debt securities.  | Para 12.18 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 7.  | Overseas Securities                                    | The scheme shall not invest in overseas securities.  | Para 12.19 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 8.  | ReITS and InVITS                                       | The scheme shall not invest in units issued by REITs and InvITs.   | Para 12.21 of SEBI<br>Master Circular on<br>Mutual Funds dated<br>June 27, 2024   |
| 9.  | Securities borrowing<br>& Short selling                | If permitted by SEBI Regulations, the<br>Scheme may engage in short selling of<br>securities in accordance with the<br>guidelines issued by SEBI. Short sale of<br>securities means selling of securities<br>without owning them. The AMC will<br>comply with the guidelines issued by<br>SEBI in this behalf, including reporting<br>obligations and the Trustee will carry<br>out the reviews required under said<br>guidelines. |   |

| No  | Type of<br>Instrument  | Percentage of<br>exposure  | Circular<br>references*   |
|-----|--|--|---|
| 10. | Debt instruments<br>with special features<br>viz. subordination to<br>equity (absorbs<br>losses before equity<br>capital) and /or<br>convertible to equity<br>upon trigger of a pre- | The scheme may invest in certain debt<br>instruments with special features viz.<br>subordination to equity (absorbs losses<br>before equity capital) and /or<br>convertible to equity upon trigger of a  | Referred in Para 12.2<br>of SEBI Master<br>Circular on Mutual<br>Funds dated June 27, |
| 11. | Debt instruments<br>with Credit<br>enhancement/<br>structured<br>obligations   | Investment of the scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the Group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme  | Overnight & Liquid<br>fund)/ Para 12.3 of   |
| 12. | Units of mutual Fund<br>schemes  | The Scheme may invest in any other<br>scheme with similar investment<br>objectives without charging any fees,<br>provided that aggregate interscheme<br>investment made by all schemes under<br>the management of Franklin<br>Templeton Asset Management (India)<br>Private Limited or in schemes under<br>the management of any other AMC<br>shall not exceed 5% of the net asset<br>value of the mutual fund | Schedule 7 of SEBI<br>(Mutual Funds)<br>Regulations, 1996                             |
| 13. | Tri-party repos  | Upto 100% of net assets  | Not applicable  |

The cumulative gross exposure through equity, debt and derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), 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.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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 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 Para 1.14.1.2.b of SEBI Master circular on Mutual Funds dated June 27, 2024), 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 outlined in the paragraph on fundamental attributes below, shall be followed.

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

#### Portfolio Rebalancing

In the event of deviations the portfolio will be rebalanced as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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.

All the reporting and disclosure requirements as mentioned in Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 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.

#### INVESTMENT STRATEGY

The equity portion follows a blend of value and growth style of investing, and will invest in diversified portfolio of stocks with predominant exposure to Large caps. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors.

The debt portion of the scheme will be invested in high quality fixed income instruments.

**RISK PROFILE OF THE SCHEME** Please refer to Page No. 56

## 54)

#### PLANS AND OPTIONS

Growth Plan • IDCW^ Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – IDCW Plan (with Reinvestment and Payout Options)

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

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

#### Please refer to Page No. 57

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

| Purchase                     | Additional Purchase          | Repurchase   |
|------------------------------|------------------------------|--|
| Rs.500 and multiples of Re.1 | Rs.500 and multiples of Re.1 | Minimum of Rs.500/-<br>Minimum Target Investment:<br>Rs.10,000<br>before the age of 60 years |

There is no upper limit on the investment amount. The Trustee/ AMC reserves the right to vary these limits from time to time, in the interest of investors

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

## Please refer to Page No. 57

**BENCHMARK INDEX** 

CRISIL Short Term Debt Hybrid 60+40 Index (Effective August 12, 2024, the benchmark is changed from 40% Nifty 500+60% Crisil Composite Bond Index)

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

| Name of the Fund Manager(s)                | Tenure of managing the scheme<br>(Upto September 30, 2024) |
|--|--|
| 1. Anuj Tagra                              | 0.42 Years   |
| 2. Pallab Roy                              | 0.57 Years   |
| 3. Rajasa Kakulavarapu                     | 3.07 Years   |
| 4. Varun Sharma#                           | 1.08 Years   |
| #Effective October 04, 2024 Mr. Ajay Argal | is the new Fund Manager.                                   |

#Effective October 04, 2024 Mr. Ajay Argai is the new Fund Manager

NAME OF THE TRUSTEE COMPANY

Franklin Templeton Trustee Services Pvt. Ltd.

## PERFORMANCE OF THE SCHEME

## AS OF September 30, 2024

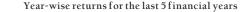
FIPEP

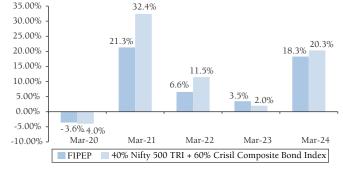
| Compounded annualised returns | FIPEP<br>Returns % | CRISIL Short Term<br>Debt Hybrid 60+40<br>Index<br>Returns % |
|-------------------------------|--------------------|--|
| Returns for the last 1 year   | 19.53%             | 20.94%   |
| Returns for the last 3 years  | 10.06%             | 10.85%   |
| Returns for the last 5 years  | 10.48%             | 13.30%   |
| Returns since inception       | 11.77%             | NA   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: March 31, 1997. Returns based on Growth Plan NAV of September 29, 2023.

NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Benchmark returns calculated based on Total Return Index (TRI)





Past performance may or may not be sustained in future.

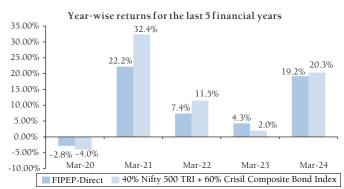
Based on Growth Plan NAVs. TRI: Total Return Index Values

#### FIPEP - DIRECT

| Compounded annualised returns | FIPEP - Direct<br>Returns % | CRISIL Short Term<br>Debt Hybrid 60+40<br>Index<br>Returns % |
|-------------------------------|-----------------------------|--|
| Returns for the last 1 year   | 20.45%                      | 20.94%   |
| Returns for the last 3 years  | 10.91%                      | 10.85%   |
| Returns for the last 5 years  | 11.34%                      | 13.30%   |
| Returns since inception       | 10.99%                      | 11.46%   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Based on Growth Plan NAVs of September 30, 2024. Inception date: January 01, 2013.



Past performance may or may not be sustained in future. Based on Growth Plan NAVs. TRI : Total Return Index Values

ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)- https://www.franklintempletonindia.com/fund-details/fundoverview/4626/franklin-india-pension-plan
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a
  percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a
  functional website link that contains detailed description-Not applicable
   Portfolio Turnover Rate Not applicable

## **EXPENSES OF THE SCHEME**

#### i) Load Structure

Exit Load: (Subject to the completion of lock-in-period and minimum target investment) • 3% (if redeemed before the age of 58 years)

• NIL (if redeemed after the age of 58 years)

ii) Recurring expenses (as % of daily net assets): Please refer to Page No. 58

iii) Actual Expenses for the financial year ending March 2024:

•2.27% Regular • 1.51% Direct

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 58

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 59

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 59

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 59

## COMMON FEATURES FOR ALL SCHEMES

## **Risk Profile of the Schemes**

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

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

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

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

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

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

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

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

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

Different types of 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.

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

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

## Risks associated with securities issued by Banks and PSUs:

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

- Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks.
- Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going

up there by decreasing the profitability of the short  $\ \ \, \bullet$  position.

- To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market.
- Derivatives are high risk, high return instruments as they may be highly leveraged. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.
- Risks associated with Imperfect Hedging using Interest Rate Futures includes basis risks, yield curve slope risks, spread risks, liquidity risks, rollover risks and unwinding risks among other risks.
- Investments in REITs & InvITs may carry market risks, reinvestment risks, liquidity risks and regulatory risks among other risks.
- Risks associated with participation in repo transactions in Corporate Debt Securities involves counter-party risks and collateral risks among other risks.

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

#### Risks associated with participation in repo transactions in Corporate Debt Securities

#### Counter-partyrisk

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the Schemes shall carry out repo transactions with only those counterparties, which has a credit rating of 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the Scheme's account through an exchange settled matching process. Generally, we would have a limited number of counter-parties, comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers etc. Similarly, in the event of the Scheme being unable to pay back the money to the counterparty as contracted, the counter-party may dispose off the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases.

#### CollateralRisk(asarepobuyer)

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

## Risks associated with Investments in REITs and InvITs:

- Market Risk: REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or Payout of Income Distribution cum capital withdrawal option, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- Regulatory/Legal Risk: REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

#### **Risk Mitigation Factors**

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

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

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

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

**Liquidity and Marketability Risk**: The fund will endeavour to minimise liquidity risk by investing in securities having a liquidmarket.

## Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF), This facility is not available to FIGSF, FIONF and FIPEP:

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

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

No Load on Bonus / Reinvestment of Income Distribution cum capital withdrawal option: No entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal. **Commission to distributor**: The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

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

### Transaction Charges:

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

(i) First time investor in mutual funds:

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

(ii) Investors other than first time investor in mutual funds:

Transaction Charge of Rs.100/- per purchase/ subscription application of Rs.10, 000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

(iii) In case of investments through Systematic Investment Plan (SIP):

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

- (iv) The Transaction Charges shall not be deducted for:
  - (a) purchase/subscription applications for an amount less than Rs.10, 000
  - (b) transactions other than purchases/ subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Transfer of Income Distribution cum capital withdrawal plan etc.;
  - (c) direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor/agent/broker; and
  - (d) transactions routed through stock exchange platform (not applicable for ARN holders who have 'opted-in' for levy of transaction charges in respect of mutual fund transactions of their clients routed through stock exchange platforms).

The statement of account shall disclose the net investment as gross subscription less transaction charges and the units allotted against the net investment.

The upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate payment based on his assessment of various factors including the service rendered by the distributor.

### Employee Unique Identification Number (EUIN):

As per Para 15.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024; the employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIN from AMFI. EUIN needs to be mentioned on the application along with the ARN number. This will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

#### Default Plan/Option

The investors must clearly indicate the Plan and Option in the relevant space provided for in the Application Form. In the absence of such instruction, it will be assumed that the investor has opted for the Default Plan which shall be as follows.

| Scenario  | Broker Code   | Plan          | Default      |
|---|---------------|---------------|--------------|
|   | mentioned by  | mentioned     | Plan to be   |
|   | the investor  | by the        | captured     |
|   |               | investor      |              |
| 1   | Not mentioned | Not mentioned | Direct Plan  |
| 2   | Not mentioned | Direct        | Direct Plan  |
| 3   | Not mentioned | Regular       | Direct Plan  |
| 4   | Mentioned     | Direct        | Direct Plan  |
| 5   | Direct        | Not Mentioned | Direct Plan  |
| 6   | Direct        | Regular       | Direct Plan  |
| 7   | Mentioned     | Regular       | Regular Plan |
| 8   | Mentioned     | Not Mentioned | Regular Plan |
| In cases of fresh purchase/additional purchase/switch/SIP & |               |               |              |

In cases of fresh purchase/additional purchase/switch/SIP & STP Registration requests received from investors with unempanelled/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

| Scheme Name   | Default Option  |
|---------------|---|
| FIBPDF, FIPEP | <ul> <li>Growth in case Growth on<br/>Income Distribution cum<br/>capital withdrawal (IDCW)<br/>option is not indicated.</li> <li>Reinvestment of Income<br/>Distribution cum capital<br/>withdrawal option in case<br/>Payout of Income Distribution<br/>cum capital withdrawal option<br/>or Reinvestment of Income<br/>Distribution cum capital<br/>withdrawal option is not<br/>indicated.</li> </ul> |
| FILF          | <ul> <li>Super Institutional Plan<br/>Growth in case Growth on<br/>Income Distribution cum<br/>capital withdrawal option<br/>(IDCW) is not indicated.</li> <li>Super Institutional Plan<br/>Weekly IDCW Option in case</li> </ul>   |
|               | Weekly or Daily IDCW Optior<br>is not indicated<br>• Reinvestment of Income<br>Distribution cum capita<br>withdrawal option in cass<br>Payout of Income Distribution<br>cum capital withdrawal option<br>or Reinvestment of Income<br>Distribution cum capita<br>withdrawal option is not<br>indicated  |
| FIMMF         | <ul> <li>Retail Plan - Growth in case<br/>Growth or Income Distribution<br/>cum capital withdrawa<br/>(IDCW) option is not<br/>indicated.</li> <li>Retail Plan Monthly IDCW</li> </ul>  |
|               | <ul> <li>Retain Fail wonthly IDCW<br/>Option in case Monthly<br/>Quarterly or Daily IDCW<br/>Option is not indicated</li> <li>Reinvestment of Income<br/>Distribution cum capita<br/>withdrawal option in case<br/>Payout of Income Distribution<br/>cum capital withdrawal option<br/>or Reinvestment of Income<br/>Distribution cum capita<br/>withdrawal option is not<br/>indicated.</li> </ul>       |
| FIDHF         | <ul> <li>Plan A- Growth in case Growth<br/>or Income Distribution cum<br/>capital withdrawal (IDCW)<br/>option is not indicated.</li> <li>Plan A – Quarterly IDCW Plar<br/>in case Quarterly or Monthly<br/>IDCW Plan is not indicated</li> </ul>   |
|               | <ul> <li>Reinvestment of Income<br/>Daistribution cum capital<br/>withdrawal option in case<br/>Payout of Income Distribution<br/>cum capital withdrawal option<br/>or Reinvestment of Income<br/>Distribution cum capital<br/>withdrawal option is not<br/>indicated.</li> </ul>   |

| Scheme Name | Default Option  |
|-------------|---|
| FIFRF       | <ul> <li>Growth in case Growth or<br/>Income Distribution cum<br/>capital withdrawal option is not<br/>indicated.</li> </ul>  |
| FICDF       | <ul> <li>Plan A - Growth in case Growth<br/>or Income Distribution cum<br/>capital withdrawal (IDCW)<br/>option is not indicated.</li> <li>Plan A - Quarterly IDCW Plan<br/>in case Annual, Half-yearly,<br/>Quarterly or Monthly IDCW<br/>Plan is not indicated</li> </ul>     |
|             | <ul> <li>Reinvestment of Income<br/>Distribution cum capital<br/>withdrawal option in case<br/>Payout of Income Distribution<br/>cum capital withdrawal option<br/>or Reinvestment of Income<br/>Distribution cum capital<br/>withdrawal option is not<br/>indicated</li> </ul> |

The Trustee/AMC reserves the right to alter/vary the default plan/option, and the terms and conditions of these facilities and privileges, after giving notice. The trustee is entitled, in it's sole and absolute discretion, to reject any Application.

#### Trustee Company:

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

#### Despatch of Repurchase (Redemption) Request

The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 3 working days of the acceptance of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund. In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023.

Dispatch of Payout of Income Distribution cum capital withdrawal (IDCW) option - 7 working days from record date.

#### Applicable NAV

## 1) For Debt/Income (other than liquid and overnightfund)schemes:

#### a. Purchases including switch-in

In respect of valid applications received<sup>\*</sup> up to 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day before the cut-off time (3.00 p.m.) - the closing NAV of the day on which the funds are available for utilisation shall be applicable.

In respect of valid applications received\* after 3:00 p.m. by the Mutual Fund and the funds are available for utilisation on the same day - the closing NAV of the Business Day following the day on which the funds are available for utilisation shall be applicable.

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

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

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

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

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

#### b. Redemptions including switch-out:

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

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

#### a. Purchases including switch-in

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

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

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

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

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

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

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

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

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

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

#### b. Redemptions including switch-out

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

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

For liquid schemes/plans, the Mutual Fund shall calculate NAVs for every calendar day. Further, the day(s) on which the money markets are closed/not accessible, shall not be treated as business day(s). No outstation cheques will be accepted. The redemption and switch-out of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realised.

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

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

## Compulsory reinvestment of Income Distribution cum capital withdrawal(dividend)

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

## Option to receive allotment and hold units in demat form:

Investors have an option to receive allotment and hold units of the schemes of Franklin Templeton Mutual Fund in demat form. For this purpose, the investors need to furnish the details of their depository account in the Application Form along with a copy of the Client Master Report / List (CMR/CML) or the Transaction Statement (the page reflecting name and holding pattern) for verification of the demat account. The date of demat account statement should be within 90 days of the application. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application Form. In case the Unitholder does not wish to get his/her Units converted / allotted in electronic form or the AMC is not able to credit the Units to the beneficiary account(s) of the investor for any reason whatsoever, the AMC shall issue Account statement(s) specifying the Units allotted to the investor. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in demat form and the allotment will be made only in demat form as default.

In case of SIP, the units will be allotted based on the applicable NAV as per the terms of the Scheme Information Document of the respective scheme and will be credited to the investor's demat account on weekly basis on realisation of funds. For example, for the subscription amount of the relevant SIP instalment credited to the bank account of Franklin Templeton Mutual Fund during a week (Friday to Thursday), the units allotted will be credited to the investor's demat account on following Monday or the subsequent working day if Monday is a holiday/non-working day for the AMC or the depositories.

However, this facility is not available for investment under Daily and Weekly Income Distribution cum capital withdrawal option options of the schemes, Switch facility, Systematic Transfer Plan (STP) and Transfer of Income Distribution cum capital withdrawal plan (Transfer of IDCW Plan).

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

#### Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation".

However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes. **Pension Fund:** Investments by Individuals (including minors through their parents/guardians) in Franklin India Pension Plan (formerly known as Kothari Pioneer Pension Plan/ Templeton India Pension Plan) were eligible for tax rebate under section 88 the Income-tax Act, 1961. In terms of Section 80C(7) of the Income-tax Act, 1961, a pension fund referred to under section 88 shall be eligible for deduction under section 80C of the Income-tax Act, 1961 w.e.f. April 1, 2006. The deduction under section 80C of the Income-tax Act, 1961 in the Incometax Act, 196

#### ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below.

The AMC has estimated that upto 2.00% of the daily average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund: https://www.franklintempletonindia.com/reports?secondFilte r=15

In accordance with Regulations, the asset management company ("AMC") is entitled to charge the scheme with investment and advisory fees. In addition to such fees, the AMC may charge the scheme such expenses as may be permitted under Regulations from time to time.

The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI notification no. SEBI/LAD-NRO/GN/2018/51 dated December 13, 2018 and Para 10. 1 of Master Circular on Mutual Funds dated June 27, 2024, as follows:

 Recurring expenses including the investment management and advisory fee subject to the limits specified in the table below (as % of daily net assets):

| on the first Rs. 500 crores      | 2.00%  |
|----------------------------------|--|
| on the next Rs. 250 crores       | 1.75%  |
| on the next Rs. 1,250 crores     | 1.50%  |
| on the next Rs. 3,000 crores     | 1.35%  |
| on the next Rs. 5,000 crores     | 1.25%  |
| On the next<br>Rs. 40,000 crores | Total expense ratio<br>reduction of 0.05% for<br>every increase of<br>Rs.5,000 crores of<br>daily net assets or part<br>thereof. |
| Above Rs. 50,000 crores          | 0.80%  |

 (II) In addition to the above, the following costs or expenses may be charged to the Scheme, as per sub regulation 52(6A) namely-

- (a) brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions
- (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.

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.

Provided further that expenses charged under this clause shall be utilised for sales, marketing and distribution expenses incurred for bringing inflows from such cities.

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.

These expenses are in abeyance with effect from March 1, 2023 till further instructions from SEBI.

(c) additional expenses not exceeding 0.05% of daily net assets of the scheme towards various permissible expenses.

Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

Any expenditure in excess of the limits specified in sub-regulations 52 (6) and 52 (6A)] shall be borne by the asset management company or by the trustee or sponsors.

- (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, the below mentioned expenses and charges shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.
  - a) Goods and Service Tax on expenses other than investment and advisory fees; and,
  - b) 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.

Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as a percentage of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and advisory fee shall not exceed the aggregate of expenses charged under clause (I) and (II) (c) above.

The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as explained above.

As per Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The investments under 'Direct' shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.

The Trustee / AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

#### Daily Net Asset Value (NAV) Publication

The NAV will be calculated for every Business Day and can be viewed on www.franklintempletonindia.com and www.amfiindia.com. Unitholders may provide a specific request to Mutual Fund/ AMC to receive the latest available NAVs through SMS. You can also telephone us at 1-800-425-4255 or 1-800 -258- 4255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

#### For Investor Grievances please contact

Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Good Shepherd Square, 4th Floor, No.82, MGR Salai (Erstwhile Kodambakkam High Road), Chennai-600034, Tamil Nadu. Tel: 1800 425 4255 or 1-800 -258-4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. Email: service@franklintempleton.com.

#### Name of Investor Relations Officer: Rini Krishnan

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

## Unitholders'Information:

#### Account Statement:

On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of

email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their email address and/or mobile number registered with the Mutual Fund/AMC.

#### A) Consolidated Account Statement

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

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

#### 1. Unitholders who hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, Transfer of Income Distribution cum capital withdrawal plan, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

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

transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.

## 2. Unitholders who do not hold Demat Account

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

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

The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance, value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

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

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

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

## For normal transactions during ongoing sales and repurchase:

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

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

- Account Statement for SIP and STP will be despatched once every month along with Reinvestment of Income Distribution cum capital withdrawal option (daily, weekly, monthly) account statement All other Income Distribution cum capital withdrawal (dividend) statements will be dispatched as and when the distribution is processed
- A soft copy of the Account Statement will be emailed to investors valid email id
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.
- Furthermore, the AMC shall disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the end of the fortnight.
- In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

#### Half-yearly Statement:

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

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

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

#### Annual Financial Reports

As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by

email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without demur. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website and AMFI website and make the physical copies available to the investors at its registered office at all times.

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

### Instant Redemption Facility in Franklin India Liquid Fund, Franklin India Overnight Fund

Pursuant to SEBI Circular no. As per Para 14.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 Instant Redemption Facility ('the facility') is provided under the Growth Option of the Schemes for redemptions routed through website of Franklin Templeton Mutual Fund. Under this facility, the Scheme shall endeavour to credit redemption proceeds in the registered bank account of the investor offering Immediate Payment Service (IMPS) on the same day on which valid redemption request has been received. The facility shall be available on all days at all points of time. The salient features of the facility are detailed in SIDs of the Scheme.

#### Financial Results and Portfolio Disclosures

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

The Mutual Fund shall disclose portfolio as on the last day of the month / half-year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. In case of unitholders whose email 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 As per Para 14.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, 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.

Such investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PANexempt KYC Reference Number (PEKRN).

This exemption will be available only to Micro investment made by individuals being Indian citizens (including NRIs, joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

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

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

Under the provisions of Income tax Act 1961, every person who has been allotted a PAN and is eligible to obtain Aadhaar Number is required to intimate his Aadhaar Number to the prescribed authority on or before 31st March, 2023. On failure to do so, his/her PAN shall become inoperative and he/she shall be liable to all the consequences under the Income Tax Act, 1961 for not furnishing, intimating or quoting the PAN. Therefore, it is mandatory for investors to link PAN with Aadhaar.

SEBI in its letter SEBI/HO/OW/IMD/PoD/P/2022/ 48112 /1 dated September 12, 2022, SEBI has advised that:

- No investments (Systematic transaction, lumpsum, redemption) shall be permitted in such folios wherein PAN/ PEKRN details are not available.
- Non-compliant, Non-PAN and Non-PEKRN folios will be liable to be frozen from April 01, 2023.
- 3. Non-investor-initiated transactions such as dividend payout, if any, declared by the Mutual Fund schemes shall also be disallowed
- 4. Unitholders whose folio(s) has/have been frozen due to the above requirement shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details.

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 of the amount of investment.

If there is any change in the Client Due Diligence/KYC information provided by the investor, the same is required to be updated within 30 days of such change.

Investors are instructed not to make cash payments. No outstation cheques or post-dated cheques will be accepted.

Applications with outstation cheques/post dated cheques may be rejected.

#### Non acceptance of Third Party payment

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement; (b) Custodian on behalf of an FII or a client. (c) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time; (d) Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission/ incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/ one-time subscription. For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.

### Non applicability Minimum Application Amount (Lump-sum)and Minimum Redemption amount

As per Para 6.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 (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.

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).

The above-mentioned provisions shall override the conflicting provisions, if any.

### **INVESTMENTS IN FOREIGN SECURITIES**

As advised by SEBI, in order to avoid breach of industry-wide overseas investment limits as allowed by RBI and in terms of as per Para 12.19 of SEBI Master Circular of Mutual Funds dated June 27, 2024, the total investment in overseas funds or securities across all schemes of FTMF is capped at the level as of February 1, 2022. The aforesaid capping is temporary in nature and will continue only till further enhancement of limit by Regulators in this regard.

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## FRANKLIN TEMPLETON BRANCH OFFICES (Investor Service Centres)

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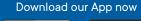
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