

New Fund Offer Opens on: November 10, 2025	New Fund Offer Closes on: November 24, 2025
Scheme Re-opens for continuous sale and repurchase on: December 2, 2025	

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer (as applicable)
- Long term capital appreciation - Investment in equity and equity related instruments based on a Multi-Factor Quant model.	 RISKOMETER The risk of the scheme is Very High risk	BSE 200 TRI  RISKOMETER The risk of the benchmark is Very High risk

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

The above scheme risk-o-meter assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

**Offer for Units of ₹ 10 Per Unit for cash during the
New fund Offer Period and at NAV based prices upon re-opening**

Name of Mutual Fund	Franklin Templeton Mutual Fund
Name of Asset Management Company	Franklin Templeton Asset Management (India) Pvt. Ltd. CIN - U67190MH1995PTC093356
Name of Trustee Company	Franklin Templeton Trustee Services Pvt. Ltd. CIN - U65991MH1995PTC095500
Addresses of Asset Management Company and Trustee Company	One International Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013
Website	www.franklintempletonindia.com

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 Centers or distributors or from the website <https://www.franklintempletonindia.com/downloads/fund-documents>

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.

This Key Information Memorandum is dated October 11, 2025.

INVESTMENT OBJECTIVE

The objective of the scheme is to generate long term capital appreciation by investing in equity and equity related instruments based on multi-factor quantitative investment strategy.

However, there is no assurance that the investment objective of the scheme will be realized.

ASSET ALLOCATION PATTERN OF THE SCHEME

Types of Instruments	Indicative allocations [% of total assets]	
	Maximum	Minimum
Equity and Equity related instruments;	100	80
Debt, money market instruments & cash & cash equivalent**	20	0

*Money Market instruments include commercial papers, commercial bills, treasury bills, Tri-party repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, and any other like instruments as specified under applicable regulations from time to time.

**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 cumulative gross exposure through equity, debt, derivative positions (including 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 shall not exceed 100% of the net assets of the scheme.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	Upto 20% of net assets and the maximum single party exposure will be restricted to 5%* of net assets outstanding at any point of time. ^ Presently, Securities lending and borrowing (SLB) is an Exchange traded product. Counterparty is not known for transactions carried out under SLB segment and they are guaranteed by Clearing Corporations and hence do not carry any counter party risk. Accordingly, single party exposure limit will not apply to trades on Stock Exchange platform. Single party exposure limits can only apply in case of OTC (over the counter) trades where counterparty can be identified.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
2.	Securitized Debt	Upto 20% of net assets. The Scheme shall not invest in foreign securitized debt.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Derivatives including index futures, stock futures, index options, & stock options (including covered call strategy) in line with SEBI guidelines, etc. Debt derivatives including Forward Rate Agreements, Interest Rate Futures and Interest rate swaps.	Upto 50% of net assets of the scheme The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The margin money deployed on derivative positions would be included in Debt & Money Market Instruments. Derivatives exposure for non-hedging purposes: upto 20%.	Para 12.25 of SEBI Master Circular dated June 27, 2024.
4.	Credit default Swaps	Upto 10% of net assets	Circular dated September 20, 2024
5.	Repos/reverse repo in corporate debt securities	Upto 10% of net assets	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. No	Type of Instrument	Percentage of exposure	Circular references
6.	Overseas Securities/ETFs	Overseas Securities - Upto 20% of net assets. Overseas ETF - Upto 20% of net assets.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	REITS and InvITS	The scheme may invest upto 10% of the net assets of the scheme in units issued by REITs and InvITs and not more than 5% of the net assets of the Scheme will be invested in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	Securities borrowing & Short selling	The Scheme shall not engage in securities borrowing and short selling activities.	Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (For eg. Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework)	The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time.	Referred in Para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024
10.	Debt instruments with Credit enhancement/ structured obligations	The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.	Para 4.5.3 (for Overnight & Liquid fund)/ Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Units of mutual Fund schemes	The scheme may invest in Mutual Fund units including ETFs to the extent of 35% of net assets of the Scheme. This investment is subject to prevailing regulatory limits of aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.	Schedule 7 of SEBI (Mutual Funds) Regulations, 1996
12.	Tri-party repos	Upto 100% of net assets	Not applicable

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.

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.

INVESTMENT STRATEGY

The Fund will follow an active investment strategy that aims to blend fundamental and behavioural perspectives through the use of multiple forward and backward-looking factors embedded in a proprietary developed Multi-Factor Quant model. The investment belief supports that underlying fundamental strength at the security level is the driver of long-term returns. Hence, the Bottom-up approach has been considered as a key driver to achieve relatively better risk adjusted returns.

A stock must have appropriate market capitalization, meet a minimum liquidity threshold, and have a sufficient history of reliable financial data in order to be included in the investable universe for the portfolio. The stock selection process is dynamic, in an attempt to ensure that investment decisions are based on current information.

The Factor library utilised in the model used by the Fund has been well researched, broad and deep and has a sound economic rationale for its contribution which allows to build a comprehensive view around the relative attractiveness of each stock in the universe. The Quant model uses four primary factors: Quality, Value, Sentiment, and Alternatives. Each factor encompasses a wide range of sub-factors/metrics, some of which are proprietary and derived from rigorous research. These factors help in decision-making through multiple dimensions:

- **Quality-Oriented Factor**
 - o Profitability: Assessing the company's profitability.
 - o Balance Sheet: Evaluating the strength of the balance sheet from a debt quality perspective.
 - o Efficiency: Measuring the company's efficiency in asset utilization.
 - o Innovation: Analyzing the company's investment in innovation.
- **Value-Oriented Factors:**
 - o Value: Determining if the stock is undervalued relative to peers.
 - o Cash Flow: Assessing the availability of cash for dividends or reinvestment.
- **Sentiment-Oriented Factor**
 - o Earnings Growth: Reviewing the history and potential for earnings growth.
 - o Expectations: Monitoring analyst upgrades or downgrades and earnings surprises.
 - o Behavioral: Evaluating price momentum and trend reversals.
- **Alternative Factors:**
 - o Short Interest: Analyzing the increase in shorting interest in the company's futures.

The sub factors provide Fundamental, Technical and Behavioural perspectives. Some of the sub factors considered in the strategy besides the ones mentioned above are [this is not an exhaustive factor list, and the fund manager may add or delete any factor(s)]:

- Return on Assets
- Capex Coverage
- Enterprise Multiples
- Shareholder Yield, and
- Earning Momentum, etc

Many other criteria are also involved in running the model and decision making. Stock specific characteristics such as sector, Market Capitalization, style and others are considered as we seek to have minimal exposures to these types of attributes. This allows us to develop a more robust Alpha model taking into account multiple factor and style perspectives.

The strategy also seeks to apply a negative screen for companies with poor quality based on our proprietary quality factor scores, high risk based on price volatility and poor corporate governance score.

The stock selection is done through a systematic and disciplined optimized process using quantitative models, data analysis, risk-models, and algorithms. This approach aims to reduce human biases, offer diversification, capture market inefficiencies and manage risk. As part of the process, risk management is embedded in the portfolio construction process and monitored and managed on a continual basis. The strategy also leverages the power of data, technology, and analytics to uncover the true value and potential of the stocks in the universe, while avoiding the pitfalls of human judgment and emotions. The strategy focuses to balance both return generation as well as risk management.

As part of our quantitative investment process, risk management is embedded in the portfolio construction process and monitored and managed on a continual basis. Risk is considered before and during the construction of the portfolio, rather than simply measured afterward.

Derivatives:

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. For detailed derivative strategies, please refer to SAI.

For detailed scheme specific risk factors, please refer Scheme Information Document.

RISK PROFILE OF THE SCHEME

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.
- Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities.
- The performance of the scheme may be affected by the corporate performance, macro-economic factors, changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in the securities markets.

- Transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

Risk associated with Equity & Equity related investments

- **Market Risk:** Investing in equity and related securities carries inherent market risks, where liquidity can be affected by trading volumes and market conditions. Additionally, securities not listed on exchanges are more illiquid and may present higher risks.
- **Liquidity Risk:** Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. Securities listed on exchanges generally exhibit lower liquidity risks compared to unlisted ones, which may be challenging to sell during unfavourable market conditions.
- **Mid & Small Cap Stocks:** Investing in mid and small-cap stocks can offer higher capital appreciation opportunities but also comes with greater volatility and risks compared to larger, established companies. Factors contributing to this volatility include uncertain growth prospects and lower liquidity.
- **Historical Trends and Performance:** The performance of equity investments may be influenced by historical trends and statistical data. However, there is no assurance that these trends will continue, and changes in market conditions can affect the performance of the schemes.
- **Liquidity in Abnormal Circumstances:** In abnormal market conditions, it may be difficult to complete transactions due to poor liquidity in stock futures or the spot market. The fund will aim to take exposure into relatively liquid stocks to minimize the risk of such transactions.

Risk associated with a Multi-factor based quantitative thematic fund:

- **Risk of investing in specific theme:** Investing in a thematic fund is based on the premise that the Scheme will seek to invest in companies belonging to only specific theme. Thus, investing in a thematic fund could involve potentially greater volatility and risk.
- **Proprietary quantitative model:** The Scheme would be investing in Equity & Equity related instruments based on quant-based investment theme based on an in-house proprietary quantitative model. This in-house model will have various qualitative and quantitative factors basis which the investments would be done. However, the model may not be able to capture the short-term market opportunities from time to time due to the underlying factors used. The model is based on historical data and assumptions which may not hold true in future and can lead to losses.
- **Performance Variability in Factor Investing:** There is no guarantee that the factor model will generate higher returns as compared to the benchmark. Factor investing may go through cycles of underperformance and overperformance, and there may be periods when a factor-focused portfolio will not achieve its objectives.
- **Unintended Concentrations:** Factor portfolios can become heavily concentrated in certain sectors, increasing exposure to sector-specific risk.
- **Crowded Trades and Overused Signals:** Popular factor strategies can lead to crowded trades, increasing the risk of sharp drawdowns during market stress, as many investors try to exit simultaneously.
- **Data Mining and Overfitting:** Some factors may have been identified through back testing and may not perform as expected in real markets, leading to model risk.
- **Non-Constant Correlations:** Correlations between factors can change over time, reducing diversification benefits and potentially leading to simultaneous losses across multiple factors.
- **Risk of Factor Premium Commoditization:** Factor premiums may diminish over time due to widespread adoption and arbitrage, reducing expected excess returns.
- **Fund Manager Discretion:** The Fund Manager may deviate from the model, due to market environment, liquidity considerations, flows, trading cost benefit analysis and any new information on any specific.
- **Higher Turnover:** This fund being thematic fund based on quantitative model, the turnover could be higher than other diversified equity fund. Frequent rebalancing or trading to maintain factor exposures can incur higher transaction costs.
- **Market impact and Liquidity Risk:** Model based investment at times may impact the market prices leading to higher costs.

Risk associated with Debt and Money Market Instruments

- Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc.
- **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).
- **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.
- Mutual funds are member of securities segment and Triparty Repo trade settlement of CCI. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.

The market for repo transactions in corporate bonds is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties.

Risk associated with Derivatives

- Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.
- The success of derivative strategies depends on the fund manager's ability to identify and execute opportunities. There is no assurance that the fund manager will always be profitable
- Using derivatives for hedging introduces risks such as mispricing, execution risk, and basis risk. Imperfect hedging can result in mismatches between the underlying assets and derivatives, impacting overall portfolio risk. The Scheme may face difficulties in executing derivative transactions due to insufficient bids, suspension of trading, or other market conditions.

Risk associated with REITs and InvITs

- **Market Risk:** REITs and InvITs are volatile and prone to daily price fluctuations due to market movements. The NAV of the Scheme is vulnerable to various market-related factors.
- **Liquidity Risk:** The liquidity of investments may be restricted by trading volumes and settlement periods, leading to high time for liquidating investments in case of immediate redemption requirement.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk due to repatriation of funds by the Trusts, which may get invested in assets providing lower returns.
- **Interest Rate Risk:** Securities/ Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.
- **General Risks:** There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly, or annual basis.

Risk associated with other asset classes:

- **Overseas Investments:** Investing in foreign assets involves currency and country risks, including potential losses due to unfavourable currency movements and political instability. The repatriation of capital may also face regulatory challenges.
- **Security Lending:** Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party 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.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

Plans:

- Regular
- Direct

Options:

- Growth
- Income Distribution cum capital withdrawal (IDCW) Option (Payout and Reinvestment)

Default plan and option: Direct – Growth

For detailed disclosure on default plans and options, kindly refer SAI,

APPLICABLE NAV (after the scheme opens for subscriptions and redemptions)

Purchases including switch-in:

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

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 cut-off 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 cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

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.

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.

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.

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.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase	Additional Purchase	Redemption
₹ 5000 and in multiples of ₹ 1 thereafter	₹ 1,000 and multiples of ₹ 1	₹ 1,000/- and multiples of ₹ 1

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 certain percentage 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/overnight.

DESPATCH OF REDEMPTION REQUEST

The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 3 working days of the receipt of the valid redemption request at the OPAT of the Mutual Fund. As per AMFI guidelines dated January 27, 2023, the AMC will endeavour to payout the redemptions within 2 working days of the receipt of valid redemption request.

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.

BENCHMARK INDEX

Tier I benchmark – BSE 200 TRI

DIVIDEND/ INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) 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.

NAME OF THE FUND MANAGER

Arihant Jain

NAME OF THE 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.

PERFORMANCE OF THE SCHEME

This is a new scheme and does not have any performance track record.

ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - This scheme is a new scheme and therefore not applicable.
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.
3. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. – This scheme is a new scheme and therefore this section is not applicable.

EXPENSES OF THE SCHEME:

LOAD STRUCTURE

(During New Fund Offer Period & continuous offer period):

Exit Load: For each purchase of units –

In respect of each purchase of Units

- Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment*.
- Any redemption in excess of the above limit shall be subject to the following exit load:
 - 0.50 % - if redeemed on or before 1 year from the date of allotment
 - Nil - if redeemed after 1 year from the date of allotment

*This condition is applicable on a yearly basis. In case of multiple transactions, Units will be redeemed on First In First Out (FIFO) basis the date of allotment of such units. If the limit is not availed during a year, it shall not be clubbed or carried forward to the next year.

Subject to the Regulations, the Trustee / AMC reserve the right to modify / change the load structure on a prospective basis.

Expenses during the New Fund Offer: These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, registrar expenses, printing and stationery, bank charges etc during the New Fund Offer and shall be borne by the AMC.

Recurring expenses

Continuous Offer (Annual Scheme Recurring Expenses):

The AMC has estimated that upto 2.25% 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/investor/reports?firstFilter=14> under the head Total Expense Ratio of Schemes.

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:

(I) 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 ₹ 500 crores	2.25%
on the next ₹ 250 crores	2.00%
on the next ₹ 1,250 crores	1.75%
on the next ₹ 3,000 crores	1.60%
on the next ₹ 5,000 crores	1.50%
On the next ₹ 40,000 crores	Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof.
Above ₹ 50,000 crores	1.05%

(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.

Actual expenses for the previous financial year: Not Applicable as the scheme is new.

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.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be calculated for every Business Day and can be viewed on <https://www.franklintempletonindia.com/funds-and-solutions/latest-fund-navs-and-dividends> and www.amfindia.com.

NAV will be calculated up to four decimal places using standard rounding criteria

Particulars	NAV declaration time for a Business Day & Rationale
First NAV	Shall be calculated and declared within 5 business days from the date of allotment of respective Plan(s)/Option(s) under the Scheme.
If entire or part of AUM the scheme is invested in ETCDs	9 AM on the following business day
If nil exposure towards ETCDs	11 PM on same business day
If entire or part of AUM is invested in overseas securities	As the prices of overseas securities would be determined as per a different time zone, the Scheme(s) may declare the NAV for a Business Day by the next Business Day by 10:00 AM.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Name and Address of Registrar	Computer Age Management Services Private Limited No.10 (Old No.178), M.G.R. Salai, Nungambakkam, Chennai – 600 034.
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DEPLOYMENT OF FUNDS COLLECTED IN NEW FUND OFFER (NFO) PERIOD

Pursuant to SEBI Circular dated February 27, 2025, the AMC shall aim to deploy the funds garnered during the NFO within 30 business days from the date of allotment of units. In exceptional cases, if the AMC is unable to deploy the funds within the 30 business day period, a written explanation, including details of the efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee may extend the deployment timeline by up to 30 business days and will provide recommendations to ensure timely deployment in the future.

In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

- not be permitted to receive fresh flows in the Scheme till the time the funds are deployed as per the asset allocation mentioned in the SID;
- not be permitted to levy exit load, if any, on the investors exiting the Scheme after 60 business days of not complying with the asset allocation of the scheme;
- inform all investors of the NFO, about the exit option without exit load, via email, SMS or other similar mode of communication;
- report deviation, if any, to Trustees at each of the above stages

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.

• 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.

A) 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 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 and value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.

PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

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

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

For normal transactions during ongoing sales and repurchase:

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

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

- Account Statement for SIP and STP will be dispatched once every month along with IDCW reinvestment (daily, weekly, monthly) account statement. All other IDCWs statements will be dispatched as and when the IDCW transaction is processed
- A soft copy of the Account Statement will be emailed to investors valid email id
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.
- In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

Half-yearly Statement:

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

For those unitholders who have provided an e-mail address, the AMC will send the account statement by email.

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 charging any cost. 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 (<https://www.franklintempletonindia.com/reports>) and AMFI website and make the physical copies available to the investors at its registered office at all times.

Financial Results and Portfolio Disclosures

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website (<https://www.franklintempletonindia.com/reports> under the head Mutual Fund reports) and shall publish an advertisement disclosing uploading of such financial results on its website (<https://www.franklintempletonindia.com/downloads/updates>), 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 (<https://www.franklintempletonindia.com/funds-and-solutions/funds-explorer/all-mutual-funds>) and on the website of AMFI within 10 days from the close of each month/ half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website (<https://www.franklintempletonindia.com/downloads/updates>) 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.

FRANKLIN INDIA MULTI-FACTOR FUND

An open-ended equity scheme following a multi-factor based quantitative investment strategy.

New Fund Offer Price: ₹10/- Per Unit

New Fund Offer
Opens on:
November 10, 2025New Fund Offer
Closes on:
November 24, 2025Scheme re-opens on:
December 2, 2025

PRODUCT LABEL:

This product is suitable for investors who are seeking*

- Long term capital appreciation
 - Investment in equity and equity related instruments based on a Multi-Factor Quant model
- **The scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics. The same shall be updated in accordance with the provisions of Para 17.4 of SEBI Master Circular dated June 27, 2024 on Product labelling in mutual fund schemes on an ongoing basis. *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

Sub-broker/Branch Code

Sub-broker ARN

Representative EUN

For office use only

EXISTING UNITHOLDERS' FOLIO NUMBER (Please refer Instruction No. 1 on page 23) 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* DD / MM / YY	Gender ☐ Male ☐ Female ☐ Others	CKYC NO.
Guardian's Name (if minor*)/POA/Contact Person	PAN/PEKRN (Guardian/POA)	KYC
Should match with PAN card and preferably attach a copy of PAN card		
On behalf of Minor* (* Attach Mandatory Documents as per instructions)	Date of Birth of Guardian* DD / MM / YY	Date of Birth Proof attached ☐
Guardian named is : ☐ Father ☐ Mother ☐ Court Appointed		

* 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.

JOINT APPLICANTS (IF ANY) DETAILS

Mode of Operation : ☐ Single ☐ Joint ☐ Either or Survivor(s) [Default]

2nd Applicant Name	PAN/PEKRN (2nd Applicant)	KYC
Date of Birth DD / MM / YY	Joint holder relationship	
3rd Applicant Name	PAN/PEKRN (3rd Applicant)	KYC
Date of Birth DD / MM / YY	Joint holder relationship	

* DOB is a mandatory field.

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

Email ID (in capital)	Address Type (Mandatory)	
Mobile +91	Tel (STD Code)	☐ a. Residential & Business
Email ID and Mobile number should pertain to firstholder only		☐ b. Residential
Address		☐ c. Business
		☐ d. Registered Office
Landmark		
City	Pin Code (Mandatory)	State
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 PTME		
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 PTME		

MY INVESTMENT DETAILS (Cheque/DD should be in favour of "Franklin India Multi-Factor Fund". Default plan/Option will be applied in case of no information, ambiguity or discrepancy)

Scheme Name: FRANKLIN INDIA MULTI-FACTOR FUND	Amount Minimum Minimum Amount ₹5,000/-	Payment Mode	Drawn on Bank/Branch
Plan: ☐ Regular ☐ Direct	Rs.	☐ Cheque/DD	Name/Branch:
Option: ☐ Growth ☐ IDCW	Less DD charges	No.	
Sub Option: ☐ IDCW Payout ☐ IDCW Reinvestment		☐ RTGS ☐ NEFT ☐ Funds transfer	A/c no.

Default Option is Growth. Default Sub Option (only for IDCW Plan) is IDCW Reinvestment

IF YOU OPT TO START SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE. —> My Additional SIP Details

SIP AMOUNT	Minimum ₹500 for other than daily frequency.
SIP Date: DD	Investment Frequency ☐ Daily* ☐ Monthly (default) ☐ Quarterly ☐ Weekly* ☐ MON ☐ TUE ☐ WED ☐ THU ☐ FRI
SIP Period Start Date DD / MM / YY	End Date DD / MM / YY
Step-up my SIP annually by: ☐ Increase in %	First SIP Cheque Date: DD / MM / YY
	OR ☐ Increase in Rupee Value: (in multiples of Rs. 500)

(in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100)

 BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

My Bank Name																														
Bank A/C No.														A/C Type	☐ Savings	☐ Current	☐ NRE	☐ NRO	☐ FCNR	☐ Others										
Branch Address																														
City											Pin						IFSC code: (11 digit)													

 ADDITIONAL INFORMATION

SECOND APPLICANT'S DETAILS																											
CKYC NO.														Gender	☐ Male	☐ Female	☐ Others										
MOBILE NO.																											
EMAIL ID																											
TAX STATUS (Mandatory. Please tick) ☐ Residential Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation																											
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.																											
THIRD APPLICANT'S DETAILS																											
CKYC NO.														Gender	☐ Male	☐ Female	☐ Others										
MOBILE NO.																											
EMAIL ID																											
TAX STATUS (Mandatory. Please tick) ☐ Residential Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation																											
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.																											
GUARDIAN OR POA APPLICANT'S DETAILS																											
CKYC NO.														Gender	☐ Male	☐ Female	☐ Others										
MOBILE NO.																											
EMAIL ID																											
TAX STATUS (Mandatory. Please tick) ☐ Residential Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation																											
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.																											

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

☐ NSDL:- DP Name						DP ID	I	N		Beneficiary Ac No.	
☐ CDSL:- DP Name										Beneficiary Ac No.	

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

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

Status details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Resident Individual	☐	☐	☐	☐
NRI (Repatriable) / NRI (Non-Repatriable) / Minor (Repatriable) / Minor (Non-Repatriable) / PIO / OCI	☐	☐	☐	☐
Sole Proprietorship	☐	-	-	-
Minor through Guardian	☐	-	-	-
Non Individual	☐ Company/Body ☐ Corporate ☐ Partnership ☐ HUF ☐ Bank ☐ ☐ AOP ☐ FI/FII/FPI ☐			
	☐ Trust ☐ Society			
	We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).			
	☐ YES ☐ NO			
	If yes, please quote the NPO Registration Number provided by DARPAN portal. <i>(If not registered already, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF / AMC/ RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.)</i>			
Others (Please specify)				

Gross Annual Income Range (in Rs.)				
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 Individual) (not older than 1 year)	as on 	as on 	as on 	as on

Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Private Sector	☐	☐	☐	☐
Public Sector	☐	☐	☐	☐
Government Service	☐	☐	☐	☐
Business	☐	☐	☐	☐
Professional	☐	☐	☐	☐
Agriculturist	☐	☐	☐	☐
Retired	☐	☐	☐	☐
Housewife	☐	☐	☐	☐
Student	☐	☐	☐	☐
Others (Please specify)				

Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
1 st Applicant	☐	☐	☐
2 nd Applicant	☐	☐	☐
3 rd Applicant	☐	☐	☐
Guardian	☐	☐	☐
Authorised Signatories	☐	☐	☐
Promoters	☐	☐	☐
Partners	☐	☐	☐
Karta	☐	☐	☐
Whole-time Directors/Turstee	☐	☐	☐

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 country other than India?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	If Yes: Mandatory to fill below FATCA / CRS Details :			
Country of Tax Residency#				
Identification Type [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.

ACKNOWLEDGEMENT SLIP

Sl. No.:

Received from

Pin

Scheme Name	Plan/Option	Payment Details
FRANKLIN INDIA MULTI-FACTOR FUND		Amount Cheque/DD No. Date
		Bank and Branch details

NOMINATION DETAILS

☐ I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s).

Nomination Details								
Nominee	Mandatory Details						Additional Details***	
	Name of nominee	Share of nominee (%)*	Relationship	Postal Address	Mobile number & E-mail	Identity Number**	D.O.B. of nominee	Guardian
1.								
2.								
3.								

* If % is not specified, then the assets shall be distributed equally amongst all the nominees (see table in "Transmission aspects").

** Provide only number: PAN or Driving Licence or Aadhaar (last 4) or Passport (for NRIs/OCIs/PIOs). Copy of the document is not required.

*** To be furnished only in following conditions / circumstances:

- Date of Birth (DOB): please provide, only if the nominee is minor.
- Guardian: It is optional for you to provide, if the nominee is minor.

1. I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC / DP as follows: [please tick, as appropriate]

☐ Name of nominee(s) ☐ Nomination: Yes / No (Default)

2. This nomination shall supersede any prior nomination made by me / us, if any.

☐ 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 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.

DECLARATION (SIGNATURE/S MANDATORY)

Date:

Place:

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we are not residents of Canada and am/ are not applying for Units on behalf of any resident of Canada (ii) I /we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner; all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us; to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition. By registering my mobile number, I hereby authorize Franklin Templeton Asset Management (India) Pvt. Ltd. or any of its authorised representative to call on my registered mobile number irrespective of its registration in Do Not Disturb (DND) registry of TRAI. I have opted to receive updates from Franklin Templeton via SMS and WhatsApp. I am aware about the option to opt-out from all our promotional messages at my choice and the timeline to effect such modification. I acknowledge that DND registration/opt-out will not stop regulatory and service related messages.

	Sole / First Holder (Mr./Ms.)	Second Holder (Mr./Ms.)	Third Holder (Mr./Ms.)
Signature / Thumb Impression			
* Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.			
*Witness 1 Name & Address		*Witness 2 Name & Address	
*Witness 1 Signature		*Witness 2 Signature	

- Quick Checklist

☐ Name, Address are correctly mentioned

☐ 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
- ☐ 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 name is not pre-printed on payment cheque or if Demand Draft is used.

☐ Non Individual Investors should attach

☐ FATCA Details and Declaration Form

☐ UBO Declaration Form

Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EIIN	For office use only

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

My Name	
My Folio Number	

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

Scheme Name/Plan/Option	FRANKLIN INDIA MULTI-FACTOR FUND				
Each SIP amount (minimum Rs. 500 for other than daily frequency)	Rs.	SIP Date:	DD (If left blank 10th will be considered as the default date for monthly and quarterly)		
SIP Period	Start Date	MM / YY YY		End Date	MM / YY YY
Investment Frequency	☐ Daily ¹ ☐ Weekly ² ☐ MON ☐ TUE ☐ WED ☐ THU ☐ FRI		First SIP Cheque Date:	Cheque No.	
\$ Refer Page 12 for T & C		☐ Monthly (default) ☐ Quarterly			
Drawn on Bank/Branch					
Step-up my SIP annually by:	☐ Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or ☐ Increase in Rupee Value: (in multiples of Rs. 500)				
☐ Tick here, if an Open Mandate - Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number:					
Bank Name			Account No.		
☐ Tick here if attaching a New Auto Debit Form. ☐ Change in Bank for Existing SIP.					

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

Date

Place

☐ Tick here only if ARN is mentioned but EIIN box is left blank: "I/We hereby confirm that the EIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

☐ Tick here only if RIA Code/ Portfolio Manager's Registration Number is mentioned: "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser / SEBI Registered Portfolio Manager whose code is mentioned herein.

Having read and understood the contents of the Statement of Additional Information, Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of any of the aforesaid facility, and agree to abide by any Act, Rules, Regulations, Notifications, Directions, Guidelines, Orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies and the terms, conditions, rules and regulations of the Fund and the aforesaid facility(ies) as on the date of this application. I/We confirm that the funds invested legally belong to me/us and that I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any laws in force. I/We declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief and will promptly inform FTI about any changes thereto. I/ we hereby agree to provide any additional information/ documentation that may be required by FTI. I hereby agree and accept that the Mutual Funds, their authorised agents, representatives, distributors, its sponsor AMC, trustees, their employees, service providers, representatives (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or as a result of this investment or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including any of the Indian or foreign governmental or statutory or judicial authorities / agencies including Financial Intelligence unit India (FIU-IND) without any obligation of advising me/us of the same.

Sole / First Unit Holder	Second Unit Holder	Third Unit Holder
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ACKNOWLEDGEMENT SLIP FOR SIP THROUGH AUTO DEBIT (To be Filled In by Investor)

SI No.:

Investor's Name		
Customer Folio		Account No.
SIP Amount (Rs.)	Scheme:	FRANKLIN INDIA MULTI-FACTOR FUND
Frequency	☐ Daily ¹ ☐ Weekly ² ☐ MON ☐ TUE ☐ WED ☐ THU ☐ FRI ☐ Monthly (default) ☐ Quarterly	

Franklin Templeton
InvestorService Centre
Signature & Stamp

General T&C

Auto Debit is a facility which enables automatic transfer of funds from the investor's registered bank account to Franklin Templeton Mutual Fund ("FTMF"), as per the chosen frequency. Auto Debit includes NACH, ACH and Direct Debit.

1) This facility is offered to investors having bank accounts in select banks mentioned in the link below (please refer point 14 in T&C for SIP through Auto Debit). The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Franklin Templeton Asset Management (India) Pvt. Ltd. ("AMC"/ Trustee/ FTMF and its service providers responsible if the transaction is delayed or not effected by the Investor's bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH/ ACH/ Direct Debit Registration / Cancellation / Rejections, if any. 5) The AMC/ Trustee/ FTMF reserves the right to reverse allotments in case the Auto debit/ ACH/ Direct Debit is rejected by the bank for any reason whatsoever. 6) The AMC/ Trustee/ FTMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH/ ACH/ Direct Debit and takes full responsibility for the same. 7) The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis. 8) The AMC/ Trustee reserves the right to discontinue the SIP in case of Auto Debit through NACH / ACH/ Direct Debit routes are rejected by the investor bank for any reasons. 9) For lead details and other terms of issue, please refer to the Scheme Information Document, Key Information Memorandum and the addendum issued from time to time. 10) The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof. 11) SIP cancellation can be done separately by submitting the request at least 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 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 ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Offices / 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 organisations like ESIC / EPFO 14) The amount of each SIP instalment should be less than [1] crore in case of a transaction in FCDE, FIGSF, FISP, 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 FULSF 12 installments of ₹2000/- (or) 6 installments of ₹4000/-, in FIDPEF 12 installments of ₹1000/- (or) 6 installments of ₹2000/- and in FIGSF 12 installments of ₹10,000/- or 6 installments of ₹20,000/-. 16) If during the tenure of a SIP, the unit holder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options. 17) The AMC / Trustee/FTMF reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the lead applicable for a SIP shall be the lead prevailing on the date of registration.

T&C for Step Up SIP facility for New SIPs:

1) All the terms applicable to SIP facility shall also apply to Step up SIP. 2) Step-up SIP is applicable only for AMC initiated debit funds i.e. ACH / NACH/Direct Debit, etc. 3) Investor will need to provide an alternate mandate in case the existing mandate cannot be utilized for the Step Up and the alternate mandate shall be

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

T&C for SIP through Auto Debit

1) Existing investors must provide their Folio Number / Account number and need to fill up a Common Transaction Form in case the investment is into a new scheme. 2) New investors who wish to enroll for SIP through Auto Debit should also fill up the Common Application form in addition to this form. 3) The SIP through Auto Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 Business days in advance of the date of the first Auto Debit. 4) If Auto Debit Form (ADF) is already registered in the folio, SIP Auto debit can start in FIVE Business Days. 5) Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form already registered or submitted, if not registered. 6) Investors are required to ensure adequate funds in their bank account on the date of investment transaction. FTMF will endeavor to debit the investor's bank account on the date of investment transaction, however if therein any delay all such transactions will be debited subsequently. The AMC/ Trustee/ FTMF (or any of its associates) shall not be held responsible for any delay/wrong delay on the part of the bank for executing the auto debit instructions on a specified date from the investor's bank account. 7) FTMF or its authorized banker or agent will initiate the registration of the Auto Debit form / debit instructions. 8) Investments made through Auto Debit/ ACH/ Direct Debit/ NACH mode are subject to realization of funds from investor bank accounts and the NAV guidelines as per Scheme Information Document (s), Key Information Memorandum and Addenda issued till date will be applicable for the transactions which are connected with realization of funds. 9) ACH/Direct Debit bank/NACH mandate is applicable only for investments via debit instructions. 10) The payment towards investment can happen only from the bank account of the holder and therefore the holder need to be a holder in the bank account. 11) The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account number are not mentioned in the request form. 12) The AMC/ Trustee/ FTMF/ Sponsor/ Bank / NPCI are not liable for the bank charges, in case debited from investor's bank account, by the destination bank, on account of payment through NACH/ ACH/ Direct Debit. 13) For further details of the Scheme features like minimum amounts, risk factors etc., investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com. 14) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for ACH/ Direct Debit/ NACH Facility. 15) The bank branch provided for ACH/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the ACH/Direct Debit mandate and AMC/Trustee/ FTMF will not liable for any transaction failures due to rejection by the investor's bank/branch. 16) Only one installment per month/quarter is allowed under one SIP registration, e.g., if for a monthly SIP the first installment is in the month July, say 2nd July, then the second installment should be in August. 17) Please write the Bank Name in 'Full Form' to avoid any ambiguity and rejections E.g., State Bank of India (and not SBI). 18) FTMF reserves the right to determine which payment mode (NACH, ACH or Direct Debit) will be used for each specific transaction. 19) FTMF reserves the right to choose which mandate will be utilized in case an investor has provided multiple mandates for the same bank account. 20) In case the payment isn't processed through NACH within 30 days then same shall be processed through Direct Debit / ACH using my/our below mentioned account. 21) For HDFC Bank account holders:

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for the reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be on a non-business day as per the Mutual Fund, execution of the SIP will not happen on the day of holiday and allotment of units will happen as per the terms and conditions listed in the Offer Document of the Mutual Fund. HDFC Bank shall not be liable for, non be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, munity, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. I/we acknowledge that no separate intimation will be received from HDFC Bank in case of non-execution of the instructions for any reasons whatsoever.

Instructions To Fill Auto Debit Form and Terms and Conditions

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

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

- Investors are required to submit "New Auto Debit / ACH Mandate" registration first and only after successful registration an existing "Auto Debit Mandate" associated with a SIP can be cancelled.
 - Auto Debit Mandate request will be accepted only if the "Bank" mentioned in the request form is listed in the NACH bank 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 form.
 - 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 & NCI request does not match Folio Number mentioned in Auto Debit registration mandate Form.
 - If the folio number mentioned in the Auto Debit mandate registration form does not match with our record, the Auto Debit mandate will not be registered.
 - If the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit validity period expired.
 - In case no frequency has been selected or multiple frequencies are selected
 - In case no debit type has been selected or multiple types are selected
 - In case no SIP end date mentioned will treated as NIGO

• Daily and Weekly SIP highlights

- Franklin Templeton Mutual Fund will accept a minimum amount and minimum installments 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 F-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 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.
 - 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.
 - 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 installments 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

- Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the One Time Mandate.
 - A fixed amount will be invested via SIP only during weekdays* (Mon, Tue, Wed, Thu, Fri).
 - 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.
 - Available for all Franklin Templeton schemes except for Franklin India Taxshield Fund & Franklin India Pension Plan.
 - SIP start date and end date is mandatory
- 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 installments 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.
 - A fixed amount will be invested via SIP on a pre-specified day* (Mon, Tue, Wed, Thu, Fri) to be chosen by the investor) of every week.
 - SIP start date and end date is mandatory

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

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INSTRUCTIONS

New Fund Offer Opens on: November 10, 2025

New Fund Offer Closes on: November 24, 2025

Scheme re-opens on: December 2, 2025

PRODUCT LABEL:

Franklin India Multi-Factor Fund (Type of scheme: An open-ended equity scheme following a multi-factor based quantitative investment strategy) This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in equity and equity related instruments based on a Multi-Factor Quant model

**The scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics. The same shall be updated in accordance with the provisions of Para 17.4 of SEBI Master Circular dated June 27, 2024 on Product labelling in mutual fund schemes on an ongoing basis. *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Moderate Risk

Moderately High Risk

High Risk

Very High Risk

Low to Moderate Risk

Low Risk

RISKOMETER**

The risk of the scheme is Very High risk

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.

- 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 cognizance of any changes/alterations if the same are not so countersigned.
- Investments under Power of Attorney (POA):** In case investors have issued a Power of Attorney (POA) for transacting with Franklin Templeton on their behalf, the signatures of the investor and the POA holder must be clearly available in the POA document for the POA to be accepted as a valid document.
- Signatures should be in English or in any of the Indian languages. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- PEKIN allowed only for investments through Micro investment route in lieu of KYC and PAN.** Also in this case it is mandatory to attach contact details slip available on website. Copy of the KYC acknowledgement issued by KRA is mandatory for all investors (including Sikkim Resident) irrespective of the amount of investment. For investments through Micro investment route, address proof and identity proof is required to be submitted.
- For Minors,** please provide following documents for evidencing the relationship - Father/Mother - Photocopy of the certificate mentioning the date of birth of the Minor and Parent's Name; Legal Guardian - Court Order. In case of investments held in the name of a minor, no joint holders / nomination will be registered. The minor, acting through the guardian, should be the first and sole holder in the Folio.
- Please verify and ensure the accuracy of the bank details provided in the form and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate. The registered bank will be the default bank and all redemptions / Income Distribution cum capital withdrawal proceeds will be processed into default bank through electronic payment facility. Please provide the full account no. *For more details on RTGS/NEFT/IFSC/MICR codes, please refer detailed instructions.
- Separate cheque/demand draft required for each investment, drawn in favour of scheme name e.g. "Franklin India Multi Factor 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 BIC. 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 Multi Factor 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 dishonoured 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 Collection Account
Credit Account Number / Beneficiary Account Number	FTMF+Application Number / Account Number (for existing investor) For e.g. 1. An existing investor with Account Number 0429900744244 should key in FTMF0429900744244 2. A new investor filling in an application form no 1045268 should key in FTMF1045268.
Centre (Location)	Fort, Mumbai
Bank (Receiving Bank)	Citibank
Branch	Fort
Account Type	CURRENT ACCOUNT
IFSC Code	CTUD100000

- While filling in the Credit Account Number / Beneficiary Account Number please ensure that it has minimum of 11 digits and does not cross 20 digits (including the four digit code). This is mandatory and the Bank is likely to reject the transaction if this is not complied with. So kindly take care.
- Also ensure that there are no spaces or special characters while filling up the Credit Account No./Beneficiary Account Number.

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 as follows:

Nature of investment	Exit Load applicability
Existing and new investments made under a Distributor code	No load will be charged on switches to Direct Plan.
Existing and new investments made without a Distributor code	No load will be charged on switches to Direct Plan.
Investment made under Direct route on or after January 01, 2017	No load will be charged on switches from Direct to other plans and options under the Scheme available for investment under a Distributor code.

For determining whether an investment was made under a Distributor code or not, the Distributor code as per the records of the AMC/Registrar on the date of the switch transaction will be considered.

12. Change of broker code:

Request for change of broker code in Direct Plan i.e. from Direct to ARN code will not be entertained. However, investors desirous of such change can opt for a plan change by submitting a switch request to the regular scheme. Investors in existing schemes can submit a Switch Request to move the units to Direct Plan.

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 document(s) 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 if the, or subsequently at the time of a good order review either at the branch or at the back office.

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(s). Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. A new nomination or any change in the nomination already registered with the Mutual Fund/AMC will overwrite the existing nomination registered.

18. Know Your Customer (KYC):

All investors (including joint holders, NRIs, POA holders and guardians in the case of minors) must ensure completion of Know Your Customer (KYC) formalities, failing which the transaction may be rejected. Currently it is mandatory for all investors irrespective of 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 Customer (KYC) policies under the AMI Laws.

Central KYC Registry (CKYCR) is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and interoperability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity. With effect from February 1, 2017, individual investors whose KYC is not registered or verified in the KYC Registration Agency (KRA) system should use "CKYC Form". In case such investor provides the old KRA KYC form, additional/missing information must be provided in a "Supplementary CKYC Form". Investors who have already completed Centralised KYC (CKYC) and have a KYC Identification Number (KIN) from 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 KRA that the KYC is final and if the KRA informs that the KYC is cancelled, the original amount invested may be refunded.
- In case of any transactions where the KYC formalities are completed for the investors in the folio, and a change of address is also requested, the transaction will be processed based on the current data available in the AMC / RTA records and the change of address will be rejected. Changes of address can only be registered through updation of KYC records via CKYC & KRA.
- As per the SEBI guidelines, the investors need to complete the In Person Verification (IPV) as part of the KYC requirements. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g. Heads of States or of Governments, senior politicians, senior Government / judicial/ military officers, senior executives of state owned corporations, important political party officials, etc. or any senior political figures and their immediate family members and close associates.

In the event of any KYC Application being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction may be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be dispatched within a maximum period of 21 days from date of acceptance of application. In case of subscriptions in scheme where Units are under a lock-in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer allotment may be done only on confirmation from the central agency that the KYC is final and if the central agency informs that the KYC is cancelled, the original amount invested may be refunded.

For investors who have submitted their KYC acknowledgement,

changes as listed below must be requested through updation of KYC records.

- Change of address
- Name change
- Any other information provided in KYC form

Any direct requests for the above for folios where the KYC acknowledgement is registered with us will be rejected. The address for a folio will be the 1st holder's/1st Guardian's address for communication. This address will be printed in the account statement and considered for all other communications.

Change of Address for investors who have submitted their KYC acknowledgement with us will be effected into all folios where the investor is the first holder or 1st guardian. If the investor has not registered their KYC acknowledgement with us, the change of address request will be effected only for the particular folio(s) requested by the investor. Such request needs to be accompanied with the proof of address and proof of identity. If PAN is updated and verified in our records, only PAN card copy would be accepted as proof of identity. If PAN is not updated and verified in our records, PAN card copy or any other proof of identity (bearing photo) is acceptable. When investors submit their KYC acknowledgement for an existing folio, all existing details of the holder(s) will be overwritten with the details available in the records of KRA.

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Once the name change is effected at KRA, investor has to submit a request letter along with the requisite documents. Post receipt of documents from the investor and after verification with KRA, Franklin Templeton would carry out the change of name request.

19. **Default Options:**

The following defaults will apply to the processing of applications, where required, in addition to the defaults already mentioned in the KIM:

New Purchases:

- Where the mode of holding is not mentioned, an application be treated as either SINGLE or JOINT based on the number of applicants/ number of signatures on the form.
- In case the social status of the investor is not mentioned in the application form, the same would be derived on the basis of the other information available in the application form like 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 as 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 FTMI.
- 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> - <Options>" and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

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

General

- **Advisor codes** will be processed under UNKNOWN in the following situations:
 - a) Advisor code is corrected but not counterigned by the investor in the application
 - b) If there are multiple advisor codes mentioned in the application
 - c) If the advisor code is not clear in the application
- 20. In order to pay the investor the redemption amount requested for (in Rupees), Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable. STT deduction is not applicable when the STT amount is less than the value of Rs. 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.11/20450/06 dated October 11, 2006 read along with SEBI circular no SEBI/TIO/IMD/IMD-II DOP/1/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 Limited (CAMS) (termed as Collection Centres);
- the MF Utilities India Private Limited (MFUI) website www.mfuiindia.com and authorised MFUI Points of Service as updated on www.mfuiindia.com;
- The Secured internet site/server hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility (in accordance with the terms and conditions, as may be prescribed from time to time).
- In case of transactions done through the stock exchange infrastructure, all the Eligible Stock Brokers, Eligible Clearing Members and Eligible Mutual Fund Distributors will be considered as the OPAT for the transactions done under this facility.
- MFCentral – A digital platform for Mutual Fund investors - <https://mfcentral.com/>

The "cut off time" mentioned in the Scheme Information Document shall be reckoned at these official points. All transaction (purchase/redemption/switch) applications must be demonstrably received by the Mutual Fund at these OPAT

24. Investors can avail online Account Access and full transaction capabilities, on our website www.franklintempletonindia.com. The HPIN Facility is currently available to all individual and non-individual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to service@franklintempleton.com. 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.

A. 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 interest, 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.

B. For investors which is a trust:

The identity of the settlor 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.

C. 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/MISD/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

Beneficial Owner(s) / Senior Managing Official (SMO) / Authorized personnel 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 acknowledgment proof is to be submitted for all the UBO(s)/SMO(s)/Authorized personnel.

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 regulatory/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card 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 Film 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 in 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.

INVESTMENT DETAILS

FRANKLIN INDIA MULTI-FACTOR FUND	Plan	Option	Sub-Option
	☐ Regular ☐ Direct	☐ Growth ☐ IDCW*	☐ IDCW Payout ☐ IDCW Reinvestment

* Note: Default option is Growth. Default sub-option (Only for IDCW Plan) is IDCW Reinvestment. * IDCW - Income Distribution cum capital withdrawal

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

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

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

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

Status details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Resident Individual	☐	☐	☐	☐	Private Sector	☐	☐	☐	☐
NRI (Repatriable) / NRI (Non-Repatriable) / Minor (Repatriable) / Minor (Non-Repatriable) / PIO / OCI	☐	☐	☐	☐	Public Sector	☐	☐	☐	☐
Sole Proprietorship	☐	-	-	-	Government Service	☐	☐	☐	☐
Minor through Guardian	☐	-	-	-	Business	☐	☐	☐	☐
Non Individual	☐ Company/Body ☐ Trust ☐ Bank	☐ Corporate ☐ Society ☐ AOP	☐ Partnership ☐ HUF ☐ FI/FII/FPI		Professional	☐	☐	☐	☐
Others (Please specify)					Agriculturist	☐	☐	☐	☐
Gross Annual Income Range (in Rs.)					Retired	☐	☐	☐	☐
Below 1 lac	☐	☐	☐	☐	Housewife	☐	☐	☐	☐
1-5 lac	☐	☐	☐	☐	Student	☐	☐	☐	☐
5-10 lac	☐	☐	☐	☐	Others (Please specify)				
10-25 lac	☐	☐	☐	☐					
25 lac- 1 cr	☐	☐	☐	☐	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable	
1-5 cr	☐	☐	☐	☐	1 st Applicant	☐	☐	☐	
5-10 cr	☐	☐	☐	☐	2 nd Applicant	☐	☐	☐	
> 10 cr	☐	☐	☐	☐	3 rd Applicant	☐	☐	☐	
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on DD/MM/YYYY	as on DD/MM/YYYY	as on DD/MM/YYYY	as on DD/MM/YYYY	Guardian	☐	☐	☐	
					Authorised Signatories	☐	☐	☐	
					Promoters	☐	☐	☐	
					Partners	☐	☐	☐	
					Karta	☐	☐	☐	
					Whole-time Directors/Turstees	☐	☐	☐	

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

My Bank Name			
Bank A/C No.	A/C Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others_____		
Branch Address			
	City	Pin	
IFSC code: (11 digit)	MICR code (9 digit)	(This is a 9 digit number next to your cheque number)	

BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT	NOMINATION
The bank account details will be as provided in your demat account.	The Nomination details will be as provided in your demat account.

DECLARATION (SIGNATURE/S MANDATORY)			Date	Place
Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID), Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I am/ we are not residents of Canada and am/ are not applying for Units on behalf of any resident of Canada (ii) I/we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (iii) the money used for investment is my/our own and from legitimate sources (iv) the tax residency status (PITCA/CRS) and UBO details mentioned above are true and correct and (v) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/ We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition.				
Sole / First Unit Holder		Second Unit Holder	Third Unit Holder	



FRANKLIN
TEMPLETON

For investment related enquiries, please contact:

 1800 425 4255, 1800 250 4255 (from 8 am to 9 pm, except Sundays)

 service@franklintempleton.com

 www.franklintempletonindia.com

Investors are provided with ASBA facility. ASBA is an application containing an authorization to a Self-Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB for subscribing to the New Fund Offer. An ASBA investor shall submit an ASBA physically or electronically through the internet banking facility, to the Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose, with whom, the bank account to be blocked, is maintained. The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal/ rejection of the application, as the case may be. ASBA facility will be available for investors willing to hold the units in electronic mode only. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID. An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).

Instructions:

1. Investor needs to submit a duly filled ASBA Application Form to the SCSB with whom the bank account to be blocked is maintained.
2. The Investor shall submit the ASBA Form for subscribing units of Mutual Fund scheme authorizing SCSB to block the subscription money in a bank account.
3. All Bank Account details need to be correctly mentioned in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
4. On submission of the ASBA Application Form with the SCSB investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the designated branch to block such amount in the bank account
5. The SCSB shall block the investment money in the bank account number mentioned in the ASBA Application Form. The investment amount shall remain blocked in the Bank Account till the allotment of units under the scheme or till the application is rejected, as the case may be.
6. The ASBA Application shall be rejected by SCSB if the bank account specified in the ASBA Application Form does not have sufficient balance required to meet the investment amount.
7. All grievances relating to the ASBA facility may be addressed to the AMC/RTA to the issue, with a copy to the SCSB, giving full details such as name, Applicant Address, Investment Amount to be blocked, Investors Bank Account number and the designated branch of the SCSB where the ASBA Application Forms are to be submitted.
8. ASBA facility extended to the investors shall operate in accordance with the SEBI Guidelines in force from time to time.
9. FTMF will endeavor to provide payment of IDCW/ Redemption / Refund(If any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

Alhabad: Ground Floor, Puri, Achal Raj Building, Opp. Mahalaxmi, Law Garden, Ahmedabad - 380006. **Mh:9228890999.** **Bangalore:** 26-27, 1st Floor, Northern Anna, West Wing Rajahm Towers, MG Road, Bangalore - 560 001. **Mh:9228855112.** **Chennai:** Century Centre, 75, T.T.K Road, (Opposite to Mariadu Ganga Sabha), Alwarpet - 600 010. **Mh:92288550123.** **Cochin:** 41/14-B-C, First Floor, Chingia Plaza, Rajaji Road, Ernakulam - 682 035. **Mh:9228871711.** **Hyderabad:** Unit No. 802, 6-5-1085F, 4th Floor, Deep Towers, Rajahm Road, Somajiguda, Hyderabad - 500 082. **Mh:9228851111.** **Kolkata:** 4th Floor, A Block, 22, Abanindita Nath Thakur Srami (Kosher) as Camar Street, Kolkata - 700016. **Mh:9228860125.** **Lucknow:** Office no. 2, Ground Floor, Regency Plaza, Opposite De Shyma Prasad Mukherji Hospital (Gandhi), 5 Park Road, Hazratganj, Lucknow - 226001. **Mh:9228828110.** **Mumbai:** **Nariman Point:** Unit No. 2A/2B/2C/24, 2nd Floor, Dafnawal Tower, Pin No. 221, Free Press Journal Marg, Nariman Point, Mumbai - 400 021. **Mh:9228820722.** **Mumbai OH:** Gao International Center, Tower 2, 13th Floor, Eplihimnure Road, Mumbai - 400 011. **Mh:9228820700.** **New Delhi:** 707-718, 7th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **Mh:9228850121.** **Pune:** Office No. 13, 14, 15, Fourth Floor, CTA 900, 90 Boulevard (Santacruz), Ghoshie Chowk, Peshwa Road, Fatsuhane, Pune - 411001. **Mh:9228820920.** **Patna:** Unit No. 102, 4th Floor, Shri Sauri, New Park Roadside Road, Patna - 800 001. **Mh:9011007931/9031001909.** **Bhubaneswar:** No. 77, Khariel Nagar, Unit 10, Jagannath, Bhubaneswar - 751 001. **Mh:7400006361.** **Chandigarh:** S.A.C. 413-414, 1st Floor, Sector 24-C, Chandigarh - 160032. **Mh:00010106639, 00010106091, 0101010667.** **Coimbatore:** 62-4, 2nd Block Phase II, B Road, D. B. Road, (Above KCI Bank), R.S. Puram, Coimbatore - 641 002. **Mh:7400006564.** **Indore:** Office No. 101, 1st Floor, Vikram Heights, Opposite Hansi Sati Cam, 25/2, Yashwantrao Chavan Road, Indore - 452001. **Mh:7400006590/7400006591.** **Nasik:** Marvel Tanishq, Office No. 802, 4th Floor, Shantaram Road, New Pardi Colony, Nashik - 422002. **Mh:74000062302/6230262341.** **Bhopal:** Guru Arcade, 2nd Floor, Ramprasad Maheshwori Marg, Plot No-153, MP Nagar Zone 1, Bhopal - 462011. **Mh:9451016635.** **Allahabad:** S.N. Tower, 2nd Floor, 42, Mahatma Dayanand Marg, Opp. Radio Station, Civil Lines Allahabad (Prayagraj) - 211 001. **Mh:7306778149.** **Gowahati:** 1st Floor, Royal Center, GS Road, 1/Urban, Gowahati - 781 007. **Mh:7306776019.** **Gurgaon:** House No. 93/31, First Floor, Agia House, Dada Virajda Road, Piplim (Gurgaon) - 122 001. **Mh:7306778599.** **Salem:** 23/4-21, 1st Floor, Gandhianagar Shipping Mall, Sarada College Road, (Opp. An Sarada College), Salem - 636 010. **Mh:7400006580.** **Jamshedpur:** Fan Deal Complex, 1st Floor, Office Unit 10, Main Road, Opp. Ram Mandir, Bistupur, Jamshedpur - 831 001. **Mh:7306775829.** **Ranchi:** Salma Tower, 4th Floor, People Compound, Gupta Chowk, Main Road, Ranchi - 834 001. **Mh:7306776229.** **Raipur:** First Floor, Pinnat tower, G.I. Road, Raja Talab, Raipur - 492002. **Mh:7400006597.** **Rampur:** Office Number - 208-210, KAN Chambers, 14/113, Civil Lines, Rampur - 209001. **UP Mh:9040055146/9040055146.** **Jaypur:** Office No. 18, 2nd Floor, Laxmi Complex, M.I. Road, Jaypur - Pin 303001. **Rajasthan:** **Mh:7400006599, 8579347501.** **Ludhiana:** Agra Tower, Unit No. 101, 1st Floor, S.C.O. 130, 131, 132 A, Jalandhar Gandhi Market, Ludhiana - 141 001. **Mh:7400006562, 8579164491, 8579353794.** **Madurai:** Surya Towers, 1st Floor, Door No. 277/273, Good Shed Street - 625 001. **Mh:7400006305.** **Mangalore:** Lotus Paradise Elin, 1st Floor, KBR Road, Opp. Hotel A1 Grand, Kottahalli, Mangalore - 575003. **Mh:7400006598.** **Nagpur:** Nupco, 1 and 2, Ground Floor, Mahatma Shripad Complex, Plot No. 262, West High Court Road, Bapji Nagar - 440 010. **Mh:7400002630/7407014961.** **Nurat:** IIG 29 International Trade Centre Majora Gate Green Road Signal, Ring Road - 305 002. **Mh:8879042501/9033002091.** **Vandodara:** Unit No. - 106, Third Floor, Golden Kam, Opp. BSNL, Bird Circle, Old Padra Road, Vandodara - 390007. **Mh:9049729718/9049729718.** **Vijayawada:** Vijaya Veda: White House III Floor, Room # 2, M.G. Road, Opposite All India Radio, Vijayawada - 520 010. **Mh:7400006512.** **Vishakhapatnam:** 204, First Floor, Essar Plaza, Dwarakamahal, Above Thomas Ciook, Beside State Bank of India - 530 010. **Mh:9228851114.** **Dehradun:** Office No. 102, 1st Floor, Shri Ram Arcade, 74 Rajpur Road, Dehradun - 248001, Uttarakhand. **Mh:9040001201/9040001204.** **Jalandhar:** Ground Floor, SCD - 15, PUDA Complex, Ladovali Road, Jalandhar - 148001. **Mh:8879347211/8879353577.** **Rajkot:** 100-109, 4th Floor, Saffrona Downtown, Justice Chowk, Jawahar Road, Rajkot - 360 001. **Mh:7400006592/8879337261.** **Trichy:** Arun Arcade, 15/1, First Floor First Cam, North East Extension, (Behind New Passport office), Tullianagar, Trichy - 620 010. **Mh:7400006610.** **Varanasi:** 2-66/127, C-1, Ashram Complex, 4th Floor, Signa, Varanasi, Uttar Pradesh - 221 010. **Mh:9040055702/9040055701.**

1800 425 4255 or 1800 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.

Alakhya Alakhya First Floor, J.R. Road, Police Compound, Sagar, Near Bahama Tea and Snacks, Trivani West, Pin - 799001 • **Alakhya** 2nd, 3rd, 4th Floor Main Tower Sanjay Place, Agra, Uttarpradesh - 202002 • **Alakhya** 303 - 304, 3rd Floor Mezzard, Opp Municipal Market, Mr President Hotel, C.G. Road, Ahmedabad - 380009 • **Ahmednagar** No. 1, First Floor, Shree Parvat, Plot No. 17/4803 • **Ajmer** AMF No. 623/70, Near Chitrputi Opp T B Hospital, Jalpur Road, Ajmer, Rajasthan - 305004 • **Akola** Opp. RLT Science College Chitrputi, Akola, Maharashtra - 438001 • **Aligarh** City Ender, Opp. Kumar Housing Home, Bahadur Road, Aligarh, Uttarpradesh - 202001 • **Allahabad** 18/18A, PF-3, Ganga Dham Milan Tower, MG Marg, Civil Lines, Prayagraj (Allahabad) - 211001 • **Alleppey** Doctor's Tower Building, Door No. 14/2562, First Floor, North of Iorn Bridge, Near Hotel Ananda Regency, Alleppey, Kerala - 688001 • **Alwar** 256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001 • **Amaravati** B1, Gudham Tower 2nd Floor, Near Panchdoli Talkies, Amaravati, Maharashtra, 446001 • **Ambedkar** Shop No. 4250, Near D.D. Senior Secondary School, Andala Cantt, Ambala Haryana - 170001 • **Amritsar** 3rd Floor, Bearing Unit No. 313, Mukhi House, Amritsar - 143001 • **Anand** 101, A.P. Tower, B.H. Southern Gang, Near to Marlowe Chambers, Anand, Gujarat - 388001 • **Anantapur** AGVH Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466/79, Near Cinema Bank, Sangmishetti Nagar, Anantapur, Andhra Pradesh - 515001 • **Andheri** No. 354, Item, 301, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069 • **Angul** Samalpara, Near Bank of Maharashtra, Rajnigraha Road, Angul, Orissa - 759122 • **Ankleshwar** Shop No. F - 50, First Floor, Chakra Complex, Opp. Old Colony, Near Vaidh Chak Rasta, G.D.C. Ankleshwar, Gujarat - 390002 • **Arambhat** CAMS, Bhakshjee Building First Floor, Beside MP Jewellers, Near to Mamnagar, Ward No 5/10th Road, Arambhat Hooghly, West Bengal - 721601 • **Arcade** Old N.C. Office, Ground Floor, Club Road, Anush - 802301 • **Anarool** Block - 5, First Floor, P.C. Chatterjee Market Complex, Ramchandlin Taluk PO, Ushagram Asansol, West Bengal - 713303 • **Aurangabad** 2nd Floor, Block No. D-21-D-22, Motiwalu Trade Center, Nizla Bazar, New Sonmachi Nagar, Opp. HEC Bank, Aurangabad - 431001 • **Bagal** Koti Shop No. 01, First Floor, Shreeyas Complex, Near Old Bus Stand, Bagalkot, Karnataka - 587101 • **Balasoore** B. C. Sen Road, Balasore, Orissa - 756001 • **Bailari** No. 10/47A, Govind Nilam, Ward No. 20, Sangmalu Mola Road, Gandhinagar, Ballari - 581102 • **Bangalore** Trade Center, 1st Floor, 45, Dikensan Road (Next to Municipal Comm), Bangalore, Karnataka - 560012 • **Bangalore** (Wilson Garden) 1st Floor, Plot No. 17/1, (17/2) Twelfth Cross Road, Wilson Garden, Bangalore - 560023 • **Banarkana** First Floor, Central Bank Building, Machanatha, PO Banarkana, Dist. Banarkana, West Bengal - 722101 • **Barasat** 24/39, K. N. J. Road, First Floor, Shikharini Apartment (Behind H.D.F. Bank Barasat Branch), P.O. and P.S. Barasat, West. 24 P. G.S. (North) - 700321 • **Barilly** P. 62-63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001 • **Basti** CAT, Bajaj Mahadev & Co., Shop No. 3, First Floor, Janta Complex Station Road, Basti - 778002 • **Belgaum** Classic Complex, Block No. 101, First Floor, Saraf Colony, Khasapur Road, Talikwadi, Belgaum - 590006 • **Berhampur** Kalika temple Street, Ground Floor, Beside SBI KAZAR Branch, Berhampur - 760002 • **Bhadral** Das & Das Complex, First Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhannu, Bhadrak, Odisha - 756100 • **Bhagalpur** Ground Floor, Guirchanda Road, Near Old Vijaya Bank, Bhagalpur - 812001 • **Bhurchak** - 111, First Floor, B.K. Cante, Behind Pandi Super Market, Station Road, Bhurchak - 792001 • **Bharradu** 2907 GH, GT Road, Near Tata Parikhada, Bharradu, Punjab - 151001 • **Bhavangar** 301 - 303, Bhavani Skyline, Behind Jaggur Park, Azadpur Road, Bhavnagar - 361001 • **Bhilai** First Floor, Plot No. 1, Block No.1, Praydharini Park near west, Behind IDBI Bank, Nehru Nagar, Bilai - 490020 • **Bhilwara** Ch. Khasani Associates, Shop No. 211 - 212 2nd floor, Indira Prasth Tower again Khasani Mandi, Near Mukherjee Garden, Bhilwara, Rajasthan - 311001 • **Bhopal** Plot no 10, 2nd Floor, Adani Complex, Near H.C.I. Bank, MP Nagar, Zone B, Bhopal, Madhya Pradesh - 462011 • **Bhubaneswar** Plot No. 501/1241/1849, Office No. 303 (2nd Floor), Centre Point, near Talkies Road, Kharsa Nagar, Unit - 1, Bhubaneswar, Odisha - 751001 • **Bijpur** Farhida 1st Floor, Opp. IMCI Bank, New Station Road, Bijpur - 500001 • **Bhuvanar** (Parent: Jalpaoti) P-1, Adalaha Apartment, Christian Mohala, Behind Gudham - E. Iran Hotel, Amardip Talkies Road, Bhuvanar, Maharashtra - 525201 • **Bijapur** Padmasri Complex, First Floor, 2nd Gate, Amara Talkies Road, Vijayapur (Bijapur) - 586101 • **Bikaner** Behind Rajadham Parika In front of vijaya bank, 1404, anur singh pura Bikaner - 334001 • **Bilaspur** Shop No. B - 104, First Floor, Narayan Plaza, Unk Road, Bilaspur (C.G.) 835001 • **Bohara** Shop No. 107/13, A.T. Road, Ground Floor, Boharapur, Morshabad, West Bengal - 721015 • **Bokaro** 1st Floor, Plot No. HE-7 City Center, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004 • **Bolpur** Bhuvananga, Opposite, Shree Shantini Rice Mill, First Floor, Bolpur, West Bengal - 731204 • **Borivali** 301 - TIARA, CTS-617, 617/1 - 4, CH Chaudavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092 • **Burdwan** 399, G.T. Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101 • **Calicut** 29/ WTS, 2nd Floor, 5 & Arcade, Mayapour Road, Arappathalam, Calicut, Kerala - 673016 • **Chandigarh** Deepak Tower, 503/159 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017 • **Chandrapur** Opp Mustafa decore, Behind Begalpur, Bakery Kankaria Road, Chandrapur, Maharashtra - 442402 • **Chennai** New No. 10, Behind C.A. Bank, Faridabad - 710001 • **Chennai** 1st Floor, Adjacent to Sarawati Shilpi Mantri School, Channai, Near UPPCL Sub Station (Gandhi Park), Near B. Chatterjee, Faridabad - 201805 • **Gandhi Nagar** No. 307, 3rd Floor, Three Tigit Corporate Park, Opp. Park Mall, Near H.D.F. Bank, Kuthum, Gandhinagar - 302421 • **Gandhidham** Shyam Sahan, First Floor, Plot No. 120, Sector 1/A, Gandhidham - 370201 • **Ganapole** House No. GTK/036/D/2013 (Near Janta Bazaar), D.P. H. Road, Ganapole, Sikkim - 737101 • **Gaya** 2nd, 3rd, 4th Floor, Tilha Mahavir Ashan, Gaya - 823001 • **Ghatkopar** Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077 • **Ghatghat** 1st Floor, C - 10, BDC Rajapur, Opp. Kachori, Gate No. 2, Ghatghat - 201002 • **Gita** Office No. 103, 1st Floor, Tinkrich City Centre, M.G. Road, Patnagiri, Goa - 403003 • **Gondal** (Parent: Rajkot) A/177, Kalash Complex, Opp. Khodhi Devot Gondal, Gujarat - 360311 • **Gorakhpur** Shop No. 5 & 6, Third Floor, Crisis Road, The mall, A D Trade, Bank Road, Gorakhpur - 273001 • **Gulbarga** Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101 • **Guntur** Door No. M - 11 - 1138, First Floor, 13/1, Arundelpur, Ward No. 6, Centre - 523002 • **Gurgaon** Unit No. - 115, First Floor Vimal Agra Building, Sector - 2B, Near Sahara Mall, Mehrauli, Gurgaon Road, Chokkarnur, Gurgaon - 122001 • **Gurwahati** Pivali Phukan Road, K.C. Path, House No. 1, Gurwahati, Gurwahati - 781808 • **Gwalior** G - 6, Global Apartment, Kalish Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002 • **Haldia** Mouza - Ramdevpur, J. L. No. 326, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721603 • **Haldwani** Durga City Centre, National Road, Haldwani, Uttarakhand - 261119 • **Hardwar** P - 3, Durg Shree, New Model Colony, Haridwar, Uttarakhand - 249401 • **Hawson** Vidya Bhawan Building, 1st Floor, Old Bus Stand Road, Hawson - 773201 • **Hazarihaz** Municipal Market, Anandula Chowk, Hazarihaz, Jharkhand - 825301 • **Himatnagar** Unit No. 326, Third Floor, One World - 1, Block A, Himatnagar - 383001 • **Hisar** No. 12, Opp. H.D.F. Bank, Red Square Market, Hisar, Haryana - 125001 • **Hoshiarpur** Near Arshin Gallery, Shinda Pahari Chowk, Hoshiarpur, Punjab - 146001 • **Hosur** (nearby No. 25/20), Anthula Road, HCF Post, Mathigiri, Above Tana Kids school, Opposite To Kuriya Fresh Food, Hosur - 635110 • **Hubli** No. 204 - 205, First Floor, B - Block, Kandagad Complex, Opp. Court, Club Road, Hubli, Karnataka - 560029 • **Ibalkaranji** CAMS, 12/171, Balmajdar Building, Behind Congress Committee Office, Ibalkaranji - 416113, Maharashtra • **Indore** 101, Shadhar Corporate Centre, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 5

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Registered Office: Franklin Templeton Asset Management (India) Pvt Ltd

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