

# Franklin Templeton Mutual Fund

## Systematic Investment Plan through ECS/Direct Debit (See instructions overleaf)



FRANKLIN TEMPLETON INVESTMENTS

Broker Name & Code*	<b>KETAN SAMPAT</b> <b>ARN - 12673</b>	Sub Broker Name & Code*	* AMFI Registered Distributors
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Having read and understood the contents of the Offer Document(s) and Key Information Memorandum, Addenda issued till date, I / We hereby apply to the Trustees of Franklin Templeton Mutual Fund for a Systematic Investment Plan (SIP) through ECS / Direct Debit under the following Scheme and agree to abide by the terms, conditions, rules and regulations of the scheme(s) as on the date of this investment.

Name of Sole/First Account holder \_\_\_\_\_

Existing Unitholders' Folio Number \_\_\_\_\_ Account No. \_\_\_\_\_

New Investors (Please also complete and submit a Common Application Form)

### SIP Details (Please note that a minimum of 30 days is required to set up the ECS/Direct Debit)

Scheme \_\_\_\_\_

Plan \_\_\_\_\_ Option \_\_\_\_\_

SIP Amount Rs. (per installment)# \_\_\_\_\_ Frequency  Monthly  Quarterly SIP Date  1st  7th  10th  20th  25th  
 # (Maximum amount per installment under ECS/Direct Debit is Rs. 25000) (please tick as applicable)

SIP Period From \_\_\_\_\_ To \_\_\_\_\_  
m m y y y y m m y y y y

First SIP Cheque Date \_\_\_\_\_ Cheque No. \_\_\_\_\_ Amount Rs. \_\_\_\_\_  
 (If Cheque is given) d d m m y y y y

(Should be from the Bank Account from which ECS/Direct Debit is to be effected) | (for minimum period and installments, please refer point no. 16 overleaf)

I/We authorize Franklin Templeton Mutual Fund or their authorized service providers to Debit my/our account listed below by ECS (Electronic Clearing Services) / Direct Debit for collection of SIP payments.

Mandatory Enclosures: (If 1st installment is not by cheque)

Blank cancelled cheque  Copy of cheque

### Bank Details

Bank Name \_\_\_\_\_

Branch Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Account Number \_\_\_\_\_

9 Digit MICR Code \_\_\_\_\_ Account Type  Savings  Current  CC/OD  NRE/NRO (please ✓)

Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected. MICR Codes starting or ending with 000 are not valid for ECS.

Please change my/our bank account ECS / Direct debit (change in bank account only)

Account Holder Name as in Bank Account \_\_\_\_\_

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or wrongly effected or not effected at all for reasons of incomplete or incorrect information, I/We will not hold Franklin Templeton Investments responsible. I/We confirm that the funds invested belongs to me/us. I/We further undertake that any changes in my/our Bank details will be informed to the Fund immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. \*I/We confirm that I am/we are Non-residents of Indian National / Origin but not United States persons within the meaning of Regulation (s) under the United States Securities Act of 1933, as amended from time to time and that I/We hereby confirm that the funds are remitted from abroad through approved banking channels or from my/our funds in my/our NRE/NRO/FCNR Account. \* Applicable to Non Resident Investors

Date \_\_\_\_\_ Signature of the Investor(s) 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

### Banker's Attestation (For bank use only)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

Signature of Authorised Official from Bank (Bank Stamp and Date)

Bank Account No.

### Authorisation of the Bank Account Holders

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) and that my/our payment towards my/our investment in Franklin Templeton Mutual Fund shall be made from my/our below mentioned bank account number with your bank. I/We authorize Franklin Templeton Asset Management (India) Pvt. Ltd. (Investment Manager of Franklin Templeton Mutual Fund) acting through their service providers and representative carrying this ECS mandate form to get it verified and executed. Mandate verification charges if any, may be charged to my/our account

Bank Account Number \_\_\_\_\_

### Signatures of Bank Account holders

1st Holder \_\_\_\_\_

2nd Holder \_\_\_\_\_

3rd Holder \_\_\_\_\_

### Acknowledgement Slip for SIP through ECS/Direct Debit (To be filled in by investor)

Investor's Name \_\_\_\_\_

Customer Folio \_\_\_\_\_ Account No. \_\_\_\_\_

SIP Amount (Rs.) \_\_\_\_\_ Frequency:  Monthly  Quarterly Scheme \_\_\_\_\_

Franklin Templeton Investor Service Centre Signature & Stamp

## Instructions for Common Transaction Form

- This form can be used for all funds namely Templeton India Growth Fund, Franklin India Index Fund, Templeton India Income Fund, Templeton Monthly Income Plan<sup>®</sup>, Templeton India Government Securities Fund, Templeton Floating Rate Income Fund, Franklin India Bluechip Fund, Franklin India Flexi Cap Fund, Franklin India Prima Plus, Franklin India Prima Fund, Franklin India Taxshield, FT India Dynamic PE Ratio Fund of Funds, FT India Life Stage Fund of Funds, Franklin Infotech Fund, Franklin FMCG Fund, Franklin Pharma Fund, Franklin India Opportunities Fund, FT India Balanced Fund, Templeton India Pension Plan, Franklin India International Fund, Templeton India Income Builder Account, FT India Monthly Income Plan<sup>®</sup>, Templeton India Short-Term Income Plan, Templeton India Treasury Management Account, Templeton India Money Market Account, Templeton India Children's Asset Plan. Use separate transaction forms for each Scheme / Plan and transaction.
- This Transaction Form can be used for all transactions that an existing account holder may want to make with Franklin Templeton Funds. Existing unitholders should mention the existing Account Number, Scheme & Plan of their existing investment in the provided box. In case of fresh purchases please read the Offer Document and fill the application form.
- In case you would like to Invest, Redeem, Transfer, Switch in more than one Scheme, kindly use separate Transaction Form for each transaction.
- In case you would like to effect a Change in Name, Change of Address, Change in Bank Account, E-mail Communications or Direct Credit Redemption proceeds in more than one Scheme, please use a separate Transaction Form for each change.
- For Redeeming units**  
In case the balance in your account does not cover the amount of the request, the account shall be closed and the entire such (lesser) amount shall be sent to you. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
- For Systematic Investment Plan (SIP)**
  - Available in the following schemes/plans: All plans of - FIBCF, TIGF, FIPP, FIFP, FIT, FIIF, FIF, FFF, FIFCF, FPF, FIOF, FTLE, FTDPEF, FTIBF, TIPP, TICAR, Growth plans of TIIF, THBA, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TGSF, and Long Term Plan of TFIF.
  - SIP Available Dates : 1st, 7th, 10th, 20th of a month First SIP cheque could be any date, but all subsequent cheques should be dated either 1st or 7th or 10th or 20th.
  - Minimum Investments: 12 cheques of Rs.500/- (or) 6 cheques of Rs.1000/- All cheques should be of the same amount. In FTLE and FTDPEF, 12 cheques of Rs.2000/- (or) 6 cheques of Rs. 4000/-.
  - Investment frequency : Monthly (or) Quarterly
  - Mode of payment: You have three choices a) Post-dated cheques b) Direct debit c) ECS.
  - Load Structure for SIP/STP/DTP.

Description	load structure for SIP, STP (in) and DTP (in) (Destination Schemes) transactions	
	Entry Load	Exit Load*
Schemes where the entry load for normal purchases# exceeds 1%	1%	Equal to the entry load applicable to normal purchases#, as reduced by 1%
Schemes where the entry load for normal purchases# is equal to or less than 1%	50% of the entry load applicable for normal purchases#	Equal to 50% of the entry load applicable for normal purchases#
Templeton India Pension Plan	Nil	Equal to the entry load applicable for normal purchases# **
Franklin India Taxshield	1%	1%***

\* if redeemed within 2 years (730 calendar days) of the allotment date applying 'First in First Out' basis, or in case the SIP/STP is prematurely terminated before completion of the minimum term for any reason, as the AMC may deem fit. \*\* investors cannot redeem before completion of the lock-in period. Additionally, an exit load applicable, if any, at the time of redemption shall be levied. \*\*\* investors cannot redeem before completion of the lock-in period. # normal purchases are purchases at the minimum subscription amount specified for each respective scheme, other than purchases through SIP, STP(in), DTP(in) or Exchange/Switch(in)

- Further, for all STP (out) transactions, an exit load as applicable in the Source Scheme shall be levied.
  - The AMC reserves the right to discontinue the SIP in case of cheque returns/suspension of direct debit through ECS, and debit the cheque return charges to the investors' account.
- For Systematic Withdrawal Plan (SWP)**
    - Available in the following schemes/plans: All plans of - FIBCF, TIGF, FIPP, FIFP, FIIF, FIFCF, FIF, FFF, FPF, FIOF, FTLE, FTIBF; Growth plans of TIIF, THBA, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TGSF (except PF Plan), and Long Term Plan of TFIF.
    - In order to start the SWP facility, the minimum account balance should be Rs.25,000 and Rs. 12,000 in case of FTLE.
    - The frequency can be Monthly or Quarterly
    - There are two options available:
      - Fixed amount: A fixed amount can be withdrawn either on the 15th or the last business day of every month/quarter
      - Capital Appreciation: The capital appreciation as on the last business day of the month can be withdrawn.
    - Load: In schemes the currently have exit load, the same will be waived till further notice.
    - Minimum withdrawal: Under the Fixed amount option, the minimum withdrawal will be Rs.1,000
    - An investor cannot simultaneously participate in a SIP and SWP in the same scheme
    - This facility is not available for investments under lock-in period.
  - For Systematic Transfer Plan (STP)**
    - Available in the following schemes/plans: TIIF, THBA, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TGSF (except PF Plan), TFIF, TISTIP and TITMA.
    - Kindly provide the Account Number and Name of the Scheme to which you would like to make the transfer.
    - In order to start the STP facility, the minimum account balance should be Rs.12,000 except in TITMA-I Plan where the same should be Rs.1 crore.
    - The frequency can be Weekly or Monthly or Quarterly in fixed amount and Monthly or Quarterly in Capital Appreciation.
    - There are two options available:
      - Fixed amount: Fixed Amount can be transferred on any prescribed date of the month/quarter as specified by the investor. Fixed amount can be transferred on the 7th, 14th, 21st, 28th of every month in the weekly option to any open end equity or hybrid scheme subject to the terms of the scheme.
      - Capital Appreciation: The capital appreciation as on the last business day of the month/quarter can be transferred to any Franklin Templeton open end equity or hybrid scheme<sup>®</sup>, subject to the terms of the scheme. This option will be available only under the growth plans of the above mentioned schemes.
    - Equity schemes: FIBCF, TIGF, FIFP, FIFCF, FIPP, FIIF, FIF, FFF, FPF, FIOF, FTI; Hybrid schemes: FTIBF, TIPP, TICAR; Fund of Funds schemes: FTDPEF, FTLL
    - In case the specified date is a non-business day for either the Source Scheme or the Destination Scheme, the STP will be processed on the following business day for both the schemes. The STP will be applicable subject to the terms of the destination scheme.
    - At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/ termination of an existing STP.
    - This facility is not available for investments under lock-in period or on which any lien or encumbrances is marked or in respect of which the status of realisation of cheque is not available to the AMC.
    - It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the account on the date of transfer, failing which the transfer will not be effected.
    - An investor cannot simultaneously participate in a SIP and STP (out), SWP and STP (in) in the same scheme
    - Minimum Amount: Rs.1000/- for Fixed Amount (Monthly/Quarterly) for a period of 6 (Months/Quarter); Rs.500/- for Fixed Amount (Monthly/Quarterly) for a period of 12 (Months/Quarter); Rs. 500/- for weekly for a period of 6 months. However, in case the chosen destination scheme is a fund of funds the minimum amount shall be Rs.4000/- for Fixed Amount (Monthly/Quarterly) for a period of 6 (Months/Quarter); Rs.2000/- for Fixed Amount (Monthly/Quarterly) for a period of 12 (Months/Quarter); Rs.1000/- for weekly for a period of 6 months.
  - Under capital appreciation terms shall be 6 months.
  - For Dividend Transfer Plan (DTP)**
    - Available in TIIF, TFIF, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TISTIP, TGSF, TITMA, THBA,
    - An investor can select this facility whereby the dividend declared will be automatically invested into selected FT Open-ended Equity or Hybrid schemes.
    - DTP facility: To avail the DTP facility the minimum account balance should of Rs. 25,000/-, except in TISTIP, TITMA and Short Term Plan of TFIF where the same should be Rs. 100,000/-
    - The frequency of transfer will be dependent on the dividends declared by the plan in which the investment has been made.
    - The amount, to the extent of the distribution, will be automatically invested on the ex-dividend date into Franklin Templeton open end equity or hybrid scheme selected by the investor at the NAV of that scheme and equivalent units will be allotted, subject to the terms of the scheme:
      - Equity schemes: FIBCF, TIGF, FIFP, FIFCF, FIIF, FIF, FFF, FPF, FIOF, FTI.
      - Hybrid schemes: FTIBF, TIPP, TICAP
    - This facility cannot be availed under Daily Dividend Plans and Weekly Dividend Plans of the above schemes.
  - For Direct Credit of Redemptions / Dividend**
    - Investors should provide the name of the bank, branch address, account type and account number of the sole/first applicant. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
    - Direct Credit of Redemptions / Dividend is currently available for select Scheme / Plans and with select Banks only and not with all Banks. Please contact the service centers for more details.
  - In case you do not have an account in the Scheme you are switching to, please read the Offer Document before switching. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
  - Cheque / DD should be drawn in favour of the full scheme names for eg. "Franklin India Bluechip Fund", "Templeton India Income Fund" etc. and payable locally.
  - 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.

<sup>®</sup>An open end income scheme. Income is not assured, and is subject to the availability of distributable surplus

## Terms and Conditions for Systematic Investment Plan through ECS/Direct Debit

### SIP Payment through Electronic Clearing Services/Direct Debit

- This facility is offered to investors having Bank accounts in select cities mentioned below. The cities in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Franklin Templeton Investments without assigning any reasons or prior notice. SIP instructions for investors in such cities via ECS/Direct Debit route will be discontinued.
- New investors who wish to enroll for SIP through ECS/Direct Debit should also fill up the Common Application form in addition to this form.
- 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. Bankers attestation is recommended for Payable at par cheques.
- Existing investors must provide their Folio Number / Account number and need not fill up a Common Application Form.
- For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Offer Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centres or distributors or from the website [www.franklintempletonindia.com](http://www.franklintempletonindia.com).
- The SIP through ECS/Direct Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted atleast 30 days in advance of the date of the first ECS/Direct Debit Transaction.
- 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 Franklin Templeton will not liable for any transaction failures due to rejection by the investors bank/branch.
- SIP through ECS/Direct Debit is available only on 1st / 7th / 10th / 20th of the month. In case these days are non business days for the scheme, then SIP will be processed on the next business day.
- The investor agrees to abide by the terms and conditions of ECS/Direct Debit facility of Reserve Bank of India (RBI)
- Investor will not hold Franklin Templeton Investments and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.
- Franklin Templeton reserves the right to reverse allotments in case the ECS debit is rejected by the bank for any reason whatsoever.

- Franklin Templeton Investments 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 ECS/Direct Debit facility and takes full responsibility for the same.
- The AMC/Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
- Franklin Templeton Investments reserves the right to discontinue the SIP in case of Direct Debit through ECS / Direct Debit routes is rejected by the investor bank for any reasons. For load details, please refer to point no.6 in Instruction of the Common Transaction form above.
- Franklin Templeton Investments reserves the right to reject any application without assigning any reason thereof.
- Minimum Investments: 12 installments of Rs.500/- (or) 6 Instalments of Rs.1000/-. All Installments should be of the same amount. In FTLE, 12 installments of Rs.2000/- (or) 6 installments of Rs.4000/- and in TGSF - PF Plan 12 installments of Rs. 10,000/- or 6 installments of Rs. 20,000/-.
- For intimating the change in bank particulars, please tick the box provided overleaf under the ' Bank Details'. Also fillup all the relevant details as applicable.

List of cities where SIP through ECS/Direct Debit is available: Ahmedabad, Baroda, Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Delhi, Guwahati, Hyderabad, Indore, Jaipur, Kanpur, Kolkata, Lucknow, Ludhiana, Mumbai, Nagpur, Patna, Surat, Thiruvananthapuram and Pune

List of banks / branches for SIP through Direct Debit Facility is available.

Banks	Branches
<ul style="list-style-type: none"> <li>IDBI Bank, Centurion Bank of Punjab, IndusInd bank and Kotak Mahindra Bank</li> <li>Bank of India and Punjab National Bank:</li> </ul>	All Branches.
	Select Branches (where core banking facility is available).

Please contact Franklin Templeton ISC / visit [www.franklintempletonindia.com](http://www.franklintempletonindia.com) for updated list of banks / branches eligible for Direct Debit Facility.

For any queries, please contact our offices at the following numbers: Ahmedabad 26470057; Bangalore 22385612; Baroda 2356036; Bhubaneswar 2535141; Chandigarh 2662136; Chennai 24679200; Cochin 2373078; Coimbatore 2474616; Dehradun 2743268; Delhi 23738670; Hyderabad 55665915; Indore 2436324; Jaipur 2377904; Jalandhar 5080783; Kanpur 2303131; Kolkata 22824171; Lucknow 2285301; Ludhiana 2406191; Madurai: 2343008; Mangalore 2492796; Mumbai 56325820-36; Nagpur 2555074; Nashik 2574327; Patna 2212277; Pune 56033511/12/14; Raipur 5033614; Rajkot 2294204; Salem: 2446854; Surat 2473766; Trichy 2464022; Varanasi 2226684; Vijayawada 2472594; Visakhapatnam 5565351. For all investment related correspondence, you can also mail us at: Franklin Templeton Asset Management (India) Private Limited, Century Centre, 75, TTK Road, Alwarpet, Chennai 600018 or email us at [service@templeton.com](mailto:service@templeton.com)