

General Instructions

- 1) This facility is offered to investors having Bank accounts in select banks mentioned in the link below (please refer point 16). 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 be liable for any transaction failures due to rejection by the investors bank/branch.
- 3) SIP through Auto Debit Facility is available only on 1st / 7th / 10th / 20th / 25th of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- 4) The investor agrees to abide by the terms and conditions of NACH facility of NPCI and ECS/Direct Debit facility of Reserve Bank of India (RBI)
- 5) 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/ ECS/ Direct Debit Registration / Cancellation / Rejections, if any.
- 6) The AMC/ Trustee/ FTMF reserves the right to reverse allotments in case the Auto debit/ ECS/ Direct Debit is rejected by the bank for any reason whatsoever.
- 7) The AMC/ Trustee/ FTMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH / ECS/ Direct Debit and takes full responsibility for the same.
- 8) The AMC/ Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
- 9) The AMC/ Trustee reserves the right to discontinue the SIP in case of Auto Debit through NACH / ECS/ Direct Debit routes are rejected by the investor bank for any reasons.
- 10) For load details, please refer to the Key Information Memorandum and the addendum issued from time to time.
- 11) The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
- 12) SIP cancellation can be done separately by submitting the request atleast 30 Business days in advance; however the associated NACH / Direct Debit / ECS mandate can be retained for future investments.
- 13) 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 / ECS facility. Also fill-up all the relevant details as applicable. Requests for any changes/ cancellation in the NACH / Direct Debit / ECS Bank Mandate request should be submitted atleast 30 Business days in advance.
- 14) 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 ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks., Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

Terms and Conditions for Systematic Investment Plan through Auto Debit (please read this with General Instructions)

- 1) Minimum Investments: 12 installments of Rs.500/- (or) 6 installments of Rs.1000/- All Instalments should be of the same amount. In FILSF 12 installments of Rs.2000/- (or) 6 installments of Rs.4000/-, in FIDPEF 12 installments of Rs.1000/- (or) 6 installments of Rs.2000/- and in FIGSF-PF Plan 12 installments of Rs.10,000/- or 6 installments of Rs.20,000/-.
- 2) 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.
- 3) New investors who wish to enroll for SIP through Auto Debit should also fill up the Common Application form in addition to this form.
- 4) The SIP through Auto Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 Business days in advance of the date of the first Auto Debit.
- 5) If Auto Debit Form (ADF) is already registered in the folio, SIP Auto debit can start in FIVE Business Days
- 6) 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
- 7) The application is liable to rejection if the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit / ECS validity period expired.
- 8) Investors are required to ensure adequate funds in their bank account on the date of investment transaction. FTMF will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions are debited subsequently
- 9) FTMF or its authorized banker or agent will initiate the Auto Debit form registrations/ debit transactions
- 10) Investments made through Auto Debit/ ECS/ Direct Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds
- 11) Auto Debit/ ECS/Direct Debit bank mandate is applicable only for investments via Auto Debit/ ECS/ Direct Debit instructions
- 12) The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be a holder in the bank account.
- 13) The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account number are not mentioned in the request form.
- 14) The AMC/ Trustee/ FTMF/ Sponsor Bank / NPCI are not liable for the bank charges, if any, debited from investor's bank account, by the destination bank, on account of payment through NACH/ ECS/ Direct Debit.
- 15) For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com.
- 16) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for Auto Debit/ ECS/ Direct Debit Facility
- 17) The bank branch provided for ECS/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the ECS/Direct Debit mandate and AMC/Trustee/ FTMF will not liable for any transaction failures due to rejection by the investors bank/branch.
- 18) For all SIP purchase transactions during ongoing sale, the entry and exit load as applicable for normal purchases shall be applicable .please refer to the Key Information Memorandum and the addendum issued from time to time
- 19) The amount of each SIP instalment should be less than Rs.1 crore: FIDA, IIIOF, FIIBA, FIGSF, FISTIP, FISPF, FILDF, FIMIP, FIUBF, FIPEP, FICBOF and FIBPDF schemes
- 20) If during the currency 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.
- 21) The AMC / Trustee reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration
- 22) To effect ECS/Direct debit, investors must provide a cancelled cheque or copy thereof or the first investment must be by means of cheque from that account. Banker's attestation is recommended for Payable at par cheque.
- 23) Only one instalment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first instalment is in the month July, say 2nd July, then the second instalment should be in August
- 24) Please write the Bank Name in "Full Form" to avoid any ambiguity and rejections E.g., State Bank of India (and not SBI)

Instructions To Fill Auto Debit Form and Terms and Conditions

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

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

- Investors are required to submit "New Auto Debit / ECS 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/ ECS/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/ECS/Direct Debit payments please refer to SID or www.franklintempletonindia.com
- Auto Debit bank mandate is applicable only for investments via debit instructions
- By submitting the Auto Debit mandate the investor authorizes Franklin Templeton to utilize the information provided herein for the purpose of his/her investments in Franklin Templeton Mutual Fund
- Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents

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

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