

Franklin Templeton Mutual Fund

KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORM FOR OPEN END INCOME AND LIQUID FUNDS

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



FRANKLIN TEMPLETON
INVESTMENTS

< GAIN FROM OUR PERSPECTIVE* >

PRODUCT LABELING FOR SCHEMES OF FRANKLIN TEMPLETON MUTUAL FUND

Sr. No.	Fund Name	Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	Product Labeling This product is suitable for investors who are seeking*	
				Level of risk	
1.	Templeton India Income Fund (TIIF)	Medium term capital appreciation with current income	A long bond fund investing in quality fixed income instruments across segments	Low	(BLUE)
2.	Templeton India Income Opportunities Fund (TIOF)	Medium term capital appreciation with current income	A fund that invests across the yield curve - focusing on high accrual securities	Low	(BLUE)
3.	Templeton India Corporate Bond Opportunities Fund (TICBOF)	Medium to long term capital appreciation with current income	A bond fund focusing on corporate securities	Low	(BLUE)
4.	Templeton India Income Builder Account (TIIBA)	Medium term capital appreciation with current income	A long bond fund – focuses on Corporate / PSU Bonds	Low	(BLUE)
5.	Templeton India Government Securities Fund (TGSF) • Composite Plan (CP) • PF Plan (PF) • Long Term Plan (LT) • Treasury Plan (TP)	CP/PF/LT – Medium term capital appreciation with current income TP – Current income	A fund that invests in Indian government securities	CP/PF/LT - Low TP – Low	(BLUE) (BLUE)
6.	Templeton India Short-Term Income Plan (TISTIP)	Regular income for medium term	A fund that invests in short term corporate bonds including PTCs	Low	(BLUE)
7.	Templeton Floating Rate Income Fund (TFIF)	Regular income for short term	A fund that invests primarily in floating and short term fixed rate debt instruments	Low	(BLUE)
8.	Templeton India Low Duration Fund (TILDF)	Regular income for short term	An income fund focusing on low duration securities	Low	(BLUE)
9.	FT India Monthly Income Plan (FTMIP)	Medium term capital appreciation with current income	An MIP investing predominantly in debt instruments with marginal equity exposure	Medium	(YELLOW)
10.	Templeton India Treasury Management Account (TITMA)	Regular income for short term	A liquid fund that invests in short term and money market instruments	Low	(BLUE)
11.	Templeton India Ultra-short Bond Fund (TIUBF)	Regular income for short term	A fund that invests in short term debt and money market instruments	Low	(BLUE)

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

Note: Risk may be represented as:

	(BLUE) investors understand that their principal will be at low risk		(YELLOW) investors understand that their principal will be at medium risk		(BROWN) investors understand that their principal will be at high risk
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The Key Information Memorandum is dated June 28, 2013. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI.

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

Sponsor: Templeton International Inc., Florida, USA.

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

HELP YOUR CHILDREN COMPLETE THEIR DREAMS, NOT JUST THEIR HOMEWORK.



Secure your child's future with Franklin Templeton Family Solutions.

As a parent, the best gift you can give your children is the freedom to choose their future without worrying about the costs. Invest for your child's future through Franklin Templeton Family Solutions, and live life on your terms.

To know more, contact your financial advisor or SMS 'PLAN' to 58558.

Franklin Templeton Mutual Fund

FAMILY SOLUTIONS™

INVESTMENT PLANS FOR LIFE GOALS



FRANKLIN TEMPLETON
INVESTMENTS

< GAIN FROM OUR PERSPECTIVE® >

**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**

Status: ☐ Resident Individual ☐ NRI/PIO ☐ Others (Please specify) **Gender:** ☐ Male ☐ Female

City										State					Country					Pincode				
Overseas Address for NRIs/PIOs																								
City										State					Country					Pin/Zip				

If the Applicant is Sole Proprietorship Firm, please provide the name of Sole Proprietor. If HUF, please provide the name of Karta. In case of other Non-Individuals, please provide the details of Contact Person.

Name																										
Tel																										
	STD Code				Office				Residence				Fax													
Email														Mobile												

Bank Name																																			
	<i>(Do not abbreviate)</i>																																		
Account No.																					Branch/City														
	<i>Please provide the full account number</i>																																		
Branch																																			
Address																													Pin						
Account type	For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current For Non-Residents <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Others _____ <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable																																		
*RTGS code											*NEFT code											*MICR code													

I/We would like to invest in

Please read Product labeling details available on cover page and instructions before filling this Form.

Investment Details					
Fund Name	Plan/Option	Amount Invested	Net Amount Paid	Payment Details	
				Cheque/DD No.	Bank, Bank A/c No. and Branch
		Less DD Charges:			

Third Party Payment Documents

KYC Proof enclosed(tick below as appropriate)

☐ Person making payment ☐ Payment by Guardian ☐ Payment by Parents/Grand-Parents/related persons (other than Guardian) on behalf of a Minor in consideration of natural love and affection or as gift ☐ Custodian on behalf of an FII or a Client ☐ Payment by Employer on behalf of Employee - under Payroll deductions

Declaration - Attached ☐ Declaration from Beneficiary ☐ Declaration from Third Party (Custodian, Employer, Guardian or Parents/Grand-Parents/related persons (other than Guardian) on behalf of a minor in consideration of natural love and affection or as gift).

DD against Cash (Please attach): ☐ Banker Certificate

DD against Debit Bank (Please attach): ☐ Banker Certificate or ☐ A copy of the passbook/bank statement evidencing the debit for issuance of a DD or ☐ Challan

1. **Franklin Templeton Easy e-Update:** Receive account statements, annual reports and other information instantly by Email *
 Email Address: _____
☐ I / We wish to receive the above by email
☐ I / We do not wish to receive the above by email
2. **Franklin Templeton Easy Web:** Access your account and transact online.
 Register online for Easy web by visiting our website
www.franklintempletonindia.com
3. **Franklin Templeton Easy Call:** Just call 1800 425 4255 or 6000 4255 to access your account using TPIN _____ ☐ Yes, I would like to receive my TPIN
4. **Franklin Templeton Easy Mobile:** Get instant SMS alerts to confirm your transactions *
 Mobile Number _____
 I/We wish to register for SMS updates on my/our mobile phone. ☐ Yes ☐ No
 * Note: Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., receive the account statement, annual report and other correspondence by E-mail and receive SMS updates on mobile.

Depository Account Details

The units are offered for subscription in electronic as well as in physical form. If you wish to subscribe to units in electronic form, please fill the 'DEPOSITORY ACCOUNT DETAILS' below. If such details are not given, it would be deemed that you have opted for subscribing unit(s) in physical form and in such cases Account Statement would be issued for valid applications. Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account.

Depository Name	<input type="checkbox"/> National Securities Depository Limited (Please tick)	<input type="checkbox"/> Central Depository Services (India) Limited (Please tick)
Depository Participant Name		
DP ID	I N	(16 digit beneficiary A/c No. (DPID & BENID) to be mentioned below)
Beneficiary Account Number		

Note: Please submit legible copies of the application client master list or DP statement of account if the units are to be allotted under Demat form. The date of demat account statement should be within 90 days of the application

Investors who have an existing units holding in the same account in which the current purchase is being made and have opted for allotment in demat form for the current purchase, may get their existing unit holding converted into demat form as well. The existing holding will be credited to the same demat account as that of the current purchase.

☐ I / We wish to convert my/our existing unit holding into demat form.

☐ I / We do not wish to convert my/our existing unit holding into demat form.

Note: Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., NOT to convert the existing holding in demat form.

Nomination Details

(To be signed by all the joint holders irrespective of the mode of holdings. In case of more than one nominee, please submit a separate form available with any of our ISCs or on our website). Refer instruction on page no.13

Nominee Name & Address _____
Guardian name & address (if nominee is a minor) _____
Signature of Nominee / Guardian (optional) _____ Nominee Date of Birth (mandatory for minor) _____
☐ Proof of minor DOB submitted. Witness Name and Address _____ Signature of Witness _____
☐ I/We do not wish to nominate any person for my investments. Signature of Investor(s) _____

Declaration

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I / we hereby apply to the Trustees of Franklin Templeton Mutual Fund for units of scheme(s) of FTMF as indicated above, and agree to abide by the terms, conditions, rules and regulations of the Fund as on the date of this investment. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon.

* I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin / Qualified Foreign Investors but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada, and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I / We further agree not to hold Franklin Templeton Investments or their employees or agents liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I / We hereby undertake to promptly inform FTMF of any changes to the information provided hereinabove and agree and accept that FTMF, its sponsor, AMC, trustees, their employees, authorised agents, service providers, representatives or the distributors (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by me/us as also due to my/ our not intimating / delay in intimating such changes.

I/We hereby authorise Franklin Templeton Investments to 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, to any of the Authorised Parties or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same. I / We hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application.

** I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes this investment / first SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted.

I/We confirm and declare that I / we have read and understood the terms and conditions for HPIN usage and online transactions/ TPIN/ Email Services and also the disclaimer and terms and conditions as posted on FTMF's website www.franklintempletonindia.com. I / We agree and shall abide by the norms, terms and conditions for HPIN usage and online transactions/ TPIN/ Email services and agree not to hold Franklin Templeton Investments or their employees or agents responsible for any action relating to the use of HPIN/ TPIN/ Email services facility.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us.

* Applicable to NRI / PIO / QFI ** Applicable to Micro-investments

Signatures

First/Sole Applicant/Guardian

Second Applicant

Third Applicant

Date: _____ Place: _____

Disclaimer: In the event of any KYC Application Form 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. However, 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 investment related enquiries, please contact:

Franklin Templeton Investments Service Centres

Ph: 1-800-425 4255 or 6000 4255 (If calling from a mobile phone, please prefix the city

STD code; local call rates apply for both numbers) from 8am to 9pm, Monday to Saturday.

Email: service@templeton.com

www.franklintempletonindia.com

CHECK LIST: Please ensure the following: • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Appropriate Options are filled up • Cheques/DDs should be drawn in favour of Scheme name e.g. "Franklin India Bluechip Fund". • For payment by Demand Draft, please attach a certificate from the banker in the prescribed format confirming the account from which the funds have been remitted. • For Third Party payment, you have enclosed the 'Third Party Declaration' in the prescribed format along with the KYC acknowledgement issued by CVL for the person making the payment. • You have enclosed supporting documents for bank account details furnished in the Form. • You have provided a copy of the KYC acknowledgement or submitted the KYC Application and entered the application No. for all applicants, guardians for minors and POA holders (Refer Instructions)

Acknowledgement

Sl. No.

Received from _____

Pin _____

Scheme Name	Plan/Option	Payment Details
	<input type="checkbox"/> Lumpsum	Amount _____ Cheque/DD No. _____ Date _____
	<input type="checkbox"/> Systematic Investment Plan	Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____

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Status: ☐ Resident Individual ☐ NRI/PIO ☐ Others (Please specify) **Gender:** ☐ Male ☐ Female

City										State										Country										Pincode																			
Overseas Address for NRIs/PIOs																																																	
City										State										Country										Pin/Zip																			

If the Applicant is Sole Proprietorship Firm, please provide the name of Sole Proprietor. If HUF, please provide the name of Karta. In case of other Non-Individuals, please provide the details of Contact Person.

Bank Details (Mandatory - For new investors) - For payment through electronic mode, please attach a cancelled cheque leaf or a copy of the cheque.

[illegible]

**Note: For more details on RTGS/NEFT/MICR codes, please refer detailed instructions on page no. 13.*

Please provide a cancelled, signed check of the bank account you wish to register. The registered bank will be the default bank and all redemptions / dividends proceeds will be processed into default bank through electronic payment facility. I/We DO NOT wish to avail Electronic Payment Facility (Please tick) ☐. Please verify and ensure the accuracy of the bank details provided above 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. ☐ Multiple Bank Registration Form provided.

Please read Product labeling details available on cover page and instructions before filling this Form.

Fund Name	Plan/Option	Amount Invested	Net Amount Paid	Payment Details	
				Cheque/DD No.	Bank, Bank A/c No. and Branch
		Less DD Charges:			

Separate cheque/demand draft required for each investment, drawn in favour of scheme name (see point 4 on page 5). Please fill up the scheme name(s) and the plan/option you may refer to the KIM for more details. Investors in Templeton India Pension Plan and Templeton India Children's Asset Plan are requested to also fill in the option exercise form available at the ISC.

Please use separate application forms for Lumpsum and Systematic Investment Plan, please fill the SIP Auto Debit (ECS/Direct Debit) form alongside and submit it together with the application form. If you have an existing account in the scheme mentioned above, this purchase will be treated as an additional purchase in the same account. If you prefer to have a new account in the same scheme please tick here ☐

KYC Proof enclosed (tick below as appropriate)

☐ Person making payment ☐ Payment by Guardian ☐ Payment by Parents/Grand-Parents/related persons (other than Guardian) on behalf of a Minor in consideration of natural love and affection or as gift ☐ Custodian on behalf of an FII or a Client ☐ Payment by Employer on behalf of Employee - under Payroll deductions

Declaration - Attached ☐ Declaration from Beneficiary ☐ Declaration from Third Party (Custodian, Employer, Guardian or Parents/Grand-Parents/related persons (other than Guardian) on behalf of a minor in consideration of natural love and affection or as gift).

DD against Cash (Please attach): ☐ Banker Certificate

DD against Debit Bank (Please attach): ☐ Banker Certificate or ☐ A copy of the passbook/bank statement evidencing the debit for issuance of a DD or ☐ Challan

1. **Franklin Templeton Easy e-Update:** Receive account statements, annual reports and other information instantly by Email *

Email Address:

☐ I / We wish to receive the above by email

☐ I / We do not wish to receive the above by email

- Franklin Templeton Easy Web: Access your account and transact online.

www.franklintempletonindia.com

3. **Franklin Templeton Easy Call:** Just call 1800 425 4255 or 6000 4255 to access your account using TPIN ☐ Yes, I would like to receive my TPIN

4. **Franklin Templeton Easy Mobile:** Get instant SMS alerts to confirm your transactions *

Mobile Number

I/We wish to register for SMS updates on my/our mobile phone. ☐ Yes ☐ No

* Note: Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., receive the account statement, annual report and other correspondence by E-mail and receive SMS updates on mobile.

Depository Account Details

The units are offered for subscription in electronic as well as in physical form. If you wish to subscribe to units in electronic form, please fill the 'DEPOSITORY ACCOUNT DETAILS' below. If such details are not given, it would be deemed that you have opted for subscribing unit(s) in physical form and in such cases Account Statement would be issued for valid applications. Please ensure that the sequence of names as mentioned in this Application Form matches with the sequence of names in the Demat account.

Depository Name	<input type="checkbox"/> National Securities Depository Limited (Please tick)	<input type="checkbox"/> Central Depository Services (India) Limited (Please tick)
Depository Participant Name		
DP ID	I N	(16 digit beneficiary A/c No. (DPID & BENID) to be mentioned below)
Beneficiary Account Number		

Note: Please submit legible copies of the application client master list or DP statement of account if the units are to be allotted under Demat form. The date of demat account statement should be within 90 days of the application

Investors who have an existing units holding in the same account in which the current purchase is being made and have opted for allotment in demat form for the current purchase, may get their existing unit holding converted into demat form as well. The existing holding will be credited to the same demat account as that of the current purchase.

☐ I / We wish to convert my/our existing unit holding into demat form.

☐ I / We do not wish to convert my/our existing unit holding into demat form.

Note: Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., NOT to convert the existing holding in demat form.

Nomination Details

(To be signed by all the joint holders irrespective of the mode of holdings. In case of more than one nominee, please submit a separate form available with any of our ISCs or on our website). Refer instruction on page no.13

Nominee Name & Address _____
Guardian name & address (if nominee is a minor) _____
Signature of Nominee / Guardian (optional) _____ Nominee Date of Birth (mandatory for minor) _____
☐ Proof of minor DOB submitted. Witness Name and Address _____ Signature of Witness _____
☐ I/We do not wish to nominate any person for my investments. Signature of Investor(s) _____

Declaration

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I / we hereby apply to the Trustees of Franklin Templeton Mutual Fund for units of scheme(s) of FTMF as indicated above, and agree to abide by the terms, conditions, rules and regulations of the Fund as on the date of this investment. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon.

* I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin / Qualified Foreign Investors but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada, and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I/ We further agree not to hold Franklin Templeton Investments or their employees or agents liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I/ We hereby undertake to promptly inform FTMF of any changes to the information provided hereinabove and agree and accept that FTMF, its sponsor, AMC, trustees, their employees, authorised agents, service providers, representatives or the distributors (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by me/us as also due to my/ our not intimating / delay in intimating such changes.

I/We hereby authorise Franklin Templeton Investments to 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, to any of the Authorised Parties or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same. I/ We hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application.

** I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes this investment / first SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted.

I/We confirm and declare that I/ we have read and understood the terms and conditions for HPIN usage and online transactions/ TPIN/ Email Services and also the disclaimer and terms and conditions as posted on FTMF's website www.franklintempletonindia.com. I/ We agree and shall abide by the norms, terms and conditions for HPIN usage and online transactions/ TPIN/ Email services and agree not to hold Franklin Templeton Investments or their employees or agents responsible for any action relating to the use of HPIN/ TPIN/ Email services facility.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us.

* Applicable to NRI / PIO / QFI ** Applicable to Micro-investments

Signatures

First/Sole Applicant/Guardian

Second Applicant

Third Applicant

Date: _____ Place: _____

Disclaimer: In the event of any KYC Application Form 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. However, 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 investment related enquiries, please contact:

Franklin Templeton Investments Service Centres

Ph: 1-800-425 4255 or 6000 4255 (If calling from a mobile phone, please prefix the city

STD code; local call rates apply for both numbers) from 8am to 9pm, Monday to Saturday.

Email: service@templeton.com

www.franklintempletonindia.com

CHECK LIST: Please ensure the following: • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Appropriate Options are filled up • Cheques/DDs should be drawn in favour of Scheme name e.g. "Franklin India Bluechip Fund". • For payment by Demand Draft, please attach a certificate from the banker in the prescribed format confirming the account from which the funds have been remitted. • For Third Party payment, you have enclosed the 'Third Party Declaration' in the prescribed format along with the KYC acknowledgement issued by CVL for the person making the payment. • You have enclosed supporting documents for bank account details furnished in the Form. • You have provided a copy of the KYC acknowledgement or submitted the KYC Application and entered the application No. for all applicants, guardians for minors and POA holders (Refer Instructions)

Acknowledgement

Sl. No.

Received from _____

Pin _____

Scheme Name	Plan/Option	Payment Details
	<input type="checkbox"/> Lumpsum	Amount _____ Cheque/DD No. _____ Date _____
	<input type="checkbox"/> Systematic Investment Plan	Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____
		Amount _____ Cheque/DD No. _____ Date _____
		Bank and Branch details _____

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Franklin Templeton Mutual Fund

Sl. No.

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



FRANKLIN TEMPLETON
INVESTMENTS

< GAIN FROM OUR PERSPECTIVE* >

Distributor information			
Advisor ARN	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

Signature of the Investor(s) 1. _____ 2. _____ 3. _____

Application for Normal SIP ☐ Micro SIP ☐ (For Micro SIP, Please provide required proof /documentation)

Name of Sole/First Account holder _____

Existing Unitholders' Folio Number _____ Account No. _____

New Investors (Please also complete and submit a Common Application Form) Regn. No. _____ (For office use only)

SIP Details (Please note that a minimum of 30 days is required to set up the ECS/Direct Debit) (Please read Product labeling details available on cover page and instructions before filling this Form)

Scheme Plan _____ Option _____

SIP Amount Rs. (per installment) _____ Frequency ☐ Monthly ☐ Quarterly (please tick as applicable) SIP Date ☐ 1st ☐ 7th ☐ 10th ☐ 20th ☐ 25th

First SIP Cheque Date (If Cheque is given) d d m m y y y y Cheque No. _____

ECS Period From m m y y y y To m m y y y y

(Should be from the Bank Account from which ECS/Direct Debit is to be effected) | (for minimum period and installments, please refer point no. 12 overleaf). I/We authorize Franklin Templeton Mutual Fund or their authorized service providers to Debit my/our account listed below by ECS (Electronic Clearing Services) / Direct Debit for collection of SIP payments.

Mandatory Enclosures: (If 1st installment is not by cheque)
☐ Blank cancelled cheque ☐ Copy of cheque

Document proofs for Micro SIP (Please provide any one of the name of identification document as mentioned in the instructions)

Identification document _____ Field Issuing Authority _____ Document Identification No. _____

Depository Account Details

The units are offered for subscription in electronic as well as in physical form. If you wish to subscribe to units in electronic form, please fill the 'DEPOSITORY ACCOUNT DETAILS' form available at any Franklin Templeton branch office or on our website www.franklintempletonindia.com.

Bank Details		9 Digit MICR Code
Bank Name	_____	_____
Branch Name	_____	Account Type
Address	_____	<input type="checkbox"/> Savings <input type="checkbox"/> CC/OD
City	_____	<input type="checkbox"/> Current <input type="checkbox"/> NRE/NRO (please ✓)
Account Number	_____	Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected.
Account Holder Name as in Bank Account	_____	

Authorisation of the Bank Account Holders

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

Bank Account Number _____

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of Systematic Investment Plan (SIP) through ECS / Direct Debit as indicated above, and agree to abide by the terms, conditions, rules and regulations of the Fund and the SIP through ECS/Direct Debit as on the date of this investment.

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or wrongly effected or not effected at all for reasons of incomplete or incorrect information, I/we will not hold Franklin Templeton Investments, its employees, agents, authorised representatives, appointed service providers or the Bank responsible. I/We further undertake that any changes in my/our Bank details will be informed to FTMF immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. 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.

I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon.

*I/We confirm that I am/we are Non-resident Indians/ Persons of Indian Origin/ Qualified Foreign Investors but not United States persons within the meaning of Regulation(S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada and that I/we hereby confirm that the funds are remitted from abroad through approved banking channels or from my/our funds in my/our domestic account maintained in accordance with applicable RBI guidelines.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us.

I/We hereby authorise Franklin Templeton Investments to 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, to any of the Authorised Parties or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same. I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application.

**I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes this investment / first SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted.

* Applicable to NRI / PIO / QFI ** Applicable to Micro-investments

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

Banker's Attestation (For bank use only)	
Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records	Signature of Authorised Official from Bank (Bank Stamp and Date) _____ Bank Account No. _____

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

Investor's Name	_____	Franklin Templeton Investor Service Centre Signature & Stamp
Customer Folio	_____ Account No. _____	
SIP Amount (Rs.)	_____ Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	
	Scheme: _____	

SIP Payment through Electronic Clearing Services/Direct Debit

General Instructions:

- 1) This facility is offered to investors having Bank accounts in select cities mentioned below. The cities in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Franklin Templeton Investments without assigning any reasons or prior notice. SIP instructions for investors in such cities via ECS/Direct Debit route will be discontinued.
- 2) The bank branch provided for ECS/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the ECS/Direct Debit mandate and Franklin Templeton will not liable for any transaction failures due to rejection by the investors bank/branch.
- 3) SIP through ECS/Direct Debit is available only on 1st / 7th / 10th / 20th / 25th of the month. In case these days are non business days for the scheme, then SIP will be processed on the next business day.
- 4) The investor agrees to abide by the terms and conditions of ECS/Direct Debit facility of Reserve Bank of India (RBI).
- 5) Investor will not hold Franklin Templeton Investments and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.
- 6) Franklin Templeton reserves the right to reverse allotments in case the ECS debit is rejected by the bank for any reason whatsoever.
- 7) Franklin Templeton Investments shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ECS/Direct Debit facility and takes full responsibility for the same.
- 8) The AMC/Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
- 9) Franklin Templeton Investments reserves the right to discontinue the SIP in case of Direct Debit through ECS / Direct Debit routes are rejected by the investor bank for any reasons.
- 10) For load details, please refer to the Key Information Memorandum and the addendum issued from time to time.
- 11) Franklin Templeton Investments reserves the right to reject any application without assigning any reason thereof.
- 12) For intimating the change in bank particulars, please tick the box provided

overleaf under the 'Bank Details'. Also fillup all the relevant details as applicable.

- Changes in the ECS Bank Mandate request should be submitted 30 days in advance and cancellation of ECS should be submitted 15 days in advance.
- 13) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for Direct Debit Facility.
 - 14) In case of micro SIPs, please provide any one of the following photoidentification documents as mentioned below:

Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, Senior Citizen / Freedom Fighter ID card issued by Government., Cards issued by Universities / deemed Universities or institutes under statutes like ICAL, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC/ EPFO.

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

- 1) Minimum Investments: 12 installments of Rs.500/- (or) 6 installments of Rs.1000/-. All Instalments should be of the same amount. In FTFL 12 installments of Rs.2000/- (or) 6 installments of Rs.4000/-, in FTDFEF 12 installments of Rs.1000/- (or) 6 installments of Rs. 2000/- and in TGSE-PF Plan 12 installments of Rs.10, 000/- or 6 installments of Rs.20, 000/-.
- 2) To effect ECS/Direct debit, investors must provide a cancelled cheque or copy thereof or the first investment must be by means of cheque from that account. Banker's attestation is recommended for Payable at par cheque.
- 3) Existing investors must provide their Folio Number / Account number and need not fill up a Common Application Form.
- 4) New investors who wish to enroll for SIP through ECS/Direct Debit should also fill up the Common Application form in addition to this form.
- 5) The SIP through ECS/Direct Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 days in advance of the date of the first ECS/Direct

Debit Transaction.

- 6) 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.

List of cities where SIP through ECS Debit is available:

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhillwara, Bhopal, Bhubaneswar, Bijnapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shillong, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirunelveli, Trichur, Trichy, Tirunelveli, Tiruvadanur, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada and Vizag. In Tamil Nadu & Karnataka, ECS can be accepted from all locations where the bank branch has core banking facility

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

Banks	Branches
• IDBI Bank, Union Bank of India, Corporation Bank, Allahabad Bank, Federal Bank, UCO Bank, ING Vysya Bank, IndusInd bank, Kotak Mahindra Bank & Axis Bank	All Branches
• Royal Bank of Scotland (RBS) (only for Royal Bank of Scotland (RBS) Customers)	All Branches
• Bank of India, Bank of Baroda, State Bank of India, & Punjab National Bank, Union Bank of India, Corporation Bank, Allahabad Bank, Federal Bank, UCO Bank and ING Vysya Bank	Branches where core banking facility is available
• ICICI Bank	Branches not covered under ECS Locations

FRANKLIN TEMPLETON BRANCH OFFICES

Ahmedabad: 202 Abhijit-III, Opp.Mayor's Bunglow, Mithakhali Six Roads Navrangpura, Ahmedabad 380009, Fax: (079) 26462685; **Bangalore:** 11, Niton Compound, Palace Road, Near Mount Carmel College, Entrance from Cunningham Road, Bangalore 560052, Fax: (080) 22385886; **Bhubaneswar:** 77, Kharavel Nagar, Unit III, Janpath, Bhubaneswar 751001, Fax: (0674) 2531026; **Chandigarh:** S.C.O. 373-374, First Floor, Above HDFC Bank, Sector 35-B, Chandigarh 160022, Fax: (0172) 2622341; **Chennai:** Century Centre, 75 T.T.K. Road, Alwarpet, Chennai 600018, Fax: (044) 24987790; **Cochin (Kochi):** 41/418-C, Chicago Plaza, First Floor, Rajaji Road, Ernakulam, Cochin 682035, Fax: (0484) 2373076; **Coimbatore:** 424-C Red Rose Towers, Second Floor, D. B. Road, R. S. Puram, Coimbatore 641002, Fax: (0422) 2470277; **Dehradun:** Office No. 10, Ground Floor, Shiva Palace, 57/19 Rajpur Road, Dehradun 248001; **Hyderabad:** First Floor, Amit Plaza, No.6-3-885/7C, Somajiguda Circle, Hyderabad 500082, Fax: (040) 66665770; **Indore:** 101, Starlit Towers, Opp. State Bank of Indore Head Office, 29/1 Y. N. Road, Indore 452001, Fax: (0731) 4201507; **Jaipur:** 250 Ganpati Plaza, M. I. Road, Jaipur 302001, Fax: (0141) 5114178; **Jalandhar:** BX III 455, Shakti Tower, Upper Basement, Below Vishal Mega Mart, G. T. Road, Jalandhar 144001, Fax: (0181) 5080783; **Kanpur:** Office No.208-09, 14/113 KAN Chambers Civil Lines, Kanpur 208001, Tel: (0512) 6454091/92; **Kolkata:** 2& 2E Landmark Building, Second Floor, 228-A, A. C. Bose Road, Kolkata 700020, Fax: (033) 22826459; **Lucknow:** 2 Uttam Palace, First Floor, 3 Sapru Marg, Lucknow 226001, Fax: (0522) 2231104/069; **Ludhiana:** SCO-37, First Floor, Feroze Gandhi Market, Ludhiana 141001, Fax: (0161) 3012101; **Madurai:** 210/20, First Floor, Pechiamman Padithurai Road, Above Kumaran Auto Stores, Madurai 625001, Fax: (0452) 2350144; **Mangalore:** First Floor, Manasa Towers, M. G. Road, Kodialbail, Mangalore 575003, Fax: (0824) 2493749; **Mumbai (a):** Office No. 37, 3rd Floor, Maker Chamber – VI, Nariman Point, Mumbai 400021, Fax: (022) 22810923; **(b)** Indiabulls Finance Centre, Tower 2, 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013, Fax: (022) 56490622/27; **Nagpur:** Shop No. 3 & 4, Ground Floor, Maharshi Shipvad Complex, Plot No. 262, West High Court Road, Bajaj Nagar, Nagpur 440010, Fax: (0712) 2242238; **Nashik:** 2nd Floor, Bedmuthi's Navkar Heights, Near Rajiv Gandhi Bhavan, Saharanpur Road, Nashik 420002, Fax: (0253) 2574329; **New Delhi:** 707-710, 7th Floor, Ashoka Estate Building 24, Barakhamba Road, New Delhi-110001, Fax: (011) 23353213; **Patna:** 505 Ashiana Hariinivas Apartments, Dak Bungalow Road, Patna 800001, Fax: (0612) 2201762; **Pune:** 401, Karan Selene, 187, Bhandarkar Road, Pune 411004, Fax: (020) 25665221; **Raipur:** Shop No. 310, 3rd Floor, Lalanga Shopping Mall, G. E. Road, Raipur 492001, Fax: (0771) 4033614; **Rajkot:** 528, 5th Floor, Star Plaza, Phulchhab Chowk, Rajkot 360001, Fax: (0281) 3041207; **Salem:** 214/215, Second Floor, Kandaswara Shopping Mall, Sarada College Road, Salem 636016, Fax: (0427) 2446854; **Surat:** HG-29 International Trade Centre, Majura Gate Cross Road Signal, Ring Road, Surat 395002, Fax: (0261) 2473744; **Trichy:** Arun Arcade, 75/1, First Floor, First Cross, North East Extension, Thillainagar, Trichy 620018, Fax: (0431) 2760013; **Vadodara:** 104-107 Spenta Complex, First Floor, Opposite Pizza Hutt, Near Ambekar Circle, Race Course Road, Vadodara 390007, Fax: (0265) 2356038; **Varanasi:** 4th Floor, Kuber Complex, Rathayatra Crossing, Varanasi 221010, Fax: (0542) 6454370/71; **Vijayawada:** White House, First Floor, Room # 2, M. G. Road, Vijayawada 520010, 2472594 / 5561301, Fax: (0866) 2472594; **Visakhapatnam:** 204, First Floor, Eswar Plaza, Dwaraka Nagar, Visakhapatnam 530016, Fax: (0891) 6666806.

For any queries, our investor line is available to assist you at 1-800-425-4255 or 60004255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday. Alternatively, you can also e-mail us at service@templeton.com.

KARVY COLLECTION CENTRES

Agra (Uttar Pradesh): 17/2/4, Deepak Wasan Plaza, 2nd Floor, Sanjay Place (Behind Holiday Inn), Agra 282002; **Anand (Gujarat):** F-6, Chitrangana Complex, Opp. Motikaka Chawl, Vidyanagar Road, Anand 388001; **Aurangabad (Maharashtra):** Ramkunj, Railway Station Road, Near Osmannpura Circle, Aurangabad 431005; **Bankura (West Bengal):** Ground Floor, Ambika Market Complex, Natunganj, Bankura 722101; **Bhavnagar (Gujarat):** Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar 364001; **Bhilai (Chattisgarh):** Shop No-1, First Floor, Plot No-1, Old Sada Office Block Commercial Complex, Near HDFC ATM, Nehru Nagar – East, Bhilai 490020 (Dist. Durg); **Bhopal (Madhya Pradesh):** Kay Kay Business Centre, 133, Zone I, M. P. Nagar, Bhopal 462011; **Calicut (Kerala):** IInd Floor, Sowbhagya Shopping Complex, Areyadathupalam, Mavoror Road, Calicut 673004; **Chinsurah-Hooghly (West Bengal):** J. C. Ghosh Sarani, Near Bus Stand, Chinsura 712101; **Erode (Tamil Nadu):** No. 4, KMY Salai, Veerappan Traders Shopping, Opp. Erode Bus Stand, Sathy Road, Erode 638003; **Gurgaon (Haryana):** Shop No. 18, Ground Floor, Sector 14, Opp. AKD Tower, Near Huda Office, Gurgaon 122001; **Jalgaon (Maharashtra):** 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon 425001; **Jamnagar (Gujarat):** 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar 361001; **Korba (Chattisgarh):** 1st Floor, 35 Indira Complex, T. P. Nagar, Korba 495677; **Pondicherry:** First Floor, No.7, Thiayagaraja Street, Pondicherry 605001; **Ranchi (Jharkhand):** 3rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi 834001; **Shillong (Meghalaya):** Mani Bhawan, Thana Road, Lower Police Bazar, Meghalaya 739001; **Trichur (Kerala):** 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkandal Junction, Trichur 680001; **Trivandrum (Kerala):** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum 695010.

CAMS COLLECTION CENTRES

Agra (Uttar Pradesh): No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra 282002; **Ahmedabad (Gujarat):** 402-406, 4th Floor, Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380006; **Ajmer (Rajasthan):** AMC No. 423/30, Near Church, Brahampuri, Opp. T B Hospital, Jaipur Road, Ajmer 305001; **Akola (Maharashtra):** Opp. RLT Science College, Civil Lines, Akola 444001; **Aligarh (Uttar Pradesh):** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001; **Allahabad (Uttar Pradesh):** No.7, First Floor, Bihari Bhawan, 3,S.P. Marg, Civil Lines, Allahabad 211001; **Amaravati (Maharashtra):** 81, Gulsham Tower, Second Floor, Near Panchsheel Talkies, Amaravati 446001; **Ambala (Haryana):** Opp. PEER, Bal Bhavan Road, Ambala 134003; **Amritsar (Punjab):** SCO -18J, 'C', Block Ranjit Avenue, Amritsar 143001; **Ankleshwar (Gujarat):** Shop No. F-56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar- Bharuch 393002; **Asansol (West Bengal):** Block – G, First Floor, P. C. Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, Asansol 713303; **Bangalore (Karnataka):** First Floor, Trade Centre, 45, Dikensan Road (Next to Manjipal Centre), Bangalore 560042; **Bareilly (Uttar Pradesh):** F-62-63, Butler Place, Civil Lines, Bareilly 243001; **Belgaum (Karnataka):** 1st Floor, 221/2A/1B Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum 590006; **Bharuch (Gujarat):** F-108, Rangoli Complex, Station Road, Bharuch 392001; **Bhopal (Madhya Pradesh):** Plot no. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal 462011; **Bhuj (Gujarat):** Data Solution, Office No.17, Municipal Building, First Floor, Opp Hotel Prince, Station Road, Bhuj, Kutch 370001; **Bilaspur (Chattisgarh):** Beside HDFC Bank, Link Road, Bilaspur 495001; **Bokaro (Jharkhand):** Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004; **Chennai (Tamil Nadu):** Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600034; **Cuttack (Orissa):** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001; **Davangere (Karnataka):** 13, Akkamahadevi Samaj Complex, First Floor, Church Road, P.J. Extension, Davangere 577002; **Dhanbad (Jharkhand):** Room No.111, Urmila Towers, First Floor, Bank More, Dhanbad 826001; **Dhule (Maharashtra):** H. No. 1793/A, J.B. Road, Near, Tower Garden, Dhule 424 001; **Durgapur (West Bengal):** 4/2, Bengal Ambuja Housing Development Ltd., Ground Floor, City Centre., Durgapur 713216; **Faridabad (Haryana):** B-49, First Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad 121001; **Ghaziabad (Uttar Pradesh):** 113/6, First Floor, Navyug Market, Ghaziabad 201001; **Gorakhpur (Uttar Pradesh):** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273001; **Guntur (Andhra Pradesh):** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522002; **Guwahati (Assam):** A.K. Azad Road, Rehabari, Guwahati 781008; **Gwalior (Madhya Pradesh):** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior 474002; **Hosur (Tamil Nadu):** Shop No.8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, Hosur 635109; **Hubli (Karnataka):** No. 204 – 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029; **Hyderabad (Andhra Pradesh):** 102, Jade Arcade, First Floor, Paradise Circle, Secunderabad 500003; **Jabalpur (Madhya Pradesh):** 8 Datt Towers, Ground Floor, Behind Commercial Automobiles, Napier Town, Jabalpur 482001; **Jammu (Jammu & Kashmir):** JRDs Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004; **Jaunpur (Uttar Pradesh):** 248, Fort Road, Near Amber Hotel, Jaunpur 222001; **Jamshedpur (Jharkhand):** Millennium Tower, "R" Road, Room No.15, First Floor, Bistupur, Jamshedpur 831001; **Jodhpur (Rajasthan):** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur 342003; **Junagadh (Gujarat):** Aastha Plus, 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zamsi Rani Statue, Junagadh – 362001; **Kadapa (Andhra Pradesh):** Bandi Subbaramaiah Complex, D. No. 3/1718, Shop No. 8, Raja Reddy Street, Kadapa 516001; **Kakinada (Andhra Pradesh):** No.33-1-44/45, Sri Sathya Complex, Main Road, Kakinada 533001; **Karur (Tamil Nadu):** No. 904, First Floor, West to Taluk Office, Jawahar Bazaar, Karur 639001; **Kharagpur (West Bengal):** H.No.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur 721301; **Kolhapur (Maharashtra):** 2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001; **Kolkata - Nager Baazar (West Bengal):** 148 Jessore Road, Block -B, 2nd Floor, Nager Baazar, Kolkata 700074; **Kalyani (West Bengal):** A-1/50, Block A, Kalyani 741235; **Kollam (Kerala):** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691001; **Kota (Rajasthan):** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota 324007; **Kottayam (Kerala):** KMC IX/1331A, Opp. Malayala Manorama, Railway Station Road, Thekkummootil, Kottayam 686001; **Mapusa (Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403507; **Margao (Goa):** 1st Floor, Virginkar Chambers, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403601; **Meerut (Uttar Pradesh):** 108, First Floor Shivam Plaza, Opposite Evine Cinema, Hapur Road, Meerut 250002; **Mehsana (Gujarat):** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384002; **Moradabad (Uttar Pradesh):** B 612 'Sudhakar', Lajpat Nagar, Moradabad 244001; **Mumbai (Maharashtra):** (a) Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400023; **(b):** CTS No. 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (East), Mumbai 400069; **Muzaffarpur (Bihar):** Brahman Toli, Durgasthan, Gola Road, Muzaffarpur 842001; **Mysore (Karnataka):** No. 1, First Floor, Ch.26, 7th Main, 5th Cross (Above Trishakti Medicals), Saraswathi Puram, Mysore 570009; **Navsari (Gujarat):** Dinesh Vasani & Associates, 105 Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chinnimbali Road, Navsari 396445; **Nellore (Andhra Pradesh):** 97/56, Immadisetti Towers, First Floor, Ranganayakulapet Road, Santhapet, Nellore 524001; **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi 110055; **Noida (Uttar Pradesh):** C-81, 1st Floor, Sector – 2, Noida 201301; **Panipat (Haryana):** 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G.T.Road, Panipat 132103; **Panjim (Goa):** No.108, First Floor, Gurudutta Bldg, Above Weekender, M. G. Road, Panaji 403001; **Patiala (Punjab):** 35 New Lal Bagh Colony, Patiala 147001; **Pune (Maharashtra):** Office No.6, First Floor, Nirmiti Eminence, Opp. Abhishek Hotel, Mehandale Garage Road, Erandawane, Pune 411004; **Rajahmundry (Andhra Pradesh):** Cabin 101, D.no 7-27-4, First Floor, Krishna Complex, Baruvari Street, T. Nagar., Rajahmundry 533101; **Ratlam (Madhya Pradesh):** Daffria & Co, 18 Ram Bagh, Near Scholar's School, Ratlam 457001; **Rourkela (Orissa):** First Floor, Mangal Bhawan Phase II., Power House Road, Rourkela 769001; **Saharanpur (Uttar Pradesh):** 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur 247001; **Salem (Tamil Nadu):** No.2, First Floor, Vivekananda Street, New Fairlands, Salem 636016; **Satara (Maharashtra):** Sargam Apartment, 117/A/3/22, Shukrawar Peth, Satara 415002; **Shimla (Himachal Pradesh):** First Floor, Opp. Panchayat Bhawan Main gate, Bus Stand, Shimla 171001; **Shimoga (Karnataka):** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577201; **Siliguri (West Bengal):** No.7, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri 734001; **Solapur (Maharashtra):** 4, Lokhandwala Tower, 144, Siddheshwar Peth, Near Z.P., Opp. Pangal High School, Solapur 413001; **Thane (Maharashtra):** 3rd Floor, B.Wing, Nalanda Chambers, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) 400602; **Tirunelveli (Tamil Nadu):** First Floor, Mano Prema Complex, 182/6, S.N. High Road, Tirunelveli 627001; **Tirupathi (Andhra Pradesh):** Shop No.14, Biligala Complex, 1st Floor, Door No.18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi 517501; **Tirupur (Tamil Nadu):** 1(1), Binny Compound, II Street, Kumaran Road, Tirupur 641601; **Udaipur (Rajasthan):** 32 Ahinsapur, Fatehpura Circle, Udaipur 313004; **Valsad (Gujarat):** 3rd floor, Gita Nivas, opp. Head Post Office, Halar Cross Lane, Valsad 396001; **Vapi (Gujarat):** 215-126, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi 396195; **Vasco (Goa):** No. DU 8, Upper Ground Floor, Suvidha Complex, Behind Techoclean Clinic, Near ICICI Bank, Vasco-da-Gama 403802 (Timing: 12:00 pm to 3:00 pm); **Vellore (Tamil Nadu):** No.54, First Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004; **Warangal (Andhra Pradesh):** A.B.K Mall, Near Old Bus Depot Road F-7, 1st Floor, Ramnagar Hanamkonda, Warangal -506001.

Third Party Declaration for Application by minor

Sl. No.

(MANDATORY if investments are through funds which are not from the applicant(s) account)

Name of the 3rd party making the payment

PAN No.

Address

I/We hereby declare that I/we have transferred funds or issued cheque/DD/PayorderNo. dated drawn on (bank name and branch)

AccountNo. towards investment in Franklin Templeton Mutual Fund, Scheme/Plan
in the names as mentioned below in the attached application form no.

Name of first applicant (Minor)

Relationship with the Minor: ☐ Natural Parent ☐ Legal Guardian ☐ Grand Parent ☐ Relative / Others (specify)

We confirm that the beneficial owner of the investment in the mutual fund units is
(name of the applicant) and the money has been paid by me on account of ☐ Natural love and affection ☐ Gift ☐ Financial assistance

I/We confirm having read and understood the Third Party Payment rules, as currently prescribed by Franklin Templeton Mutual Fund and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct. I agree to furnish such further information as Franklin Templeton Mutual Fund may require from me/us.
I/we further agree not to hold Franklin Templeton Investments liable or responsible for any consequences that may arise in the event any of the above particulars being false, incorrect or incomplete and acknowledge Franklin Templeton Mutual Fund shall have sole and absolute discretion to reject / not process the application received from the beneficial investor(s) and refund the subscription monies without any interest or compensation.

I/ we hereby declare that the amount invested / to be invested by me/ us in the scheme(s) of Franklin Templeton Mutual Fund legally belongs to me and is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

Signature (of third party)* Date Place

* This section must be completed and signed by the person from whose account the subscription payment has been issued

Declaration by Applicant

I/We certify that the information declared herein by the Third Party is true and correct. I agree to furnish such further information as Franklin Templeton Mutual Fund may require from me/us.

I/we further agree not to hold Franklin Templeton Investments liable or responsible for any consequences that may arise in the event any of the above particulars being false, incorrect or incomplete and acknowledge Franklin Templeton Mutual Fund shall have sole and absolute discretion to reject / not process the application received from the beneficial investor(s) and refund the subscription monies without any interest or compensation.

Signature of Applicant (Guardian) Date Place

Enclosures

1. Proof of bank account to be furnished
2. Banker's certificate in the specified format (in case payment is made by DD/Pay order)
3. Copy of the instruction given to the bank stating the account number to be debited (in case payment is made by RTGS/NEFT/Bank Transfer)

For Templeton India Children's Asset Plan

Sl. No.

Name of the beneficiary child Date of birth
(Not exceeding 14 years of age)

Name of the parent/guardian of beneficiary child

Address of the beneficiary child Pin

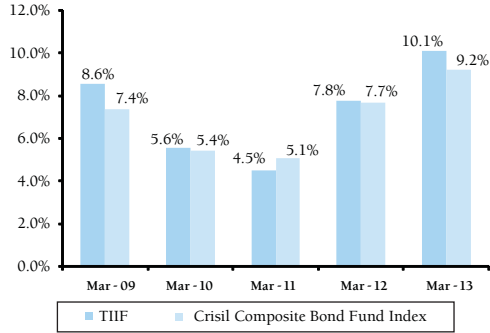
Name of the alternate child Date of birth
(Not exceeding 14 years of age)

Name of parent/guardian of alternate child

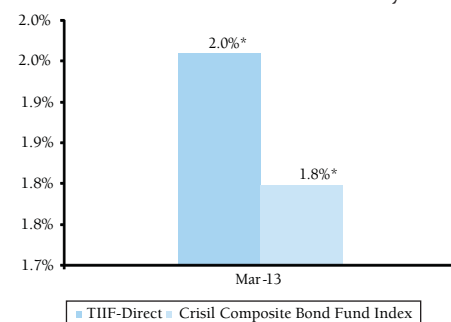
Address of the alternate child Pin

Signatures :

First Applicant Second Applicant Third Applicant

TEMPLETON INDIA INCOME FUND (TIIF)			
INVESTMENT OBJECTIVE	An open-end income scheme with the primary objective to generate a steady stream of income through investment in fixed income securities. This shall be the fundamental attribute of the scheme. A secondary objective is to generate capital appreciation.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)	
	Debt instruments including Corporate Debt, PSU Bonds, Gilts and Securitised debts	Up to 100%	
	Money Market Instruments & Cash & Deposits (including Money at Call, MIBOR linked Instruments and Fixed Deposits)	Up to 25%	
Note: Debt includes Securitised Debt.			
INVESTMENT STRATEGY	Please refer to Page No.26		
RISK PROFILE OF THE SCHEME	Please refer to Page No.22		
RISK MITIGATION FACTORS	Please refer to Page No.22		
PLANS AND OPTIONS	<ul style="list-style-type: none">• Growth Plan• Dividend Plan (with Reinvestment and Payout Options)• Direct - Growth Plan• Direct - Dividend Plan (with Reinvestment and Payout Options).		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.23		
BENCHMARK INDEX	Crisil Composite Bond Fund Index		
DIVIDEND POLICY	Please refer to Page No.22		
NAME OF THE FUND MANAGER(S)	Umesh Sharma & Sachin Padwal-Desai		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23		
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	11.74%	11.86%
	Last 3 years	8.28%	8.48%
	Last 5 years	7.97%	7.78%
	Since inception	9.07%	N.A.
	Inception date: March 05, 1997		
	Year-wise returns for the last 5 financial years		
			
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		
	TIIF - Direct		
	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	N.A.	N.A.
	Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.	
Since inception*	5.40%	6.55%	
Inception date - January 1, 2013			

Year-wise returns for the last 1 financial year



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

Past performance may or may not be sustained in future.

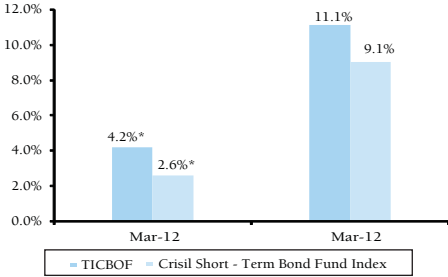
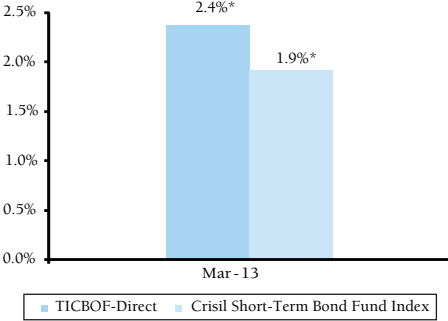
Based on Growth Plan NAVs.

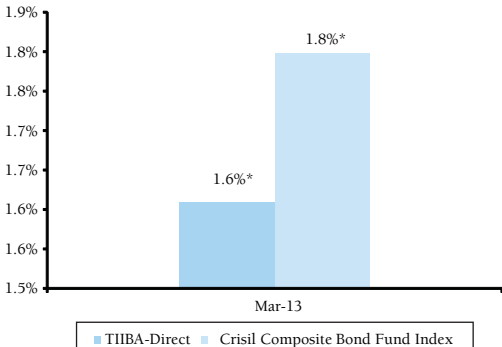
EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	0.50%, if redeemed with in 6 months of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.84% 1.53% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24	
UNITHOLDERS' INFORMATION	Please refer to Page No.24	
SCHEME COMPARISON	Please refer to Page No.26	
NO. OF FOLIOS	Please refer to Page No.26	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26	

TEMPLETON INDIA INCOME OPPORTUNITIES FUND (TIOF)

INVESTMENT OBJECTIVE	An open-end income fund which seeks to provide regular income and capital appreciation by investing in fixed income securities across the yield curve.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation# (% of Net Assets)
	Government Securities and/or securities unconditionally guaranteed by the Central/ State Government for repayment of principal and interest	Up to 100%
	Debt securities issued by Public Sector Undertakings (PSU)	Up to 100%
	Debt securities issued by private sector corporate including banks and financial institutions	Up to 100%
	Securitised Debt	Up to 100%
	Money Market Instruments	Up to 100%
	# including investments in Foreign Securities as may be permitted by SEBI/RBI up to 50% of the net assets of the scheme, exposure in derivatives up to a maximum of 50%	
INVESTMENT STRATEGY	Please refer to Page No.26	
RISK PROFILE OF THE SCHEME	Please refer to Page No.22	
RISK MITIGATION FACTORS	Please refer to Page No.22	
PLANS AND OPTIONS	<ul style="list-style-type: none"> Growth Plan Direct – Growth Plan Dividend Plan (with Reinvestment and Payout Options) Direct - Dividend Plan (with Reinvestment and Payout Options). 	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23	

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000/- and multiples of Re.1 Additional Purchase: Rs.1,000/- and multiples of Re.1 Further, fresh/additional purchase (including switch-in) by an investor on a single day in TIIOF will be allowed/ accepted only up to Rs.20 crores per application. Repurchase: Minimum of Rs.1,000/-		TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24																														
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.23		DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24																														
BENCHMARK INDEX	Crisil Short Term Bond Fund Index		FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24																														
DIVIDEND POLICY	Please refer to Page No.22		UNITHOLDERS' INFORMATION	Please refer to Page No.24																														
NAME OF THE FUND MANAGER(S)	Umesh Sharma & Sachin Padwal-Desai		SCHEME COMPARISON	Please refer to Page No.26																														
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23		NO. OF FOLIOS	Please refer to Page No.26																														
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013 <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>11.77%</td><td>9.57%</td></tr><tr><td>Last 3 years</td><td>9.13%</td><td>7.86%</td></tr><tr><td>Last 5 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Since inception</td><td>9.32%</td><td>7.50%</td></tr></table> Inception date: December 11, 2009 Year-wise returns for the last 5 financial year <p>*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p> TIIOF - DIRECT <table><tr><th>Absolute Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 3 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 5 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Since inception*</td><td>5.29%</td><td>4.02%</td></tr></table> Inception date: January 1, 2013 Year-wise returns for the last 1 financial year <p>*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	11.77%	9.57%	Last 3 years	9.13%	7.86%	Last 5 years	N.A.	N.A.	Since inception	9.32%	7.50%	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	N.A.	N.A.	Last 3 years	N.A.	N.A.	Last 5 years	N.A.	N.A.	Since inception*	5.29%	4.02%	TEMPLETON INDIA CORPORATE BOND OPPORTUNITIES FUND (TICBOF)	
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																
Last 1 year	11.77%	9.57%																																
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Since inception*	5.29%	4.02%																																
INVESTMENT OBJECTIVE			An open-end income fund which seeks to provide regular income and capital appreciation through a focus on corporate securities.																															
ASSET ALLOCATION PATTERN OF THE SCHEME			<table><tr><th>Types of Instruments</th><th>Normal Allocation (% of Net Assets)</th></tr><tr><td>Debt & money market securities issued by private sector corporate and Public Sector Undertakings including banks, financial institutions, Non-Banking Financial Companies*</td><td>65% - 100%</td></tr><tr><td>CBLO and T-Bills</td><td>0% - 35%</td></tr></table> <p>* Including securitised Debt (ABS, MBS, single loan) up to 50%</p> <p>The scheme does not intend to invest in Government Securities and in such debt securities that may have a coupon or payout linked to the performance of an equity/equity index as an underlying (popularly known as 'equity linked debentures'). It is clarified that the scheme may invest in Treasury Bills (T-Bills) up to the extent mentioned above.</p>			Types of Instruments	Normal Allocation (% of Net Assets)	Debt & money market securities issued by private sector corporate and Public Sector Undertakings including banks, financial institutions, Non-Banking Financial Companies*	65% - 100%	CBLO and T-Bills	0% - 35%																							
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INVESTMENT STRATEGY			Please refer to Page No.26																															
RISK PROFILE OF THE SCHEME			Please refer to Page No.22																															
RISK MITIGATION FACTORS			Please refer to Page No.22																															
PLANS AND OPTIONS			Growth Plan and Dividend Plan (with Reinvestment and Payout Options). Direct - Growth Plan and Direct - Dividend Plan (with Reinvestment and Payout Options). All the Plans have common portfolio.																															
APPLICABLE NAV (after the scheme opens for repurchase and sale)			Please refer to Page No.23																															
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS			Purchase: Rs.5,000/- or any amount in multiple of Re.1/- thereafter Additional Purchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter Fresh/additional purchase (including switch-in) by an investor on a single day in each Plan will be allowed / accepted only up to Rs. 20 crores per application. Repurchase: Minimum of Rs.1,000/-																															
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST			Please refer to Page No.23																															
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DIVIDEND POLICY			Please refer to Page No.22																															
NAME OF THE FUND MANAGER(S)			Umesh Sharma & Sachin Padwal-Desai																															
NAME OF THE TRUSTEE COMPANY			Please refer to Page No.23																															
EXPENSES OF THE SCHEME	i) Load Structure <table><tr><th>Entry Load</th><th>Nil</th></tr><tr><td>Exit Load</td><td>3% if redeemed within 6 months from the date of allotment, 2% if redeemed after 6 months but within 12 months from the date of allotment, 1% if redeemed after 12 months but within 18 months from the date of allotment</td></tr></table> ii) Recurring expenses (Actual Expenses for the financial year ending March 2013) <table><tr><td>1.56%</td><td>1.15% (Direct)</td></tr></table>					Entry Load	Nil	Exit Load	3% if redeemed within 6 months from the date of allotment, 2% if redeemed after 6 months but within 12 months from the date of allotment, 1% if redeemed after 12 months but within 18 months from the date of allotment	1.56%	1.15% (Direct)																							
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Exit Load	3% if redeemed within 6 months from the date of allotment, 2% if redeemed after 6 months but within 12 months from the date of allotment, 1% if redeemed after 12 months but within 18 months from the date of allotment																																	
1.56%	1.15% (Direct)																																	

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	11.65%	9.57%
	Last 3 years	N.A.	N.A.
	Last 5 years	N.A.	N.A.
	Since inception	12.29%	9.37%
	Inception date: December 7, 2011		
	Year-wise returns for the last 5 financial year		
			
	*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		
TICBOF - Direct			
Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	
Last 1 year	N.A.	N.A.	
Last 3 years	N.A.	N.A.	
Last 5 years	N.A.	N.A.	
Since inception*	5.14%	4.02%	
Inception date: January 1, 2013			
Year-wise returns for the last 1 financial year			
			
*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.			
EXPENSES OF THE SCHEME	i) Load Structure		
	Entry Load	Nil	
	Exit Load	In respect of each purchase of Units: • 3% if redeemed within 12 months from the date of allotment • 2% if redeemed after 12 months but within 24 months from the date of allotment • 1% if redeemed after 24 months but within 30 months from the date of allotment	
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.65% 1.28% (Direct)	
	Please refer to Page No.24		
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	<div>TIIBA - Direct</div> <table><tr><th>Absolute Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 3 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 5 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Since inception*</td><td>7.37%</td><td>6.55%</td></tr></table> <div>Inception date: January 1, 2013 Year-wise returns for the last 1 financial year</div> <div><p>*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p></div>	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	N.A.	N.A.	Last 3 years	N.A.	N.A.	Last 5 years	N.A.	N.A.	Since inception*	7.37%	6.55%	<div>INVESTMENT STRATEGY</div> <div>Please refer to Page No.26</div> <div>RISK PROFILE OF THE SCHEME</div> <div>Please refer to Page No.22</div> <div>RISK MITIGATION FACTORS</div> <div>Please refer to Page No.22</div> <div>PLANS AND OPTIONS</div> <div><ul style="list-style-type: none">Composite Plan (CP) with Growth Option and Dividend OptionLong Term Plan (LT) with Quarterly Dividend Option (with Reinvestment & Payout Facility), Growth Option and Bonus OptionPF Plan (PF) with Growth Option and Dividend OptionTreasury Plan (TP) with Growth Option and Dividend OptionDirect - Composite Plan with Growth Option and Dividend OptionDirect - Long Term Plan with Quarterly Dividend Option (with Reinvestment & Payout Facility), Growth Option and Bonus OptionDirect - PF Plan with Growth Option and Dividend OptionDirect - Treasury Plan with Growth Option and Dividend OptionComposite Plan and PF Plan have a common portfolio. Long Term Plan and Treasury Plan have separate portfolios.<div>Long Term Plan was introduces w.e.f July 9, 2004. Treasury Plan was introduced w.e.f. February 11, 2002. PF Plan was introduced w.e.f. April 19, 2004.</div></div> <div>APPLICABLE NAV (after the scheme opens for repurchase and sale)</div> <div>Please refer to Page No.23</div> <div>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</div> <div><div>CP/LT:</div><div>Purchase: Rs.10,000 and multiples of Re.1 (GP); Rs.25,000 and multiples of Re.1 (DP) Additional Purchase: Rs.1,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000</div><div>TP:</div><div>Purchase: Rs.5,000 and multiples of Re.1; Additional Purchase: Rs.5,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000</div><div>PF Plan:</div><div>Purchase: Rs.25,000 and multiples of Re.1. Additional Purchase: Rs.5,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000</div></div> <div>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</div> <div>Please refer to Page No.23</div> <div>BENCHMARK INDEX</div> <div>I-Sec Composite Index (Composite Plan, PF Plan) I-Sec Libex (Long Term Plan) I-Sec Sibex (Treasury Plan)</div>
Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)															
Last 1 year	N.A.	N.A.															
Last 3 years	N.A.	N.A.															
Last 5 years	N.A.	N.A.															
Since inception*	7.37%	6.55%															
EXPENSES OF THE SCHEME	<div>i) Load Structure</div> <table><tr><td>Entry Load</td><td>Nil</td></tr><tr><td>Exit Load</td><td>In respect of each purchase of Units – 0.50% if redeemed within 1 year of allotment</td></tr><tr><td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)</td><td>1.77% 1.36% (Direct)</td></tr></table>	Entry Load	Nil	Exit Load	In respect of each purchase of Units – 0.50% if redeemed within 1 year of allotment	ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.77% 1.36% (Direct)										
Entry Load	Nil																
Exit Load	In respect of each purchase of Units – 0.50% if redeemed within 1 year of allotment																
ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.77% 1.36% (Direct)																
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24																
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24																
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24																
UNITHOLDERS' INFORMATION	Please refer to Page No.24																
SCHEME COMPARISON	Please refer to Page No.26																
NO. OF FOLIOS	Please refer to Page No.26																
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26																

TEMPLETON INDIA GOVERNMENT SECURITIES FUND (TGSEF)																		
INVESTMENT OBJECTIVE	An open end dedicated Gilts scheme with the primary objective to generate credit risk-free return through investments in sovereign securities issued by the Central Government and/or State Government and/or any security unconditionally guaranteed by the Central Government and/or State Government for repayment of Principal and Interest.																	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)																
	Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/ State Government for repayment of principal and interest	CP/PF/ TP	LT															
		Up to 100%	70%-100%															
		Money market instruments and securities held under reverse repos	Up to 100% (to meet the liquidity requirements of the scheme or to meet the defensive nature of the portfolio)	30%														
In normal circumstances, the average maturity of the securities in the Long Term Plan will be over 3 years. Treasury Plan will normally have a portfolio with a shorter maturity. Composite Plan and PF Plan have a common portfolio. Long Term Plan and Treasury Plan have separate portfolios.																		
INVESTMENT STRATEGY																		
RISK PROFILE OF THE SCHEME																		
RISK MITIGATION FACTORS																		
PLANS AND OPTIONS																		
APPLICABLE NAV (after the scheme opens for repurchase and sale)																		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS																		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST																		
BENCHMARK INDEX																		
DIVIDEND POLICY																		
NAME OF THE FUND MANAGER(S)																		
NAME OF THE TRUSTEE COMPANY																		
PERFORMANCE OF THE SCHEME																		
AS OF MAY 31, 2013																		
COMPOSITE PLAN																		
<table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>13.14%</td><td>14.37%</td></tr><tr><td>Last 3 years</td><td>7.67%</td><td>9.22%</td></tr><tr><td>Last 5 years</td><td>9.06%</td><td>9.40%</td></tr><tr><td>Since inception</td><td>10.65%</td><td>N.A.</td></tr></table>				Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	13.14%	14.37%	Last 3 years	7.67%	9.22%	Last 5 years	9.06%	9.40%	Since inception	10.65%	N.A.
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																
Last 1 year	13.14%	14.37%																
Last 3 years	7.67%	9.22%																
Last 5 years	9.06%	9.40%																
Since inception	10.65%	N.A.																
Inception date: June 21, 1999																		
PF PLAN																		
<table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>13.14%</td><td>14.37%</td></tr><tr><td>Last 3 years</td><td>7.67%</td><td>9.22%</td></tr><tr><td>Last 5 years</td><td>9.06%</td><td>9.40%</td></tr><tr><td>Since inception</td><td>6.72%</td><td>7.10%</td></tr></table>				Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	13.14%	14.37%	Last 3 years	7.67%	9.22%	Last 5 years	9.06%	9.40%	Since inception	6.72%	7.10%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																
Last 1 year	13.14%	14.37%																
Last 3 years	7.67%	9.22%																
Last 5 years	9.06%	9.40%																
Since inception	6.72%	7.10%																
Inception date: May 07, 2004																		

PERFORMANCE OF THE SCHEME

AS OF MAY 31, 2013

TREASURY PLAN

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	9.69%	10.35%
Last 3 years	7.14%	7.60%
Last 5 years	6.06%	8.32%
Since inception	6.41%	N.A.

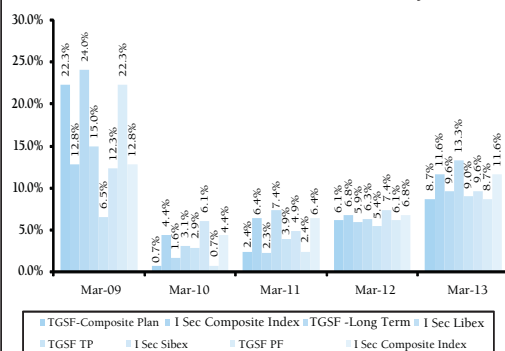
Inception date: February 11, 2002

LONG TERM PLAN

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	13.63%	17.83%
Last 3 years	7.85%	10.43%
Last 5 years	9.60%	10.57%
Since inception	9.67%	N.A.

Inception date: December 07, 2001

Year-wise returns for the last 5 financial years



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

	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13
TGSF-Composite Plan	9.3%	22.3%	0.7%	2.4%	8.7%
I Sec Composite Index	9.2%	12.9%	4.3%	6.4%	11.6%
TGSF - Long Term	9.2%	24.0%	1.6%	2.3%	9.6%
I Sec Libex	8.9%	15.3%	2.8%	7.4%	13.3%
TGSF TP	6.7%	6.5%	2.9%	3.9%	9.0%
I Sec Libex	9.0%	12.3%	6.1%	3.9%	9.6%
TGSF PF	9.3%	22.3%	0.7%	2.4%	8.7%
I Sec Composite Index	9.2%	12.9%	4.3%	6.4%	11.6%

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

TGSF - COMPOSITE PLAN - DIRECT

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	N.A.	N.A.
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception*	7.61%	6.96%

Inception date: January 1, 2013

TGSF - PF PLAN - DIRECT

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	N.A.	N.A.
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception*	7.61%	6.96%

Inception date: January 1, 2013

TGSF - TREASURY PLAN - DIRECT

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	N.A.	N.A.
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception*	5.18%	4.59%

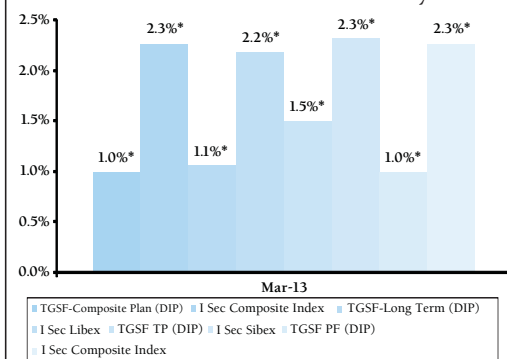
Inception date: January 1, 2013

LONG TERM PLAN - - DIRECT

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	N.A.	N.A.
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception*	7.81%	8.82%

Inception date: January 1, 2013

Year-wise returns for the last 1 financial year



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

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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load: (CDSC)	TGSF (CP/PF): In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment TGSF (LT/TP): Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.65% (CP, PF) 1.23% (TP) 1.62% (LT) 1.44% (Direct - CP, PF) 1.04% (Direct - TP) 1.41% (Direct - LT)

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.24

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.24

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No.24

UNITHOLDERS' INFORMATION

Please refer to Page No.24

SCHEME COMPARISON

Please refer to Page No.26

NO. OF FOLIOS

Please refer to Page No.26

ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No.26

TEMPLETON INDIA SHORT-TERM INCOME PLAN (TISTIP)

INVESTMENT OBJECTIVE	An open-end income scheme with an objective to provide stable returns by investing in fixed income securities.
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ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)
	Debentures (investment grade, privately placed, etc.), government securities and other fixed income instruments*	Up to 100%
	Money market instruments and securities held under reverse repos (including debentures with maturity less than 1 year)	Up to 100%

* If the scheme decides to invest in securitised debt, it is the intention of the Fund Manager that such investments will not exceed 30% of the corpus of the scheme.

INVESTMENT STRATEGY

Please refer to Page No.26

RISK PROFILE OF THE SCHEME

Please refer to Page No.22

RISK MITIGATION FACTORS

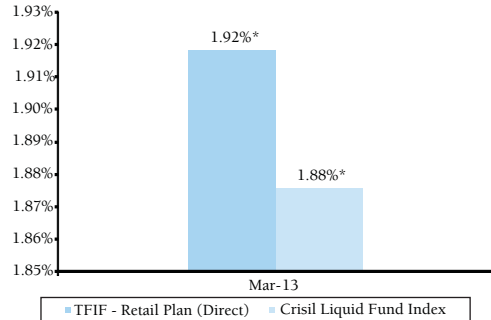
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PLANS AND OPTIONS

- Retail Plan with Growth Option, Weekly Dividend Option (with Reinvestment facility only), Monthly Dividend Option (with Reinvestment and Payout facility) and Quarterly Dividend Option (with Reinvestment and Payout facility)
- Direct - Retail Plan with Growth Option, Weekly Dividend Option (with Reinvestment facility only), Monthly Dividend Option (with Reinvestment and Payout facility) and Quarterly Dividend Option (with Reinvestment and Payout facility)

APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23		EXPENSES OF THE SCHEME	i) Load Structure																																														
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Retail Plan Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.5,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000 Institutional Plan Repurchase: Minimum of Rs.1,00,000			Entry Load	Nil																																													
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.23			Exit Load	Retail Plan/Institutional Plan: In respect of each purchase of Units – 0.50% if redeemed within 1 year of allotment																																													
BENCHMARK INDEX	Crisil Short-Term Bond Fund Index			ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.40% (RP) 1.14% (IP) 1.01% (RP - Direct)																																													
DIVIDEND POLICY	Please refer to Page No.22		TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24																																														
NAME OF THE FUND MANAGER(S)	Umesh Sharma & Sachin Padwal-Desai		DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24																																														
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23		FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24																																														
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013 RETAIL PLAN <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>11.41%</td><td>9.57%</td></tr><tr><td>Last 3 years</td><td>8.93%</td><td>7.86%</td></tr><tr><td>Last 5 years</td><td>9.59%</td><td>7.77%</td></tr><tr><td>Since inception</td><td>8.10%</td><td>N.A.</td></tr></table> <p>Inception date: January 31, 2002</p> INSTITUTIONAL PLAN <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>11.73%</td><td>9.57%</td></tr><tr><td>Last 3 years</td><td>9.18%</td><td>7.86%</td></tr><tr><td>Last 5 years</td><td>9.80%</td><td>7.77%</td></tr><tr><td>Since inception</td><td>9.04%</td><td>7.25%</td></tr></table> <p>Inception date: September 06, 2005</p> <p>Year-wise returns for the last 5 financial years</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p> TISTIP – RETAIL PLAN - DIRECT <table><tr><th>Absolute Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 3 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 5 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Since inception*</td><td>5.21%</td><td>4.02%</td></tr></table> <p>Inception date: January 1, 2013</p> <p>Year-wise returns for the last 1 financial year</p> <p>*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	11.41%	9.57%	Last 3 years	8.93%	7.86%	Last 5 years	9.59%	7.77%	Since inception	8.10%	N.A.	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	11.73%	9.57%	Last 3 years	9.18%	7.86%	Last 5 years	9.80%	7.77%	Since inception	9.04%	7.25%	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	N.A.	N.A.	Last 3 years	N.A.	N.A.	Last 5 years	N.A.	N.A.	Since inception*	5.21%	4.02%	UNITHOLDERS' INFORMATION	Please refer to Page No.24	
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																																
Last 1 year	11.41%	9.57%																																																
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Since inception*	5.21%	4.02%																																																
TEMPLETON FLOATING RATE INCOME FUND (TFIF)			SCHEME COMPARISON	Please refer to Page No.26																																														
			NO. OF FOLIOS	Please refer to Page No.26																																														
			ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26																																														
			INVESTMENT OBJECTIVE	An open end income scheme with the primary objective to provide income consistent with the prudent risk from a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns, and also fixed rate instrument and money market instruments.																																														
ASSET ALLOCATION PATTERN OF THE SCHEME			Types of Instruments	As % of Net Asset (Min. – Max.)																																														
				Minimum	Maximum																																													
			Fixed Rate debt instruments: <ul style="list-style-type: none">Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/ Reverse Repos or any other instrument permitted by RBI/SEBI)Non - Money market instruments (including bonds & debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI)	0%	35%																																													
			Floating Rate debt instruments**: <ul style="list-style-type: none">Money market instruments with residual maturity of upto 182 days (Money at call, CPs, CDs, bill rediscounting, or any other instrument permitted by RBI/SEBI)Non - Money market instruments (including floating rate bonds & debentures issued by corporates or PSUs, floating rate gilts, inverse floaters, floating rate bank deposits, floating rate securitised debt*, fixed rate debentures/ bonds with swap, mibor linked debentures or any other instrument permitted by RBI/SEBI, fixed rate bonds & debentures with residual maturity of upto 182 days issued by corporates or PSUs, gilts, securitised debt*)	65%	100%																																													
			*Investment in securitised debts (including floating securitisation) will not, normally, exceed 35% of the net assets of the scheme. ** Floating rate debt instruments include fixed rate instruments swapped for floating rate returns																																															

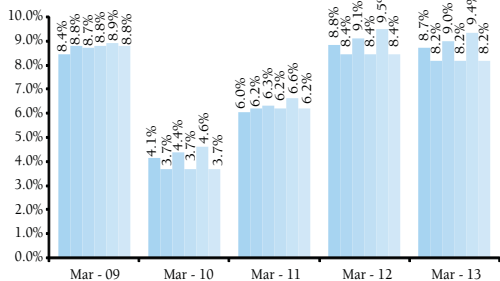
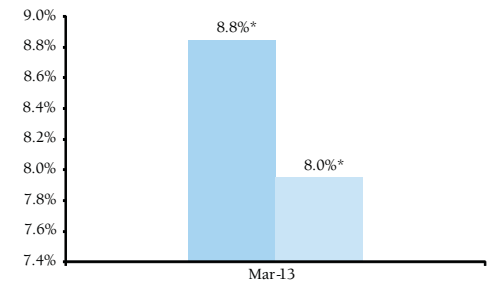
INVESTMENT STRATEGY	Please refer to Page No.26																																																																																									
RISK PROFILE OF THE SCHEME	Please refer to Page No.22																																																																																									
RISK MITIGATION FACTORS	Please refer to Page No.22																																																																																									
PLANS AND OPTIONS	<ul style="list-style-type: none">- Retail Plan with Daily Dividend Option (with Reinvestment Facility only)- Direct - Retail Plan with Daily Dividend Option (with Reinvestment Facility only)- Retail Plan with Growth Option and Quarterly Dividend Option (with Reinvestment & Payout Facility)- Direct - Retail Plan with Growth Option and Quarterly Dividend Option (with Reinvestment & Payout Facility)																																																																																									
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23																																																																																									
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Retail Option: Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000 Institutional Option: Repurchase: Minimum of Rs.1,00,000 Super Institutional Option: Repurchase: Minimum of Rs.10,00,000																																																																																									
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.23																																																																																									
BENCHMARK INDEX	Crisil Liquid Fund Index																																																																																									
DIVIDEND POLICY	Please refer to Page No.22																																																																																									
NAME OF THE FUND MANAGER(S)	Pallab Roy & Sachin Padwal-Desai																																																																																									
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23																																																																																									
PERFORMANCE OF THE SCHEME	<p>AS OF MAY 31, 2013</p> <p>RETAIL PLAN</p> <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>9.27%</td><td>8.08%</td></tr><tr><td>Last 3 years</td><td>8.58%</td><td>7.90%</td></tr><tr><td>Last 5 years</td><td>7.99%</td><td>7.07%</td></tr><tr><td>Since inception</td><td>7.11%</td><td>N.A.</td></tr></table> <p>Inception date: February 11, 2002</p> <p>INSTITUTIONAL PLAN</p> <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>9.57%</td><td>8.08%</td></tr><tr><td>Last 3 years</td><td>8.86%</td><td>7.90%</td></tr><tr><td>Last 5 years</td><td>8.33%</td><td>7.07%</td></tr><tr><td>Since inception</td><td>8.03%</td><td>6.91%</td></tr></table> <p>Inception date: February 11, 2002</p> <p>SUPER INSTITUTIONAL PLAN</p> <table><tr><th>Compounded Annualised Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>10.15%</td><td>8.08%</td></tr><tr><td>Last 3 years</td><td>9.36%</td><td>7.90%</td></tr><tr><td>Last 5 years</td><td>8.75%</td><td>7.07%</td></tr><tr><td>Since inception</td><td>8.76%</td><td>7.07%</td></tr></table> <p>Inception date: September 06, 2005</p> <p>Year-wise returns for the last 5 financial years</p> <table><thead><tr><th>Year</th><th>TFIF - Retail Plan</th><th>Crisil Liquid Fund Index</th><th>TFIF - Institutional Plan</th><th>Crisil Liquid Fund Index</th><th>TFIF - Super Institutional Plan</th><th>Crisil Liquid Fund Index</th></tr></thead><tbody><tr><td>Mar-09</td><td>9.0%</td><td>8.0%</td><td>9.2%</td><td>8.8%</td><td>9.8%</td><td>8.8%</td></tr><tr><td>Mar-10</td><td>5.8%</td><td>3.7%</td><td>6.2%</td><td>3.7%</td><td>6.5%</td><td>3.7%</td></tr><tr><td>Mar-11</td><td>6.3%</td><td>6.2%</td><td>6.6%</td><td>6.2%</td><td>6.6%</td><td>6.2%</td></tr><tr><td>Mar-12</td><td>9.1%</td><td>8.4%</td><td>8.4%</td><td>9.8%</td><td>8.4%</td><td>8.4%</td></tr><tr><td>Mar-13</td><td>9.2%</td><td>8.2%</td><td>9.2%</td><td>8.2%</td><td>10.1%</td><td>8.2%</td></tr></tbody></table> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.27%	8.08%	Last 3 years	8.58%	7.90%	Last 5 years	7.99%	7.07%	Since inception	7.11%	N.A.	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.57%	8.08%	Last 3 years	8.86%	7.90%	Last 5 years	8.33%	7.07%	Since inception	8.03%	6.91%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	10.15%	8.08%	Last 3 years	9.36%	7.90%	Last 5 years	8.75%	7.07%	Since inception	8.76%	7.07%	Year	TFIF - Retail Plan	Crisil Liquid Fund Index	TFIF - Institutional Plan	Crisil Liquid Fund Index	TFIF - Super Institutional Plan	Crisil Liquid Fund Index	Mar-09	9.0%	8.0%	9.2%	8.8%	9.8%	8.8%	Mar-10	5.8%	3.7%	6.2%	3.7%	6.5%	3.7%	Mar-11	6.3%	6.2%	6.6%	6.2%	6.6%	6.2%	Mar-12	9.1%	8.4%	8.4%	9.8%	8.4%	8.4%	Mar-13	9.2%	8.2%	9.2%	8.2%	10.1%	8.2%
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	TFIF - RETAIL PLAN - DIRECT		
	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	N.A.	N.A.
	Last 3 years	N.A.	N.A.
	Last 5 years	N.A.	N.A.
	Since inception*	3.81%	3.35%
	Inception date: January 1, 2013		
	Year-wise returns for the last 1 financial year		
			
	*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		
EXPENSES OF THE SCHEME	i) Load Structure		
	Entry Load	Nil	
	Exit Load	In respect of each purchase of Units – 0.25% if redeemed within 7 days of allotment	
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	1.05% (Retail) 0.78% (Institutional) 0.26% (Super Institutional) 0.82% (Retail - Direct Plan)	
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24		
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24		
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24		
UNITHOLDERS' INFORMATION	Please refer to Page No.24		
SCHEME COMPARISON	Please refer to Page No.26		
NO. OF FOLIOS	Please refer to Page No.26		
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26		
TEMPLETON INDIA LOW DURATION FUND (TILDF)			
INVESTMENT OBJECTIVE	An open-ended income scheme having an objective to earn regular income for investors through investments primarily in highly rated debt securities.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	As % of Net Asset (Min. – Max.)	
	Debt including Corporate Debt, PSU Bonds, Gilts and Securitised Debt	10% - 80%	
	Money Market Instruments	20% - 90%	
INVESTMENT STRATEGY	Please refer to Page No.26		
RISK PROFILE OF THE SCHEME	Please refer to Page No.22		
RISK MITIGATION FACTORS	Please refer to Page No.22		
PLANS AND OPTIONS	<ul style="list-style-type: none">Monthly Dividend Plan (MD)Quarterly Dividend Plan (QD)Growth Plan (GP)Direct – Monthly Dividend PlanDirect – Quarterly Dividend PlanDirect – Growth Plan <p>Growth Plan was introduced w.e.f. July 26, 2010. The Dividend Plans further offers Reinvestment and Payout Options.</p>		

APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.25,000 and multiples of Re.1(MD & QD); Rs.10,000 and multiples of Re.1 (GP) Additional Purchase: Rs.5,000 (MD & QD); Rs.1,000 (GP) and multiples of Re.1. Repurchase: Minimum of Rs.1,000 (All plans)		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.23		
BENCHMARK INDEX	Crisil Short-Term Bond Fund Index		
DIVIDEND POLICY	Please refer to Page No.22		
NAME OF THE FUND MANAGER(S)	Sachin Padwal-Desai & Umesh Sharma		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23		
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013		
	GROWTH PLAN		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	9.86%	9.57%
	Last 3 years	N.A.	N.A
	Last 5 years	N.A.	N.A
	Since inception	9.44%	8.38%
	MONTHLY DIVIDEND PLAN		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	9.86%	9.57%
	Last 3 years	9.03%	8.47%
	Last 5 years	8.15%	7.87%
	Since inception	7.46%	N.A.
	QUARTERLY DIVIDEND PLAN		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	9.86%	9.57%	
Last 3 years	9.03%	8.47%	
Last 5 years	8.15%	7.87%	
Since inception	7.47%	N.A	
Inception date: February 07, 2000. Growth Plan was introduced in the scheme w.e.f. July 26, 2010 and hence, returns are calculated based on Dividend Plan. #Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended Index. Load has not been taken into consideration. Performance of dividend plan / option would be at the gross rates dividends assumed to be reinvested and Bonus is adjusted.			
Year-wise returns for the last 5 financial years			
Past performance may or may not be sustained in future.			
TILDF - Direct			
Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	
Last 1 year	N.A.	N.A	
Last 3 years	N.A.	N.A	
Last 5 years	N.A.	N.A	
Since inception*	4.09%	4.02%	
Inception date: January 1, 2013			

<p>Year-wise returns for the last 1 financial year</p> <p>*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>							
EXPENSES OF THE SCHEME	<p>i) Load Structure</p> <table> <tr> <th>Entry Load</th><th>Nil</th></tr> <tr> <td>Exit Load</td><td>In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.</td></tr> </table> <p>ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)</p> <table> <tr> <td>0.71%</td><td>0.47% (Direct)</td></tr> </table>	Entry Load	Nil	Exit Load	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.	0.71%	0.47% (Direct)
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Exit Load	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.						
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TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24						
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24						
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24						
UNITHOLDERS' INFORMATION	Please refer to Page No.24						
SCHEME COMPARISON	Please refer to Page No.26						
NO. OF FOLIOS	Please refer to Page No.26						
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26						
FT INDIA MONTHLY INCOME PLAN (FTIMP)							
INVESTMENT OBJECTIVE	An open-end income scheme (with no assured returns) with an objective to provide regular income through a portfolio of predominantly high quality fixed income securities with a maximum exposure of 20% to equities.						
ASSET ALLOCATION PATTERN OF THE SCHEME	<table> <tr> <th>Types of Instruments</th><th>Normal Allocation (% of Net Assets)</th></tr> <tr> <td>Fixed Income instruments * including cash and money market instruments</td><td>Up to 100%</td></tr> <tr> <td>Equities</td><td>Up to 20%</td></tr> </table> <p>* Includes Securitised Debt up to 40%</p>	Types of Instruments	Normal Allocation (% of Net Assets)	Fixed Income instruments * including cash and money market instruments	Up to 100%	Equities	Up to 20%
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Fixed Income instruments * including cash and money market instruments	Up to 100%						
Equities	Up to 20%						
INVESTMENT STRATEGY	Please refer to Page No.26						
RISK PROFILE OF THE SCHEME	Please refer to Page No.22						
RISK MITIGATION FACTORS	Please refer to Page No.22						
PLANS AND OPTIONS	<p>Choice of two Plans - Plan A, Direct – Plan A</p> <p>Each Plan offers choice of</p> <ul style="list-style-type: none"> - Growth Plan (GP) - Bonus Plan (BP) - Quarterly Dividend Plan (QD) - Monthly Dividend Plan (MD) <p>The Dividend Plans further offer choice of Reinvestment and Payout Options.</p>						
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23						

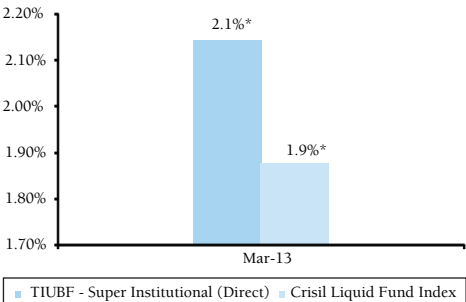
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Plan A : Rs.10,000 and in multiples of Re.1. (All Options) Additional Purchase: Rs.1,000 and in multiples of Re.1. (All Options) Repurchase: Minimum of Rs.1,000	TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24																																																																																								
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DIVIDEND POLICY	Please refer to Page No.22	UNITHOLDERS' INFORMATION	Please refer to Page No.24																																																																																								
NAME OF THE FUND MANAGER(S)	Equity - Anand Radhakrishnan, Anil Prabhudas Murali Krishna Yerram (dedicated for investment in Foreign Securities) Debt - Sachin Padwal Desai & Umesh Sharma	SCHEME COMPARISON	Please refer to Page No.26																																																																																								
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Based on Growth Plan NAVs.</p> <p>FTIMIP - DIRECT</p> <table><tr><th>Absolute Returns</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 year</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 3 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Last 5 years</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Since inception*</td><td>5.23%</td><td>5.69%</td></tr></table> <p>Inception date: January 1, 2013</p> <p>Year-wise returns for the last 1 financial year</p> <p>*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	15.17%	13.39%	Last 3 years	8.35%	8.24%	Last 5 years	8.07%	7.73%	Since inception	10.15%	N.A.	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	N.A.	N.A.	Last 3 years	N.A.	N.A.	Last 5 years	N.A.	N.A.	Since inception*	5.23%	5.69%	TEMPLETON INDIA TREASURY MANAGEMENT ACCOUNT (TITMA) <table><tr><td>INVESTMENT OBJECTIVE</td><td colspan="3">An open end Liquid scheme with an objective to provide current income along with high liquidity.</td></tr><tr><td rowspan="2">ASSET ALLOCATION PATTERN OF THE SCHEME</td><td>Types of Instruments</td><td>Allocation as % of net assets</td><td>Risk Profile</td></tr><tr><td>Money Market Instruments Debentures (investment grade, privately placed etc.)*</td><td>50% - 100% 0% - 50%</td><td>Low Low to Medium</td></tr><tr><td colspan="4">*including securitised debt up to 30%</td></tr><tr><td colspan="4">The fund will under normal circumstances, invest at least 70% of its corpus in money market instruments, Government of India securities, Zero coupon bonds/ treasury bills etc and not more than 30% of the corpus in debentures (including public sector bonds/corporate debentures). Within the allocation towards fixed income instruments, up to 30% may be invested in Government securities (Central/State Government) securities supported by unconditional guarantee of the respective governments.</td></tr><tr><td>INVESTMENT STRATEGY</td><td colspan="3">Please refer to Page No.26</td></tr><tr><td>RISK PROFILE OF THE SCHEME</td><td colspan="3">Please refer to Page No.22</td></tr><tr><td>RISK MITIGATION FACTORS</td><td colspan="3">Please refer to Page No.22</td></tr><tr><td>PLANS AND OPTIONS</td><td colspan="3">Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout facility) and Daily Dividend Reinvestment Option Direct - Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout facility) and Daily Dividend Reinvestment Option.</td></tr><tr><td>APPLICABLE NAV (after the scheme opens for repurchase and sale)</td><td colspan="3">Please refer to Page No.23</td></tr><tr><td>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</td><td colspan="3">Super Institutional: Purchase: Rs.10,000 (Rs.25 lakhs in WDP) Additional Purchase: Rs.1,000 (Rs.1 lakh in WDP) Repurchase: Minimum of Rs.1,000 Additional amount in multiple of Re.1</td></tr><tr><td>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</td><td colspan="3">Please refer to Page No.23</td></tr><tr><td>BENCHMARK INDEX</td><td colspan="3">Crisil Liquid Fund Index</td></tr><tr><td>DIVIDEND POLICY</td><td colspan="3">Please refer to Page No.22</td></tr></table>					INVESTMENT OBJECTIVE	An open end Liquid scheme with an objective to provide current income along with high liquidity.			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NAME OF THE FUND MANAGER(S)	Pallab Roy & Sachin Padwal-Desai	TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23	DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24	
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013			
	REGULAR PLAN			
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 year	8.54%	8.08%	
	Last 3 years	8.13%	7.90%	
	Last 5 years	7.25%	7.07%	
	Since inception	7.27%	N.A.	
	Inception date: April 29, 1998			
	INSTITUTIONAL PLAN			
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 year	8.81%	8.08%	
	Last 3 years	8.40%	7.90%	
Last 5 years	7.52%	7.07%		
Since inception	7.08%	6.56%		
Inception date: June 22, 2004				
SUPER INSTITUTIONAL PLAN				
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)		
Last 1 year	9.15%	8.08%		
Last 3 years	8.75%	7.90%		
Last 5 years	7.82%	7.07%		
Since inception	7.67%	6.90%		
Inception date: September 02, 2005				
Year-wise returns for the last 5 financial years				
				
■ TITMA - Regular Plan ■ Crisil Liquid Fund Index ■ TITMA - Institutional Plan ■ TITMA - Super Institutional Plan ■ Crisil Liquid Fund Index				
TITMA - SUPER INSTITUTIONAL PLAN - DIRECT				
Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)		
Last 1 year	N.A.	N.A.		
Last 3 years	N.A.	N.A.		
Last 5 years	N.A.	N.A.		
Since inception*	8.92%	8.15%		
Inception date: December 31, 2012				
Year-wise returns for the last 5 financial years				
				
■ TITMA - Super Institutional Plan (Direct) ■ Crisil Liquid Fund Index				
*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.				
EXPENSES OF THE SCHEME	i) Load Structure			
	Entry Load	Nil		
	Exit Load	Nil		
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.27% Super Institutional Plan - Direct : 0.27%		

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24	
UNITHOLDERS' INFORMATION	Please refer to Page No.24	
SCHEME COMPARISON	Please refer to Page No.26	
NO. OF FOLIOS	Please refer to Page No.26	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26	

TEMPLETON INDIA ULTRA-SHORT BOND FUND (TIUBF)		
INVESTMENT OBJECTIVE	An open end income scheme with an objective to provide a combination of regular income and high liquidity by investing primarily in a mix of short term debt and money market instruments.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)
	Debt securities* with maturity up to 12 months and Money Market Instruments	70% - 100%
	Debt securities* with maturity over 12 months	0% - 30%
* including Government Securities and Securitised Debt up to 100%, exposure in derivatives up to a maximum of 50%, investments in Foreign Securities as may be permitted by SEBI/RBI up to 50% of the net assets of the scheme.		
INVESTMENT STRATEGY	Please refer to Page No.26	
RISK PROFILE OF THE SCHEME	Please refer to Page No.22	
RISK MITIGATION FACTORS	Please refer to Page No.22	
PLANS AND OPTIONS	Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout Facility) and Daily Dividend (Reinvestment) Option Direct - Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout Facility) and Daily Dividend (Reinvestment) Option	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.23	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Super Institutional Plan: Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1000 and multiples of Re.1 Repurchase: Minimum of Rs.1000	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.23	
BENCHMARK INDEX	Crisil Liquid Fund Index	
DIVIDEND POLICY	Please refer to Page No.22	
NAME OF THE FUND MANAGER(S)	Pallab Roy & Sachin Padwal-Desai	

NAME OF THE TRUSTEE COMPANY	Please refer to Page No.23																															
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2013																															
	RETAIL PLAN																															
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																													
	Last 1 year	9.30%	8.08%																													
	Last 3 years	8.73%	7.90%																													
	Last 5 years	7.86%	7.07%																													
	Since inception	7.99%	7.11%																													
	Inception date: December 18, 2007.																															
	INSTITUTIONAL PLAN																															
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																													
Last 1 year	9.52%	8.08%																														
Last 3 years	8.94%	7.90%																														
Last 5 years	8.07%	7.07%																														
Since inception	8.20%	7.11%																														
Inception date: December 18, 2007.																																
SUPER INSTITUTIONAL PLAN																																
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																														
Last 1 year	9.91%	8.08%																														
Last 3 years	9.19%	7.90%																														
Last 5 years	8.31%	7.07%																														
Since inception	8.44%	7.11%																														
Inception date: December 18, 2007																																
Year-wise returns for the last 5 financial years																																
<table border="1"><thead><tr><th>Year</th><th>TIUBF - Retail</th><th>TIUBF - Institutional</th><th>TIUBF - Super Institutional</th><th>Crisil Liquid Fund Index</th></tr></thead><tbody><tr><td>Mar-09</td><td>9.0%</td><td>9.3%</td><td>9.5%</td><td>8.8%</td></tr><tr><td>Mar-10</td><td>4.8%</td><td>5.0%</td><td>5.2%</td><td>3.7%</td></tr><tr><td>Mar-11</td><td>6.5%</td><td>6.7%</td><td>6.9%</td><td>6.2%</td></tr><tr><td>Mar-12</td><td>9.3%</td><td>9.6%</td><td>9.7%</td><td>8.4%</td></tr><tr><td>Mar-13</td><td>9.3%</td><td>9.5%</td><td>9.6%</td><td>8.2%</td></tr></tbody></table>			Year	TIUBF - Retail	TIUBF - Institutional	TIUBF - Super Institutional	Crisil Liquid Fund Index	Mar-09	9.0%	9.3%	9.5%	8.8%	Mar-10	4.8%	5.0%	5.2%	3.7%	Mar-11	6.5%	6.7%	6.9%	6.2%	Mar-12	9.3%	9.6%	9.7%	8.4%	Mar-13	9.3%	9.5%	9.6%	8.2%
Year	TIUBF - Retail	TIUBF - Institutional	TIUBF - Super Institutional	Crisil Liquid Fund Index																												
Mar-09	9.0%	9.3%	9.5%	8.8%																												
Mar-10	4.8%	5.0%	5.2%	3.7%																												
Mar-11	6.5%	6.7%	6.9%	6.2%																												
Mar-12	9.3%	9.6%	9.7%	8.4%																												
Mar-13	9.3%	9.5%	9.6%	8.2%																												
*For schemes/plans launched during the year the returns are from inception date.																																
Past performance may or may not be sustained in future.																																
Based on Growth Plan NAVs.																																

	TIUBF – SUPER INSTITUTIONAL - DIRECT		
	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	N.A.	N.A.
	Last 3 years	N.A.	N.A.
	Last 5 years	N.A.	N.A.
	Since inception*	4.02%	3.35%
	Inception date: January 1, 2013		
	Year-wise returns for the last 1 financial year		
			
	*For schemes/plans launched during the year the returns are from inception date. Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		
EXPENSES OF THE SCHEME	i) Load Structure		
	Entry Load	Nil	
	Exit Load	Nil	
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2013)	0.86% - Retail Plan 0.66% - Institutional Plan 0.30% - Super Institutional Plan 0.25% - Super Institutional Plan (Direct)	
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.24		
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.24		
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.24		
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NO. OF FOLIOS	Please refer to Page No.26		
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.26		

PRODUCT LABELING:-

Product Labeling that would provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them.

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

Note: Risk may be represented as:

 (BLUE) investors understand that their principal will be at low risk	 (YELLOW) investors understand that their principal will be at medium risk	 (BROWN) investors understand that their principal will be at high risk
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Risk Profile of the Schemes

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

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

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

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

Credit risk: This refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). In case of TIIOF and TICBOF, the scheme may predominantly invest in AA/ A rated securities which carry a higher credit risk compared to AAA rated securities. These securities carry relatively higher possibility of a default.

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

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

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

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

Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.

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

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

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.

Risk Mitigation Factors:

Interest Rate Risk: In case of income (debt) schemes, the Fund seeks to mitigate this risk by keeping the maturity of the schemes in line with the interest rate expectations. In case of TIIOF and TICBOF, the Fund seeks to mitigate this risk by maintaining a low to medium portfolio maturity.

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

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

Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

The schemes may take positions in interest rate derivatives to hedge market/interest rate risks.

Liquidity or Marketability Risk: The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market. In case of TIIOF and TICBOF, the Fund is looking to mitigate this risk by restricting single investments to Rs.20 crores per day per application and through a higher exit load, which discourages short term flows.

Dividend Policy:

Dividends are distributed based on the availability of adequate distributable surplus in the scheme. The Trustee may, at its sole discretion declare dividends in the fund at any time. Although there

is every intention to declare dividend in Dividend Plan/Option, there is no assurance or guarantee as to the frequency or quantum of dividends nor that would the dividends be regularly paid.

No Load on Bonus / Dividend Reinvestment

No entry and exit load shall be charged on bonus units or units allotted on reinvestment of dividend.

Commission to distributor

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Utilisation of Exit load

With effect from August 01, 2009, exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Mutual Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilised for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme immediately.

Credit of exit load to schemes:

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

Transaction Charges:

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

(i) First time investor in mutual funds:

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

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

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

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

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

(iv) The Transaction Charges shall not be deducted for:

(a) purchase/subscription applications for an amount less than Rs.10,000/

(b) transactions other than purchases/subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Dividend Transfer Plan etc.;

(c) direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor/agent/broker; and

(d) transactions routed through stock exchange platform.

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

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

Employee Unique Identification Number (EUIDN):

As per SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012; the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIDN from AMFI. EUIDN needs to be mentioned on the application alongwith the ARN number. This will assist in tackling the problem of mis-selling even if the employee/ relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case EUIDN is not mentioned, then the investor needs to give a declaration stating the transaction was for execution only and there was no advice given by the distributor.

Non acceptance of Third Party payment

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) In case of investment in the name of a minor, payment by Parents / Grand-Parents / related persons (other than the person registered as Guardian in the minor's Folio) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment); (b) In case of investment in the name of a minor, payment by the person registered as Guardian in the minor's Folio irrespective the amount

of investment; (c) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions; (d) Payment by Employer towards subscription in the name of employees as bonus/incentive paid in form of mutual fund units; (e) Custodian on behalf of an FII or a client; and (f) Investment in Templeton India Children's Asset Plan – Gift Plan by eligible investors to assist the beneficiary child, provided the payment is made from the investor's account.

For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.

Alterations in Application Form:

Any changes/alterations in the Application Form must be countersigned by the investor(s). The Mutual Fund/AMC will not be bound to take cognisance of any changes/alterations if the same are not so countersigned.

Who Can Buy

Units of the schemes (except TGSF - PF) can be purchased by :

- Adult individuals, either singly or jointly (not exceeding three), resident in India.
- Parents/Guardian on behalf of minors.
- Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
- Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
- Banks, Financial Institutions and Investment Institutions.
- Non-Resident Indians, Persons of Indian Origin residing abroad (NRIs) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
- Foreign institutional investors and their sub accounts on full repatriation basis (subject to RBI approval).
- Qualified Foreign Investors (QFI) (as per guideline issued by SEBI/ RBI from time to time.)
- Hindu Undivided Family (HUF).
- Wakf Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
- Sole Proprietorship, Partnership Firms.
- Army/Air Force/Navy/Para-military funds and other eligible institutions.
- Scientific and/or industrial research organizations.
- Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.
- The Mutual Fund Schemes can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.

Units of the schemes of Franklin Templeton Mutual Fund is an eligible investment for charitable and religious trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961, read with Rule 17C of the Income Tax Rules, 1962. Further, the Government of Maharashtra has authorized and declared the following schemes as 'public security' under the Bombay Public Trusts Act, 1950 in its order dated January 19, 2002: Templeton India Income Fund, Templeton India Government Securities Fund and Templeton Monthly Income Plan. (Now known as Templeton India Low Duration Fund)

TGSF-PF:

The units of PF Plan under TGSF can be purchased by the following entities (subject to the applicable legislation/regulations governing such entities):

- Provident Funds
- Superannuation, Pension, Welfare and Gratuity Funds
- Charitable or Religious Trusts authorized to invest in units of mutual funds
- Trustees of Private Trusts authorized to invest
- Any other retirement benefit funds, introduced from time to time.

Note: In case of Institutional Plan and Super Institutional Plan under the schemes, only RTGS Transfer / Transfer cheque to the Fund's Account or switches/transfers from other Franklin Templeton Schemes/Plans as per the cut off time of the fund, will be accepted as a mode of subscription.

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. Franklin Templeton reserves the right to reject any POA and / or

subsequent transaction if the signatures as above are not available in the document.

Default Option

Scheme	Default Option
TIIBA	Plan A, Annual Dividend Reinvestment Option
THIOF, TICBOF, THIF	Dividend Reinvestment
TISTIP	Weekly Dividend Reinvestment Option
TITMA	Super Institutional Plan - Weekly Dividend Reinvestment Option
TGSF	Composite Plan - Dividend Reinvestment Option
TFIF	Retail Plan - Dividend Reinvestment
FTIMIP	Plan A - Monthly Dividend Reinvestment Option
TILDF	Monthly Dividend Reinvestment
TIUBF	Daily Dividend (Reinvestment) Option

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

Trustee Company

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

Despatch of Repurchase (Redemption) Request

The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 10 business days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund.

Applicable NAV

- For Debt/Income (other than liquid) schemes:

a. Purchases including switch-in

For amount less than Rs.2 lacs

In respect of valid applications received* up to 3:00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received* after 3:00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

However, in respect of valid applications with outstation cheques/demand drafts not payable at par at the place where the application is received*, closing NAV of the day on which cheque/demand draft is credited to the account of Franklin Templeton Mutual Fund shall be applicable.

For amount Rs.2 lacs or more:

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 (3.00 p.m.) - the closing NAV of the day on which the funds are available for utilisation shall be applicable.

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

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

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 cutoff time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

Note - For all schemes other than Liquid scheme (TITMA):

The applicability of Net Asset Value (NAV) for on-going subscriptions for all the schemes except liquid schemes (TITMA) will be as follows:

In case where more than one application is received for purchase/subscription (fresh or additional) into a scheme of the Mutual Fund for an aggregate investment amount equal to or more than Rs.2 lacs on any Business Day across all plans/options of the relevant scheme, then such applications shall be aggregated at the investor level (same holders/joint holders identified by their Permanent Account Numbers (PAN) in the same sequence).

Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Accordingly the applicable NAV for such applications shall be the closing NAV of the Business Day on which the funds are available for utilisation before the cut off time (currently 3:00 p.m.) in case of each application.

In case funds are received on separate days and are available for utilisation on different Business Days before the cut off time, the applicable NAV shall be of the closing NAV of the Business day(s) on which the cleared funds are available for utilisation for the respective application.

It is clarified that switches and transactions under SIP, STP, DTP and stock exchange infrastructure will not be considered for aggregation of applications. It is further clarified that in respect of schemes having more than one portfolio, the aggregation of application will be done at portfolio level.

b. Redemptions including switch-out (all funds except liquid schemes):

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

2) For liquid schemes (TITMA):

a. Purchases including switch-in

In respect of valid applications received* up to 2:00 p.m. on a day by the Mutual Fund and funds are available for utilisation on the same day before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.

In respect of valid applications received* after 2:00 p.m. on a day by the Mutual Fund and funds are available for utilisation on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next Business Day shall be applicable.

However, irrespective of the time of receipt* of application, where the funds are not available for utilisation on the day of the application before the cut-off time (2:00 p.m.) without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilisation before the cut-off time (2:00 p.m.) shall be applicable, provided the application is received prior to availability of the funds.

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 cutoff time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

b. Redemptions including switch-out

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

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

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

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

Compulsory reinvestment of Dividend

Where the Unitholder has opted for Dividend Payout option and in case the amount of dividend payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the scheme.

Option to receive allotment and hold units in demat form:

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

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

However, this facility is not available for investment under Daily Dividend and Weekly Dividend options of the schemes, Systematic Transfer Plan (STP) and Dividend Transfer Plan (DTP).

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

Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation". However, the information provided therein is for general

information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.

Daily Net Asset Value (NAV) Publication

The NAV will be normally calculated for every Business Day and released to the press (at least 2 Newspapers). In case of liquid schemes the NAV will be normally calculated for every calendar day. The NAV can also be viewed on www.franklintempletonindia.com and www.amfiindia.com.

You can also telephone us at 1-800-425-4255 or 60004255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.

For Investor Grievances please contact

Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096. Tel: 1800 425 4255 or 6000 4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. Email: service@templeton.com.

Name of Investor Relations Officer: Ms. Sheela Kartik.

Name and Address of Registrar: Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096.

Unitholders' Information:

Account Statement:

For Unit Holders who have registered their PAN:

Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive the following each time a transaction - purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout, dividend reinvestment and bonus transactions - is effected:

- On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their e-mail address and/or mobile number registered with the Mutual Fund/AMC.
- Thereafter, a consolidated account statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) the aforesaid transaction(s) have taken place during the month will be sent on or before 10th of the succeeding month.

CAS shall contain details relating to all the aforesaid transactions carried out by the unitholder across all schemes of all mutual funds where PAN of the investor is registered, during the relevant calendar month and holding at the end of the month including transaction charges, if any, paid to the distributor.

Further, the CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, at the end of every six months (i.e. September/ March), shall be sent on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.

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

For Unit Holders who have not registered their PAN:

Each Unitholder will receive an Account Statement each time a transaction - purchase, redemption, switch - is effected except in case of dividend reinvestment (daily, weekly, monthly), issue of bonus units, Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) transactions. Account statements for Dividend Reinvestments (daily, weekly, monthly) and Bonus units will be despatched once at the end of each calendar quarter.

Account statements for all other types of Dividend Reinvestments will be despatched whenever a Dividend is declared and reinvested. For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated. 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.

The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Annual Report of the scheme.

The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

The Unitholders can also obtain an Account Statement on request from any of the ISCS.

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.

The Account Statement is a record of the transaction 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.

In case of units held in dematerialised form, the Account Statement of the Beneficiary Account with the Depository Participant (DP) will be sent by the respective DPs as per their service standards.

For Dividends paid out, investors will receive an advice in case of dividends paid via electronic mode, and a dividend instrument with counterfoil for dividends paid by way of an instrument.

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 e-mail and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without demur. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall continue to send physical copies of scheme annual reports or abridged summary.

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

Half Yearly Disclosures

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

The Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the Unitholder) to all unitholders or publish, by way of an advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the Mutual Fund is situated the complete scheme portfolio before the expiry of one month of the close of each half year i.e., 31st March and 30th September. These shall also be displayed on the website of the Mutual Fund and that of AMFI.

Additionally, in accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the Mutual Fund shall disclose the scheme portfolios as on the last day of the month on its website on or before the tenth day of the succeeding month.

Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued there under (AML Laws), Mutual Funds are required to formulate and implement a client identification programme, to collect, verify and maintain the record of identity and address(es) of investors.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

Submission of PAN:

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its letter dated July 24, 2012 has conveyed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN.

Accordingly, where the aggregate of lump sum investment (fresh purchase and additional purchase) and SIP instalments by an investor in a rolling 12 months period or in a financial year i.e., April to March does not exceed Rs.50,000/- (referred to as "Micro investment"), it shall be exempt from the requirement of PAN.

However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy.

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

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

SEBI, in its subsequent letter dated June 19, 2009 has conveyed that systematic investment plans (SIP) of mutual funds up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN.

Accordingly, SIPs where the aggregate of instalments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro SIP") shall be exempt from the requirement of PAN. However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy. This exemption will be applicable only to investments through Micro SIP by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders,

guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as noted above.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as stated above, failing which the applications are liable to be rejected. It is clarified that all categories of investors seeking exemption from PAN still need to complete the KYC requirements stipulated by the AMC/Trustee from time to time, irrespective of the amount of investment.

Systematic Investment Plan (SIP)

This facility is available in all plans and options of the all open end schemes of Franklin Templeton Mutual Fund, except TITMA and Institutional Plans and Super Institutional Plans of other schemes.

- Franklin Templeton Mutual Fund will accept a minimum of 12 cheques ('cheques' include ECS/Direct Debit instructions or any other mode of payment accepted by the AMC from time to time) each of Rs.500/- or more or a minimum of 6 cheques each of Rs.1,000/- or more from any SIP investor. However, in case of FTLF Franklin Templeton Mutual Fund will accept a minimum of 12 cheques each of Rs. 2,000/- or more or a minimum of 6 cheques each of Rs. 4,000/- or more, in case of FTDPEF a minimum of 12 cheques each of Rs.1000 or more or a minimum of 6 cheques each of Rs.2000/- or more and in case of TGSF – PF Plan, a minimum 12 cheques each of Rs. 10,000/- or more or a minimum of 6 cheques each of Rs. 20,000/- or more from any SIP investor.

- All the SIP cheques (except the first one) must be uniformly dated i.e. either the 1st, 7th, 10th, 20th or 25th of a month. Investors can invest at Monthly or Quarterly intervals by providing post-dated cheques. All cheques should be for the same amount.
- For following schemes, the amount of each SIP instalment should be less than Rs.1 crore: TIIF, TIOF, TIIBA, TGSF, TISTIP, TFIF, TILDF, FTIMIP, TIUBF, TIPP, TICBOF and TICAP
- Only one instalment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first instalment is in the month July, say 2nd July, then the second instalment should be in August.

- To effect the ECS/Direct debit, investors must provide a cancelled cheque or copy thereof for the same account from which the ECS/Direct Debit is to be done.

- Load: For all SIP purchase transactions during ongoing sale, the entry and exit load as applicable for normal purchases shall be applicable.

- In case the specified date of SIP instalment is a non-business day for the scheme, the SIP will be processed on the following business day for that scheme.

- If during the currency of a SIP, the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.

- The AMC reserves the right to discontinue the SIP in case of cheque return or rejection of ECS/Direct Debit by the bank for any reason, and debit the return / rejection charges to the investors' account.

- Franklin Templeton Investments will not be responsible for any delay/non-processing of ECS/Direct Debit transaction where it is attributable to any incorrect/incomplete information provided by the investor.

- Franklin Templeton Investments shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ECS/Direct Debit facility and takes full responsibility for the same.

- Investor will not hold Franklin Templeton Investments and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.

- The Trustee/AMC reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration.

Systematic Transfer Plan (STP)

This facility is available to the investors of all open-end schemes of Franklin Templeton Mutual Fund (except Templeton India Cash Management Account), subject to the terms mentioned herein below. An investor can select this facility whereby the investor choose to transfer on a periodic basis a pre-determined amount from any Franklin Templeton open-end scheme (Source Scheme) into any other Franklin Templeton open-end scheme (Destination Scheme) selected by the investor.

- In order to start the STP facility, the minimum account balance requirement in the Source Scheme is as follows:

Frequency	Fixed Amount Option (Rs.)	Capital Appreciation Option* (Rs.)
Daily	15,000/-	Not available
Weekly	12,000/-	5,00,000/-
Monthly	12,000/-	1,00,000/-
Quarterly	12,000/-	1,00,000/-

* except in Institutional Plan and Super Institutional Plan of TITMA and TIUBF, where the same should be Rs.1 crore.

- However, the following schemes/plans/options are not available as Source Scheme:

- TIPP

- TICAP
 - FIT
 - TGSF - PF Plan
- The following schemes/plans/options are not available as Destination Scheme:
 - TITMA
 - TISTIP - Institutional Plan
 - TFIF - Institutional Plan and Super Institutional Plan
 - TIUBF - Institutional Plan and Super Institutional Plan
 - FIT (Under capital appreciation form)
 - Options: There are two options available, Fixed Amount Option and Capital Appreciation Option.
 - The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes.
 - Frequency: The frequency can be Daily, Weekly, Monthly or Quarterly. The Daily frequency of transfer will be available only under Fixed Amount Option.

7) Transfer of Funds:

Transfer of Funds	Fixed Amount Option	Capital Appreciation Option
Daily STP	A fixed amount can be transferred to the specified Destination Scheme.	Not Applicable
Weekly STP	A fixed amount can be transferred on the 7th, 14th, 21st and 28th day of every month to the specified Destination Scheme	The capital appreciationas on the immediately preceding business day for the Source Scheme can be transferred to the specified Destination Scheme, on the 7th, 14th, 21stand 28th day of every month.
MonthlySTP/QuarterlySTP	A fixed amount can be transferred on a pre-specified date (to be chosen by the invest of every month/every quarter to the specified Destination Scheme	The capital appreciation as on the last business day of every month/ quarter can be transferred to the specified Destination Scheme

- In case the specified date is a non-business day for either the Source Scheme or the Destination Scheme, the STP will be processed on the following business day for both the schemes. The STP will be applicable subject to the terms of the destination scheme.

- Minimum Amount and Term:

- Under the Fixed amount option

Transfer Frequency	Destination Scheme	
	FOF schemes	Other schemes
Daily STP	Rs.1,000 per day for 30 days. Currently, the Daily STP will be accepted/ registered for a maximum duration of 3 years.	Rs.500perdayfor30 days. Currently, theDailySTPwillbe accepted/registered foramaximum durationof3years.
Weekly STP	Rs.1,000 per week for 6 months	Rs.500 per week for 6 months
Monthly STP	Rs.4,000 per month for 6 months or Rs.2,000 per month for 12 months	Rs.1,000 per month for 6 months or Rs.500 per month for 12months
Quarterly STP	Rs.4,000 per quarter for 6 quarters or Rs.2,000 per quarter for 12 quarters	Rs.1,000 perquarter for 6 quarters or Rs.500 per quarter for 12 quarters

- Under Capital Appreciation Option, the minimum terms shall be 6 months.

- Where any of the following schemes is the Destination Scheme of STP, the amount of each STP instalment under Fixed Amount Option should be less than Rs.1 crore: TIIF, TIOF, TIIBA, TGSF, TISTIP, TFIF, TILDF, FTIMIP, TIUBF, TIPP, TICBOF and TICAP

- Load: For all STP purchase transactions, the entry and exit load as applicable in the Destination Scheme for normal purchases shall be applicable. Further, for all STP (out) transactions, an exit load as applicable in the Source Scheme shall be levied.

- At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/termination of an existing STP.

- If during the currency of a STP, the Unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing STP and re-registration of a new STP and all the terms and conditions of the STP such as minimum term/amount etc. shall apply in both plans/options.

- If in case of a monthly/quarterly STP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the "Specified Date" for the STP transaction, then the STP shall be processed on the day, which is the last business day in that month for both the schemes.

- Where the Start Date of the STP is not mentioned, then for an STP under Monthly/Quarterly option, the Start Date shall be deemed as follows:

If STP is submitted	Then Start Date shall be deemed to be
On or before 8th day of the month	15th day of that month
After 8th day but on or before 23rd day of the month	last business day of that month for both the schemes
After 23rd day of the month	15th day of the next month

In case of Daily STP, the same shall be deemed to be the 8th day from the date of submission of the request at any of Franklin Templeton ISC/ Collection Centres.

16) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked or in respect of which the status of realisation of cheque is not available to the AMC.

17) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the account on the date of transfer, failing which the transfer will not be effected. The AMC reserves the right to discontinue the STP in case the transfer is not effected due to insufficient balance in the investor's account.

18) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a STP shall be the load prevailing on the date of registration.

Dividend Transfer Plan (DTP)

This facility is available to the investors of various dividend plans (except Daily Dividend and Weekly Dividend Plans) of all open – end schemes of Franklin Templeton Mutual Fund (except Templeton India Cash Management Account). An investor can select this facility whereby the dividend declared in one Franklin Templeton open–end scheme (Source Scheme) will be automatically invested into any other Franklin Templeton open–end scheme, selected by the investor (Destination Scheme).

- In order to avail the DTP facility, the minimum account balance should be Rs. 25,000/-, except in TISTIP where the same should be Rs. 100,000/-
- The frequency of transfer will depend on the dividends declared by the plan of the Source Scheme in which the investment has been made.
- The amount, to the extent of the distribution in the Source Scheme, will be automatically invested in the Destination Scheme at its NAV on the next Business Day for both the schemes and equivalent units will be allotted, subject to the terms and conditions of the Destination Scheme.

For example: An investor in TILDF opts to invest the dividend in TIGF. If the dividend record day is a Wednesday and Thursday is the book closure for TILDF, the investor will be allotted units at NAV of Friday. In case Friday is a non – business day for either TILDF or TIGF, the units will be allotted at the NAV of immediate next business day for both the schemes.

- Load: For all DTP purchase transactions, the entry and exit load as applicable for normal purchases shall be applicable.
- A DTP may be terminated by the unitholder by giving appropriate written notice.
- The Trustee/AMC reserves the right to modify or discontinue the DTP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a DTP shall be the load prevailing on the date of the respective transfer.

Systematic Withdrawal Plan (SWP)

This facility is available in all plans and options of the all open end schemes of Franklin Templeton Mutual Fund, except TIPP, TICAP, FIT & TGSF-PF Plan.

- In order to start the SWP facility, the minimum account balance should be Rs.25,000 except in case of FTLF where the same should be Rs.12,000/-.
- The frequency can be Monthly or Quarterly
- There are two options available:
 - (a) Fixed amount: A fixed amount can be withdrawn either on the 15th or the last business day of every month/quarter
 - (b) Capital Appreciation: The capital appreciation as on the last business day of the month can be withdrawn.
- Capital Appreciation Option is available only in Growthplans/options of the Schemes.
- Load: For all SWP purchase transactions, the exit load as applicable for normal purchases shall be applicable.
- Minimum withdrawal: Under the Fixed amount option, the minimum withdrawal will be Rs.1,000/- except for Institutional Plan where the same should be Rs.1 lac and for Super Institutional Plan the same should be Rs.10 lac.
- Where the Start Date of the SWP is not mentioned, then the same shall be deemed to be the first available SWP date depending upon the option chosen by the unitholder, after a period of 7 days after the date of submission of the SWP request.
- This facility is not available for investments under lock-in period.

It is clarified that the load applicable for SWP shall be the load applicable for the respective purchase transaction.

FACILITY FOR SUBSCRIPTION AND REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE:

Franklin Templeton offers the facility to subscribe and redeem the units of schemes of Franklin Templeton Mutual Fund through the infrastructure of the National Stock Exchange of India Ltd. ("NSE") and The Bombay Stock Exchange Ltd. ("BSE").

This facility is currently available in all open-end schemes of FTMF covered under this KIM except TITMA:

Subscription of amount less than Rs.1 crore will only be permitted. Further, this facility is currently not available for Bonus Plan/Option under the schemes.

The salient features of this facility are as follows:

1. Eligible investors – This facility is currently available only to Individuals, HUF and Minors acting through guardian, who are Resident in India.
2. This facility for subscription [fresh purchase, additional purchase and transactions under Systematic Investment Plan (SIP)] and redemption of units of the eligible schemes is available for new investors as well as existing investors. Currently, Switch transactions and transactions under Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) and Dividend Transfer Plan (DTP) will not be permitted.
3. In order to facilitate the transactions under this facility, NSE has launched Mutual Fund Service System ("MFSS") and BSE has introduced Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund Units ("BSE STAR MF"). All trading members and clearing members of NSE and BSE who are registered with the Association of Mutual Funds in India ("AMFI") as Mutual Fund Advisors and are empanelled as distributor with Franklin Templeton Asset Management (India) Pvt. Ltd., the AMC, ("Eligible Stock Brokers" / "Eligible Clearing Members") will be eligible to offer this facility to the investors.
4. Eligible investors who are willing to transact under this facility are required to register themselves with the Eligible Stock Broker/Eligible Clearing Members.
5. All the Eligible Stock Brokers and Eligible Clearing Members will be considered as the Official Point of Acceptance of Transaction ("OPAT") for the transaction done under this facility. The cut-off timing and applicability of NAV for the transaction will be determined in accordance with the provisions of SEBI circular no. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006. The day and time of receipt of the transaction application by FTMF will be based on the time stamping as evidenced by the confirmation slip generated by the stock exchange infrastructure.
6. The investors have an option to hold the units in physical form (account statement) or dematerialised form. International Security Identification Numbers (ISIN) in respect of the plans/options of the eligible schemes have been created and admitted in the National Securities Depository Ltd. ("NSDL") and Central Depository Services (India) Ltd. ("CDSL"). Units shall be allotted in physical form or dematerialised form as per the request of the investor.
7. For units issued in physical form (represented by Account Statement)
 - 7.1 Investors desirous of transacting (subscription or redemption) through the stock exchange infrastructure should approach an Eligible Stock Broker along with the duly filled in Application Form and other documents (including PAN and KYC) as required. For subscriptions, the payment of subscription money should be made to the Eligible Stock Broker.
 - 7.2 Dispatch of Account Statements and payment of redemption proceeds will be made by the Mutual Fund directly to the investor as per the normal service standard. The redemption payout will be made to the investor's bank account as registered with the AMC based on the information furnished by the investor.
 - 7.3 The Eligible Stock Brokers are required to submit the original Application Form and other documents received from the investors to the AMC/ Registrar. In case of a subscription transaction, the allotment of units will be on 'Provisional' basis till the time the AMC/Registrar has received all the required documents from the Eligible Stock Broker. Any application for redemption of units so allotted on provisional basis will be rejected.
 - 7.4 In case the investor wishes to dematerialise the units held in physical form, the AMC will facilitate the same with the Registrar, Depositories and Depository Participants.
8. For units issued in dematerialised form
 - 8.1 Investors desirous of investing in dematerialised form need to have a Beneficiary Account with a Depository Participant (DP).
 - 8.2 Investors desirous of transacting (subscription or redemption) through the stock exchange infrastructure should place the order with an Eligible Stock Broker or Eligible Clearing Member as currently followed for secondary market activities. For subscriptions, the payment of subscription money should be made to the Eligible Stock Broker or the Eligible Clearing Member. Investors shall receive units through broker/clearing member's pool account. FTMF would credit the units into broker/clearing member's pool account and broker/clearing member in turn to the respective investor's demat account.
 - 8.3 Completion of the PAN and KYC requirements of the Depository/ Depository Participant will be considered to be adequate compliance with the guidelines issued by SEBI in this regard for investment in mutual funds.
 - 8.4 For redemptions, investors shall receive redemption amount through broker/clearing member's pool account. Payment of redemption proceeds will be made by FTMF to the broker/clearing member and broker/clearing member in turn to the respective investor.
 - 8.5 Payment of redemption proceeds to the broker/clearing members by FTMF shall discharge FTMF/the AMC of its obligation of payment to individual investor. Similarly, in case of subscription, crediting units into broker/clearing member pool account shall discharge FTMF/the AMC of its obligation to allot units to individual investor.
 - 8.6 Additionally, the Depository Participants (DP) of National Securities Depository Ltd. ("NSDL") and Central Depository Services (India) Ltd. ("CDSL") who are registered with the Association of Mutual Funds in India ("AMFI") as Mutual Fund Advisors and are empanelled as distributor with Franklin Templeton Asset Management (India) Pvt. Ltd., the AMC, ("Eligible DPs") can process redemption requests of the investors holding Beneficiary

Account with the respective DP, in accordance with the guidelines issued by SEBI/NSDL/CDSL from time to time. For this purpose, all the Eligible DPs will be considered as the Official Point of Acceptance of Transaction ("OPAT") for the redemptions done under this facility. The cut-off timing and applicability of NAV for the transaction will be determined in accordance with the guidelines issued by SEBI/NSDL/CDSL from time to time. For such redemptions, the payment of redemption proceeds will be made by the AMC/FTMF directly to the investor as per the normal service standard and will be made to the investor's bank account based on the information furnished by the depositories.

- 8.7 The Account Statement of the Beneficiary Account with the DP will be sent by the respective DPs as per their service standards. The Account Statement issued by the DPs will be considered as adequate compliance of the requirements specified by SEBI for mutual funds with respect to dispatch of account statement to investors.
- 8.8 In case the investor wishes to re-materialise the units held in demat form, the AMC will facilitate the same with the Registrar, Depositories and Depository Participants.
9. For any complaints or grievances against the Eligible Stock Broker/Eligible Clearing Member with respect to the transactions done through the stock exchange infrastructure, the investor should contact either the concerned Eligible Stock Broker/Eligible Clearing Member or the investor grievance cell of the respective stock exchange. For non commercial transactions/service requests such as change in address, change in bank mandate, issue of duplicate account statements etc., the investors should approach any of the Franklin Templeton Investor Service Centres in case the units are held in physical form and to their respective Depository Participant (DP) in case the units are held in demat form.
10. Applications which are incomplete or invalid in any respect or are conditional or ambiguous are liable to be rejected.
11. The investors will have to comply with the PAN and KYC requirements as prescribed by SEBI/ BSE/ NSE/ NSDL/ CDSL/ Franklin Templeton Mutual Fund from time to time.
12. The facility shall be subject to the terms and conditions specified and guidelines issued by SEBI/BSE/NSE from time to time.
13. The Trustee/AMC reserves the right to change/modify or discontinue the facility at any time in future.

'FRANKLIN TEMPLETON FAMILY SOLUTIONS' FACILITY:

Franklin Templeton Family Solutions ("FS") is a facility offered by FTMF to encourage investors to plan for their investments based on life goals.

The salient features of the Franklin Templeton Family Solutions facility are as follows:

- (a) Family Solutions is a unique investment solution that helps investors plan for their life goals like retirement, child's future and wealth creation.
- (b) To invest under the FS facility, investor will need to undertake a questionnaire called the "Family Solutions Planner" that asks for basic details along with specific question on the goals (such as target amount, investment horizon, anticipated rate of inflation and returns etc.) for which the investor wants to plan. Family Solutions Planner is a software tool, which is available on FTMF's website www.franklintempletonindia.com. Based on the inputs provided by the investor and after considering his/her portfolio style in light on these inputs, a set of schemes of FTMF and the amount of investment towards the goal would be recommended for investment. However, the investor may opt to invest in schemes of his/her choice and such amount as determined by him/her at his/her discretion.
- (c) The investor needs to make the application by filling the specified application and transaction forms of the FS facility along with a single cheque/draft for the consolidated amount of investment under the application. Applications accompanied with multiple cheques/drafts will be liable for rejection.
- (d) Currently, applications will be accepted only in physical form. Applications through modes such as web based applications, electronic feeds from distributors or stock exchange infrastructure will not be accepted.
- (e) Official Points of Acceptance of Transaction (OPAT) for FS applications: FTMF hereby declares all its branch offices (ISC) and CAMS Collection Centres as the OPAT for FS applications. Currently, the applications will not be accepted at the Karvy Collection Centres.
- (f) Irrespective of the amount of investment recommended through the Family Solutions Planner, the minimum investment amount for fresh and additional purchase in each scheme shall be as specified in the respective Scheme Information Document. Eg: If the recommended amount of investment in a scheme is Rs.4,000/- and the minimum investment amount specified in the Scheme Information Document of that scheme is Rs.5,000/-, the investor need to invest at least Rs.5,000/- in the scheme.
- (g) In case of applications for registration of Systematic Investment Plan (SIP), the mode of payment of SIP instalments should be ECS or Direct Debit. Post dated cheques will not be accepted.
- (h) FTMF / the AMC may not accept any request for any changes or modifications in the goal(s) and goal details at any time for whatsoever reason.
- (i) The Trustee/AMC reserves the right to change/modify or discontinue the facility at any time in future.

The Terms and Conditions of the FS facility are as follows:

1. Family Solutions is a facility offered by Franklin Templeton Mutual Fund to encourage investors to plan for their investments based on life stage goals. However, there is no assurance or guarantee that the goals of the investors will be achieved and the same is subject to the investment performance of the schemes.

2. Setting up the goals, planning of investment and taking informed investment decision might require professional expert advice. As always, investors are best advised to consult their investment/financial advisor prior to taking the investment decisions.
3. The Trustee, the AMC, the Sponsor, their directors, employees, affiliates or representatives shall not be liable for any consequences that may arise in the event any of the schemes is wound up or its features are substantially altered. Investors are requested to review the Scheme Information Document and the features and terms and conditions of the Family Solutions facility carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment.
4. The recommendation given to the investor through the Family Solutions Planner is based on the inputs provided by the investor like anticipated rate of returns and inflation, details about the life goals, and considering the portfolio style of the investor. The portfolio style of the investor is determined in light of the information furnished by the investor in the questionnaire, based on certain pre-determined criteria.
5. The recommended schemes and the investment amount have been derived using established theories on risk and return, after considering various aspects including, but not limited to, the nature of the schemes (such as its investment objectives, investment style and product positioning) and the inputs provided by the investor about his life goals and return/inflation anticipations. It may please be noted that the recommendation may not take into consideration all the material aspects relevant to the investor's investment decision. It is clarified that the recommendation is not binding on the investor and investor may opt to invest in schemes of his/her choice and such amount as determined by him/her at his/her discretion.
6. The recommendation is based solely on the inputs provided in the questionnaire. Franklin Templeton is not responsible for the accuracy and validity of the information provided by the investor.

Also it must be clearly understood that while providing the recommendation, FTMF has neither done a detailed risk profiling of the investor nor has taken into consideration the investor's full portfolio of investments and various other factors which may be necessary for rendering an investment advice. The recommendation should not be construed as a complete investment advice.
7. Past performance of the schemes is neither an indicator nor a guarantee of future performance, and may not be considered as the basis for future investment decisions.
8. For ongoing tracking of the investment and related advice, the investor needs to contact his/her distributor or investment/financial advisor.

Franklin Templeton is not responsible for tracking of the investment vis-à-vis the goal or achievement of the goal or for providing any advice of whatsoever nature in relation to the investment.
9. Mention of goals in the account statement is merely a facility offered for ease and convenience of the investor in tracking the investment, and is based on the information provided by the investor in the Application Form. In case of units subsequently converted in demat form, the account statement of the Beneficiary Account with the Depository Participant (DP) will be sent by the respective DP's as per their service standards and these statements will not carry the details of the goals.
10. This facility is offered to the investors as per the terms and conditions as may be prescribed by the AMC from time to time and is further subject to the terms of conditions of the Statement of Additional Information of Franklin Templeton Mutual Fund and the Scheme Information Document of the respective schemes. The AMC reserves the right to amend the terms and conditions, or to discontinue or modify the facility at any time in future.
11. The views constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the investors. The information or recommendation is not meant to serve as a professional guide for the investors. Whilst due care has been taken to ensure that the facts are accurate and opinions given fair and reasonable, the Sponsor, the AMC, the Trustee or any of their directors, employees, affiliates or representatives do not assume any responsibility for, or warrant the accuracy, completeness, adequacy and reliability of such information or recommendation. Recipients of this information or recommendation should take informed investment decision after taking into consideration all the material aspects relevant to their investments.
12. Investors should read and understand all scheme related documents like Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and the addenda issued from time to time carefully before investing. Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

Scheme Comparison

Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning
Income Funds		
Templeton India Government Securities Fund (TGSF) No. of Folios: CP: 1478 PF: 54 LT: 981 TP: 185 Assets Under Management (AUM): TGSF - CP Rs. 109.68 crores TGSF - PF Rs. 109.68 crores TGSF - TP Rs. 10.58 crores TGSF - LT Rs. 144.93 crores	Seeks to provide capital appreciation by primarily investing in Indian government securities and actively managing the portfolio duration based on market conditions	Invests primarily in Indian government securities with different plans suitable for varying investment horizons
Templeton India Income Builder Account (TIIBA) No. of Folios: 13969 Assets Under Management (AUM): Rs. 1532.97 crores	Strives to deliver superior risk-adjusted returns by actively managing a portfolio of high quality fixed income securities. <u>Investment Universe:</u> Debt and money market securities with flexibility of exposure to Government securities	Along bond fund investing in quality fixed income instruments across segments – focuses on Corporate/ PSU Bonds. Has a moderate to high interest rate sensitivity <u>Investment Horizon:</u> 1 to 2 years
Templeton India Income Fund (TIIF) No. of Folios: 6982 <u>Assets Under Management (AUM):</u> Rs. 529.67 crores	Looks to earn steady returns in the fixed income market by actively managing the fund's portfolio on interest rate movements and credit risks. <u>Investment Universe:</u> Debt and money market securities with flexibility of exposure to Government securities	A long bond fund investing in quality fixed income instruments across segments. <u>Investment Horizon:</u> 1 to 2 years
Templeton India Low Duration Fund (TILDF) No. of Folios: 7370 Assets Under Management (AUM): Rs. 2388.31 crores	Strives to earn steady returns in the fixed income market by actively managing the portfolio while maintaining a low duration <u>Investment Universe:</u> Money Market Securities and short term debt securities	An income fund focusing on low duration securities. <u>Investment Horizon:</u> 3 to 6 months
FT India Monthly Income Plan (FTMIP) No. of Folios: 16292 Assets Under Management (AUM): Rs. 304.88 crores	The debt portion will be primarily invested in high quality fixed income securities. For the equity portion, the scheme follows a blend of value and growth style of investing and a bottom-up approach to stock-picking.	An MIP investing predominantly in debt instruments with a marginal exposure to equities (Equity exposure: Upto 20%)
Templeton India Short-Term Income Plan (TISTIP) No. of Folios: 31999 Assets Under Management (AUM): Rs. 6490.42 crores	Focuses on investment opportunities at the short-end of the curve. <u>Investment Universe:</u> Predominantly short term debt securities	Invests in short term corporate bonds including PTCs – positioned between liquid fund. <u>Investment Horizon:</u> 9 to 15 months
Templeton Floating Rate Income Fund (TFIF) No. of Folios: 9708 Assets Under Management (AUM): Rs. 545.24 crores	Looks to minimise the risk arising from interest rate fluctuations. <u>Investment Universe:</u> Floating rate securities	Invests primarily in floating and short term fixed rate debt instruments, has a moderate interest rate sensitivity <u>Investment Horizon:</u> 6 to 9 months
Templeton India Income Opportunities Fund (TIOF) No. of Folios: 14961 Assets Under Management (AUM): Rs. 3547.86 crores	Focuses on emerging opportunities in the fixed income market and has the flexibility to take concentrated exposure to a particular security class based on macro/ micro analysis. <u>Investment Universe:</u> PTCs/ corporate debt and money market securities	Invests across the yield curve and takes concentrated exposure to a particular security class based on macro/ microanalysis. E.g., in its initial years, it is focusing on securitised debt and high accrual securities to take advantage of the yield premiums. <u>Investment Horizon:</u> 18 to 21 months

Templeton India Ultra-short Bond Fund (TIUBF) No. of Folios: 11922 Assets Under Management (AUM): Rs. 4661.98 crores	Strives to strike an optimum balance between regular income and high liquidity through a judicious mix of short term debt and money market instruments. <u>Investment Universe:</u> Money Market Securities and short term debt securities	Invests in short term debt and money market instruments – positioned between a short term income fund and liquid fund. Has low interest rate sensitivity <u>Investment Horizon:</u> Up to 3 months
Templeton India Corporate Bond Opportunities Fund (TICBOF) No. of Folios: 26809 Assets Under Management (AUM): Rs. 4507.14 crores	The general maturity/ duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy. <u>Investment Universe:</u> Corporate securities including money market instruments. No exposure to dated Government securities.	Primarily invests in medium and short term securities issued by corporates, thus the fund will not take exposure to dated government securities. A bond fund focusing on corporate securities with moderate maturity and offering relatively higher accrual. Further, TICBOF will not have an average portfolio maturity of more than 3 years. <u>Investment Horizon:</u> 30 months and above
Liquid Funds		
Templeton India Treasury Management Account (TITMA) No. of Folios: 6240 Assets Under Management (AUM): Rs. 2344.70 crores	Strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments.	Invests in short term debt and money market instruments

Note:

The data on No. of Folios and Assets Under Management is on May 31, 2013.

Instructions

Please read the Scheme Information Document containing the terms of offer. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.

- Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need to be filled 'Personal Details' only if there is change in existing details already given in the folio or account.
- The application form must be completed in BLOCK LETTERS in ENGLISH. More than one scheme can be applied for in the same application form, but with separate cheques for each scheme.
- 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
- Mode of payment:-
 - 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 alongwith 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.

Outstation cheques may be accepted by Franklin Templeton provided the location (ISC/Collection Centre) at which such outstation cheques are accepted is covered under the Speed Clearing facility offered by the Reserve Bank of India (RBI). Further, the outstation cheques would be accepted only if the cheques are drawn on a bank branch which is enabled for Speed Clearing. For the list of eligible location and bank branches, please visit the RBI website at <http://www.rbi.org.in/scripts/FAQView.aspx?Id=72>.

- Cheques should be drawn in favour of the scheme name. For e.g. "Templeton India Income Fund", Templeton India Income Builder Account", "Templeton India Short Term Income Plan". Separate cheques should be sent for each scheme / plan. The fund is not obliged to represent dishonored cheques or inform the investor / investor's agent about it.

- 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 alongwith the application form if investment is made through a NRE/NRO account.

- by Rupee draft purchased abroad payable at locations where the application is submitted to Franklin Templeton branch/ Collection Centre

- by wire transfer/inward remittance to Franklin Templeton Mutual Fund's account with Citibank, Fort, Mumbai.

- Foreign Institutional Investors and International Multilateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India.

RTGS/NEFT details for Fund Transfer to Franklin Templeton's collection account through RTGS/NEFT, for which the details will be as follows:

Beneficiary Name	Franklin Templeton MF High value Collection Account
Credit Account Number / Beneficiary Account Number	5050+Application Number / Account Number (for existing Investor) For e.g. 1. An existing Investor with Account Number 0429900744244 should key in 50500429900744244 2. A new Investor filling in an application form no 1045268 should key in 50501045268
Centre (Location)	Fort, Mumbai
Bank (Receiving Bank)	Citibank
Branch	Fort
Account Type	CURRENT ACCOUNT
IFSC Code	CITI0100000

Important instructions with respect to RTGS / NEFT deposits:

- 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.
- To comply with the prevailing SEBI guidelines on NAV applicability for application in Liquid scheme and in Debt

schemes for amount Rs.1 crore and more, the credit of the funds has to be sighted in our collection account before the cut off time of 2.00 p.m. and 3.00 p.m. respectively, and the application is also to be time stamped before the same. It is not sufficient if the Investor's account has been debited before the cut-off time.

5. Investments under 'Direct'

New Purchases/ Fresh SIP:

Investors who wish to invest in the Direct Plan should clearly mention the scheme name as "<Scheme> - Direct - <Options>" in the application form.

The broker code field in the application form shall be blank OR investors can write as "Direct" before submitting the form to any of the FT branches or collection points.

Existing SIP/ STP which were made directly (without distributor code)

In case of existing registrations under Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP), which were made directly and not made under a distributor code, all instalments processed on or after January 01, 2013 will be under the Direct Plan.

In this instance, a new account number will be created for the remainder of the instalments in the Direct Plan and communicated to investor.

Note: In the above scenario the Minimum Instalment criteria will not be applicable

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

6. Verification and registration of bank account

Ensure that the bank details furnished in the Application Form are as per the bank account details registered with Franklin Templeton Mutual Fund, failing which the investor will be required to submit such supporting documents as may be specified by the AMC for the purpose of verification and validation of the bank account. The AMC reserves the right to deny the request for registration of a bank account for the investor's Folio in case the investor fails to submit the necessary document to the satisfaction of the AMC.

- In case of application by a limited company or a body corporate or an eligible institution or a registered society or a trust or a partnership firm under a Power of Attorney or otherwise, the original Power of Attorney duly notarized or a certified true copy thereof or the relevant resolution or authority to make the application / redemption as the case may be, or certified true duly thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye laws and/or trust deed and/or partnership deed (as the case may be) and Certificate of Registration / Incorporation should be submitted. The officials should sign the application under their official designation. In case of a Trust, it shall submit a certified true copy of the resolution from the Trustee(s) authorizing such purchases / redemption.
- As per SEBI Circular SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006, FTMF hereby declare all its branch offices [Investor Service Centres (ISC)], the designated branch offices of Karvy Computershare Private Limited (Karvy) and Computer Age Management Services Private Limited (CAMS) (termed as Collection Centres) and FTMF's website (www.franklintempletonindia.com) as the Official Points of Acceptance of Transactions ("OPAT"). Additionally, the Secured internet site 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). 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.

Further in case of transactions done through the stock exchange infrastructure, all the Eligible Stock Brokers will be considered as the OPAT for the transactions done under this facility. The cut-off timing and applicability of NAV for the transaction will be determined in accordance with the provisions of SEBI circular no. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006. The day and time of receipt of the transaction application by FTMF will be based on the time stamping as evidenced by the confirmation slip generated by the stock exchange infrastructure.

- Applications that are incomplete or inaccurate or ambiguous or conditional are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. All applications are accepted "Subject to Verification". Applications can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office.

10. Transactions charges

- Please tick the appropriate box as applicable to you. Please tick the box 'I am a First time investor in mutual funds' only if you are investing first time ever in any mutual fund scheme across mutual funds in India. If no option is ticked or both options are ticked, the applicant will be considered to be an existing mutual funds investor.
- For determining a First time or existing mutual funds investor, the Mutual Fund/AMC may rely upon the information and/or declaration furnished by the investor in the application form. However, even if an applicant declares as 'First time investor', the Mutual Fund/AMC may adopt such other methods as it may deem appropriate from time to time for determining first time or

existing mutual funds investor and further reserves the right to check / verify for the applicant's other mutual fund investments to ascertain the same.

11. Nomination:

The nomination details should be filled up only by investors who opt for allotment in physical (non-demat) form. In case of units held in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable. Nomination would normally be registered at the Folio level and will be recorded for all Accounts under that Folio. However the investor may choose to register different nomination for any of the Accounts under that Folio. For investment made under the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of switch which results in creation of a new Account, the nomination, if any, registered in the source (switch-out) account will automatically be registered for the destination (switch-in) account. In case of subscription which results in creation of a new Account, the nomination registered in the last transacted account under that Folio will be automatically registered for the new account. Nomination cannot be registered in Folios/Accounts held in the name of a minor.

Where a minor is nominated, the name and address of the guardian of the minor nominee shall be provided by the unit holder(s). Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Nomination cannot be registered in Folios/Accounts held in the name of a minor. A new nomination or any change in the nomination already registered with the Mutual Fund/AMC will overwrite the existing nomination registered.

12. Know Your Customer (KYC):

All investors (including Joint holders, NRIs, POA holders and guardians in the case of minors) must ensure completion of Know Your Customer (KYC) formalities, failing which the transaction may be rejected. Currently it is mandatory for all investors irrespective amount of investment (including joint holders, NRIs, POA holders and guardians in the case of minors) to submit a copy of the KYC acknowledgement towards completion of Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

- For applications by minors, copy of KYC Acknowledgement of the guardian must be submitted along with the Application / Transaction Form else the application may be rejected
- In case of applications under a Power of Attorney(POA), copy of KYC Acknowledgement of the investors and the POA holders must be submitted along with the Application / Transaction Form else the transaction may be rejected
- In case of subscriptions in scheme where Units are under a lock – in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the CVL/KRA that the KYC is final and if the CVL/KRA informs that the KYC is cancelled, the original amount invested may be refunded.
- In case of any transactions where the KYC formalities are completed for the investors in the folio, and a change of address is also requested, the transaction will be processed based on the current data available in the AMC / RTA records and the change of address will be rejected. Changes of address can only be registered through updation of KYC records.
- As per the SEBI guidelines, the investors need to complete the In-Person Verification (IPV) as part of the KYC requirements.

Default Options:

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

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.

For Investors who have submitted their KYC acknowledgement, changes as listed below must be requested through updation of KYC records.

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

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

Change of Address for investors who have submitted their KYC acknowledgement with us will be effected into all folios where the investor is the first holder or 1st guardian.

If the investor has not registered their KYC acknowledgement with us, the change of address request will be effected only for the particular folio(s) requested by the investor. Such request needs to be accompanied with the proof of address and proof of identity. If PAN is updated and verified in our records, only PAN card copy would be accepted as proof of identity. If PAN is not updated and verified in our records, PAN card copy or any other proof of identity (bearing photo) is acceptable.

When investors submit their KYC acknowledgement for an existing folio, all existing details of the holder(s) will be overwritten with the details available in the records of CVL.

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 status of the investor is not available, the default status would be based on the information available in the application form.
- 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.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- 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. Dividend 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 is not mentioned in the application form, the transaction will be processed as per the scheme name 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.
- For application in TICAP – Gift Plan, if the bank account details of the minor (beneficiary child) along with supporting documents for verification/validation of the bank account are not provided, the details of the pay-in bank account (from where the investment in made) shall be captured as the bank mandate for pay-outs.

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
- If an investor mentions their folio number but not the scheme name in which they want to invest, the transaction will be created in the scheme (under the default option of the scheme), as per the scheme name appearing in the cheque
- In case of a difference between the Investor's account number and the scheme name mentioned in the application, the same would be processed on the scheme name mentioned in the application.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- 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 FT.
- 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.

Redemptions/Exchanges:

- Investors must provide the account number from which redemption or switch out is to be effected, in case they hold multiple accounts of the same scheme in a folio. If Franklin Templeton is unable to determine the single specific account to be redeemed / switched out from the information provided, the request would be treated as ambiguous and hence rejected.
- In the case of a Switch/Exchange, if the request does not specify the destination scheme account number but only provides the scheme name, the NIGO rules as listed above for Additional

purchases would apply.

- If the number of units and All units is mentioned in the request for redemption or Switch, all units (Cleared units) will be considered. Where the number of units and an amount is mentioned, the number of units (cleared units) will be considered.
- Redemption/Switch requests will be processed only if either amount or units are clearly mentioned.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Schemes. • If for a switch transaction, the source account number does not match with the source scheme name (wherever given) or if the destination account number does not match with the destination scheme name (wherever given), the request would be treated as ambiguous and hence rejected.
- If folio number given is without a scheme name or account number and there are two or more schemes or accounts available under the folio, the request would be treated as ambiguous and hence rejected.
- If the account number is valid but does not belong to the folio number given in the application, then the transaction will be processed in the given account number.
- The allotment of units is subject to realisation of the payment instrument. Units purchased can be redeemed only after realisation of cheques. The Mutual Fund will reject any request for redemption (including switch-out) of units in respect of which the payment is not realised. In case of switch, requests for redemption/switch-out from destination scheme for the units switched shall be accepted and/or processed only if the payment in respect of those units is received from the source scheme to destination scheme.

Applications under 'Direct'

New Purchases/ Fresh SIP:

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

Additional Purchases:

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

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

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

Switches/STP:

If the destination scheme name is clearly/unambiguously written as "<Scheme> - Direct - <Options>" in the application form, the Switch-In/STP-In 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 destination scheme name is clearly/unambiguously written as "<Scheme> - <Options>" and the broker code field is blank in the application form, the Switch-In/STP-In transaction will be processed in the Direct Plan.

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

STP - Default option:-

Where the Start Date of the STP is not mentioned, under Daily option, the Start Date shall be deemed to be the 8th day from the date of submission of the request at FT

General

- Advisor codes will be processed under UNKNOWN in the following situations:
 - a) Advisor code is corrected but not countersigned by the investor in the application
 - b) If there are multiple advisor codes mentioned in the application
 - c) If the advisor code is not clear in the application
- 13. 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.
- 14. 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.
- 15. In case investor has requested for electronic payment of dividend and redemption facility, Franklin Templeton Investments cannot be responsible for errors or delays in processing the request due to errors in the information

provided.

16. As per SEBI circular No. SEBI/IMD/Cir-10/22701/03 dated December 12, 2003 read with Circular No. SEBI/IMD/Cir-1/42529/05 dated June 14, 2005, each portfolio under a scheme should have a minimum of 20 investors and no single investor should account for more than 25% of the corpus of such portfolio. Determining the breach of the 25 % limit by an Investor – The average net assets of the scheme would be calculated daily and any breach of the 25% holding limit by an investor would be determined. At the end of the quarter, the average of daily holding by each such investor is computed to determine whether that investor has breached the 25 % limit over the quarter. If there is a breach of limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.

In each calendar quarter, on an average basis, each portfolio under an open end scheme shall meet with the above condition of minimum 20 investors, failing which the provisions of Regulation 39(2)© of SEBI (Mutual Funds) Regulations, 1996 would become applicable automatically without any reference from SEBI and accordingly, the portfolio shall be wound up by following the guidelines laid down by SEBI.

17. 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@templeton.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.

Payment through electronic modes

- The redemption proceeds or dividend may be paid through various modes of electronic payments such as ECS / RTGS / NEFT / Direct Credit. Payment through RTGS can only be made when the amount paid is not less than Rs.2 lacs. Payment through NEFT / ECS can be made for all payments irrespective of value.
- Investors are requested to provide their bank's IFSC codes for RTGS/NEFT and MICR code for ECS. Investors need to provide a copy of cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the codes.
- Investors are requested to note that IFSC codes for RTGS and NEFT may be different for the same bank branch. Please contact your bank for the details of the same.
- Where the requisite information pertaining to the unit holder's bank account is available with FTMF, the Mutual Fund / AMC may, at its discretion, endeavour to credit the redemption proceeds / dividend directly to the Unit holder's bank account instead of issuing a payment instrument. Similarly, the Mutual Fund / AMC, also reserves the right to issue a payment instrument despite of an investor opting for Electronic Payout.
- The Fund, Trustee or the AMC will not be responsible for any delay / nonreceipt of electronic payment where it is attributable to any incorrect/incomplete information provided by the investor.
- RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by electronic payment of dividend/redemption to an investor's bank account. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS/RTGS/ NEFT are subject to applicable rules and policies of RBI and the working of banking system. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
- Any charges levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

