



Franklin Templeton Asset Management (India) Pvt. Ltd.

# Franklin Templeton Mutual Fund

## Key Information Memorandum and Common Application Form

Sale of units on an ongoing basis at a Net Asset Value (NAV) related price

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Open End Diversified Equity Schemes

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Open End Sector Equity Schemes

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Open End Hybrid Schemes

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Open End Tax Saving Schemes

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Open End Income and Liquid Schemes

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Open End Fund of Funds Scheme

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The memorandum is dated October 27, 2006. 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, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website [www.franklintempletonindia.com](http://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.

## Open End Diversified Equity Schemes

Franklin India Bluechip Fund (FIBCF)  
 Templeton India Growth Fund (TIGF)  
 Templeton India Equity Income Fund (TIEIF)  
 Franklin India Prima Fund (FIPF)  
 Franklin India Prima Plus (FIPP)  
 Franklin India Flexi Cap Fund (FIFCF)  
 Franklin India Index Fund (FIIF)  
 Franklin India Opportunities Fund (FIOF)

## Open End Sector Equity Schemes

Franklin Infotech Fund (FIF)  
 Franklin FMCG Fund (FFF)  
 Franklin Pharma Fund (FPF)

## Open End Hybrid Schemes

FT India Balanced Fund (FTIBF)  
 Templeton India Children's Asset Plan (TICAP)

## Open End Tax Saving Schemes

Franklin India Taxshield (FIT)  
 Templeton India Pension Plan (TIPP)

## Open End Fund of Funds Scheme

FT India Dynamic PE Ratio Fund of Funds (FTDPEF)  
 FT India Life Stage Fund of Funds (FTLF)

## Open End Income and Liquid Schemes

Templeton India Income Fund (TIIF)  
 Templeton India Income Builder Account (TIIBA)  
 Templeton India Government Securities Fund (TGSF)  
 Templeton India Short-Term Income Plan (TISTIP)  
 Templeton Floating Rate Income Fund (TFIF)  
 Franklin India International Fund (FINTF)  
 Templeton Monthly Income Plan<sup>@</sup> (TMIP)  
 FT India Monthly Income Plan<sup>@</sup> (FTMIP)  
<sup>@</sup>An open-end income scheme. Income is not assured, and is subject to the availability of distributable surplus  
 Templeton India Treasury Management Account (TITMA)  
 Templeton India Money Market Account (TIMMA)

## Introduction

Mutual Funds are for everyone. Around the world, millions of investors invest in mutual funds because of their safety, ease of investing and the many advantages they offer. As you read on, you will get a flavour of what mutual funds are and how they can help you achieve your financial goals. But before that, here are some basics of investing.

### Investments and You

Investing is never an easy process. However, a sound understanding of some basic concepts makes the process of investment decision-making much easier and the experience much more enjoyable. The following steps can help you get started on your path to becoming a successful investor:

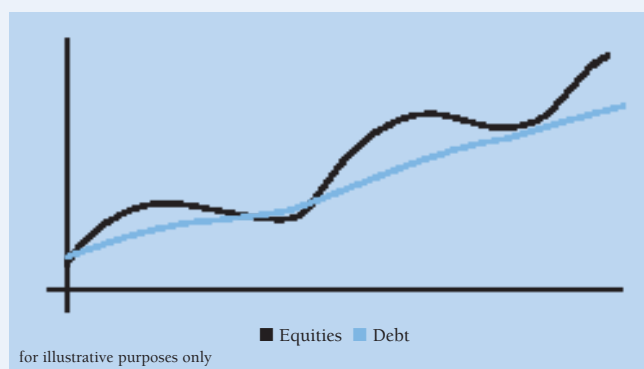
#### 1. Identify your financial needs and goals

The first step is to get a clear understanding of your own financial needs and goals. Ask yourself the question - When do I need money and for what purpose? List down your financial goals and when they will materialise (daughter's higher education after 6 years, purchase of a house after 10 years), and how much money you will need for the same. The answer will help you arrive at the time frame for your investment - short term, medium term or long term.

Financial Goals	Amount Required (At today's prices)	Years' to achieve your goal	Investment horizon
Retirement	Rs.25 lakhs	20 years	Long Term
Daughter's higher education	Rs.2 lakhs	6 years	Long Term
Buying a car	Rs. 4 lakhs	2 years	Medium Term
Son's computer course	Rs. 0.50 lakhs	6 months	Short Term

#### 2. Understand your tolerance to risk

Before making an investment decision, it is important to ascertain your feelings about risk. Will you be comfortable with fluctuations in the value of your investment? Or would you prefer to settle for lower returns, without ups and downs?



#### 3. Estimate your required rate of return

Your required rate of return depends on your financial goals and the time you have to achieve them, as can be seen from the illustration below:

If your retirement goal at 58 years is Rs.20 lakhs and your monthly savings is Rs.5000, your required rate of return depending on your current age would be:

Present Age	Returns
43 years	9.5%
48 years	21.2%

As you can see, the later you start, the higher will be your required rate of return... in other words, as your investment horizon reduces, for the same level of savings, you may need to take on a higher risk. Alternatively, if you were not willing to take a higher risk, you would have to save a higher amount every month - Rs. 9800, almost twice the original savings required to achieve your target accumulation.

Once you are comfortable with these basics, the next step is to understand your investment choices, and draw up an investment plan relevant to your requirements. While the following section provides you more details on these choices, we would urge you to consult your investment advisor to understand these better before investing.

## Mutual Funds and You

### What is a mutual fund?

A mutual fund pools the money of people with similar investment goals. The money in turn is invested in various securities depending on the objectives of the mutual fund scheme, and the profits (or loss) are shared among investors in proportion to their investments.

Mutual fund schemes are usually open end (perpetually open for investments and redemptions) or closed end (with a fixed term). A mutual fund scheme issues units that are normally priced at Rs.10 during the initial offer. Thus, the number of units you own as against the total number of units issued by the mutual fund scheme determines your share in the profits or loss of a scheme.

In the case of open end schemes, units can be purchased from or sold back to the fund at a Net Asset Value (NAV) based price on all business days.

The NAV is the actual value of a unit of the fund on a given day. Thus, when you invest in a mutual fund scheme, you normally get an account statement mentioning the number of units that have been allotted to you and the NAV based price at which the units have been allotted. The account statement is similar to your bank passbook... when you buy more units or redeem your units in part or full, you get an updated account statement, reflecting your transaction.

### Where do mutual funds invest?

Broadly, mutual funds invest basically in three types of asset classes:

**Stocks:** Stocks represent ownership or equity in a company, popularly known as shares

**Bonds:** These represent debt from companies, financial institutions or government agencies.

**Money market instruments:** These include short-term debt instruments such as treasury bills, certificate of deposits and inter-bank call money.

### What are the types of mutual funds?

Mutual funds can be classified based on their objectives as:

**Sector Equity Schemes:** These schemes invest in shares of companies in a specific sector.

**Diversified Equity Schemes:** These schemes invest in shares of companies across different sectors of the economy.

**Hybrid Schemes:** These schemes invest in a mix of shares and fixed income instruments.

**Income Schemes:** These schemes invest in fixed income instruments such as bonds issued by corporates and financial institutions, and government securities.

**Money Market Schemes:** These schemes invest in short term instruments such as certificate of deposits, treasury bills and short term bonds.



**Growth Schemes:** Capital Growth  
Risk: Medium to High  
Recommended Investment Horizon:  
5 years and above

**Hybrid Schemes:** Growth and Income  
Risk: Medium to High  
Recommended Investment Horizon:  
3 years to 5 years

**Income Schemes:** Income  
Risk: Low to Medium  
Recommended Investment Horizon:  
1 year to 3 years

**Liquid / Money Market Schemes:**  
Capital Preservation  
Risk: Low  
Recommended Investment Horizon:  
Upto 1 year

### What are the benefits of investing in mutual funds?

As opposed to investing directly in the three asset classes, accessing them through a mutual fund has several advantages:

#### Professional Management:

Your money is managed by professionals who have the experience and resources to thoroughly analyse the economy and financial markets, and spot good opportunities.

#### Diversification:

With smaller amounts, you can achieve a higher degree of diversification and reduce your risk.

#### Liquidity and Convenience:

Investing and getting back your money is easy. Also, there is very little paper work, and it is very easy to track and monitor your investments.

#### Tax Benefits:

Some mutual fund schemes offer you tax benefits under Section 80C. In addition, your returns from mutual funds (dividends and capital appreciation) are also eligible for favourable tax treatment.

To sum up, the key to investment success is determining your needs and selecting and allocating your savings across appropriate asset classes that can help you achieve them. Mutual funds offer you a low cost, convenient and professional investment vehicle to access different asset classes.

*Franklin Templeton is one of the leading private sector fund house in India and offers a range of mutual fund schemes to cater to the diverse needs of investors.*

### The Franklin Templeton Group

The Franklin Templeton Group is one of the world's largest Investment Management Companies, with over US\$ 511.3 billion (equivalent to Rs.23,44,822 crores approximately) in assets under management as of September 30, 2006 including more than 240 open end mutual fund schemes, Separately Managed Accounts and other investment vehicles. The Franklin Templeton Group has over 50 years of experience in Investment Management. The Group has over 29 offices world-wide.

In India, Franklin Templeton started its operations in 1996, with the constitution of Franklin Templeton Mutual Fund as a Trust and Franklin Templeton Asset Management (India) Pvt. Ltd. as a Asset Management Company. In 2002, it acquired Pioneer ITI Mutual Fund Pvt. Ltd. and Pioneer ITI AMC Ltd., to emerge as one of the largest private sector mutual fund in terms of assets and investor base, and also the range of mutual fund schemes that it had to offer to investors.

	<b>Franklin India Bluechip Fund</b>	<b>Templeton India Growth Fund</b>	<b>Templeton India Equity Income Fund</b>	<b>Franklin India Prima Fund</b>								
<b>Investment Objective</b>	An open-end growth scheme with an objective primarily to provide medium to long-term capital appreciation.	An open-end growth scheme with the objective to provide long-term capital growth to its unitholders.	An open-end diversified equity fund that seeks to provide a combination of regular income and long-term capital appreciation by investing primarily in stocks that have a current or potentially attractive dividend yield.	An open-end growth scheme with an objective to provide medium to long-term capital appreciation as a primary objective and income as a secondary objective.								
<b>Asset Allocation Pattern of the scheme:</b>												
<b>Types of Instruments</b>	Normal Allocation (% of Net Assets)											
<b>Equity and Equity Linked Instruments</b>	Above 60%	85%	70% - 100%# out of which Large companies 20%-75% Other Indian companies 0%-25% Foreign securities as permitted by SEBI/RBI 0%-50% # including investments in ADR/GDR/Foreign Securities/FCCBs and any other instruments as may be permitted by SEBI/RBI upto 50% of the net assets of the scheme, exposure in derivatives upto a maximum of 50%	Above 60%								
<b>Debt securities</b>	Upto 40%	15%	0% - 30%	Upto 40%								
<b>Money market instruments</b>	Upto 15%	Upto 15%	0% - 30%	Upto 15%								
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.											
<b>Plans and Options</b>	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)											
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-											
<b>Benchmark Index</b>	BSE Sensex	BSE Sensex, MSCI India Value	BSE 200	S&P CNX 500								
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.											
<b>Name of the Fund Manager(s)</b>	K. N. Sivasubramanian	Dr. J. Mark Mobius	Dr. J. Mark Mobius assisted by Chetan Sehgal, Vikas Chiraneval	K. N. Sivasubramanian/ Satish Ramanathan								
<b>Expenses of the Scheme</b>												
<b>i) Load Structure</b> Entry Load: Exit Load:	2.25% Nil	2.25% Nil	2.25% 0.50% if redeemed within 6 months of allotment	Entry Load: Less than Rs.25 Crs: 2.25%; *Rs.25 Crs & above: Nil; Exit Load: Less than Rs.25 Crs: Nil; *Rs.25 Crs & above: 2% (If redeemed within 1 year of allotment)								
<b>ii) Recurring expenses</b> (Actual Expenses for the financial year ending March 2006)	1.91%	2.28%	N.A	2.10%								
<b>Performance of the scheme: As of September 29, 2006</b>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	41.71%	44.24%	44.10%	Last 1 year	16.05%	31.41%	Last 1 year	16.05%	31.41%	Last 1 year	16.05%	31.41%
Last 3 years	47.50%	40.89%	40.89%	Last 3 years	52.37%	37.94%	Last 3 years	52.37%	37.94%	Last 3 years	52.37%	37.94%
Last 5 years	49.61%	34.63%	34.63%	Last 5 years	65.47%	38.58%	Last 5 years	65.47%	38.58%	Last 5 years	65.47%	38.58%
Since inception	29.70%	10.92%	10.92%	Since inception	25.48%	10.35%	Since inception	25.48%	10.35%	Since inception	25.48%	10.35%
	Inception Date: December 1, 1993			Inception Date: September 10, 1996			*Inception Date: May 18, 2006 *Absolute			Inception Date: December 1, 1993		
<b>Year-wise returns for the last 5 financial years</b>							N.A.					
Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested												

	Franklin India Prima Plus			Franklin India Flexi Cap Fund			Franklin India Index Fund			Franklin India Opportunities Fund		
<b>Investment Objective</b>	An open end growth scheme with an objective to provide growth of capital plus regular dividend through a diversified portfolio of equities, fixed income securities and money market instruments.			An open-end diversified equity fund that seeks to provide medium to long-term capital appreciation by investing in stocks across the entire market capitalization range			An open end index linked growth scheme with the objective to invest in companies whose securities are included in the Nifty and subject to tracking errors, endeavouring to attain results commensurate with S&P CNX Nifty Index under NSE Nifty Plan. To provide returns that, before expenses, closely correspond to the total return of common stocks as represented by the BSE Sensex under BSE Sensex Plan.			An open-end diversified growth scheme, with an objective to generate capital appreciation by capitalizing on long - term growth opportunities in the Indian economy.		
<b>Asset Allocation Pattern of the scheme:</b>												
<b>Types of Instruments</b>	Normal Allocation (% of Net Assets)											
<b>Equity and Equity Linked Instruments</b>	Atleast 40%			75% - 100%# out of which <i>Large Cap:</i> 20%-100% <i>Mid Cap:</i> 0%-70% <i>Small Cap:</i> 0%-40% # including investments in ADR/GDR upto 50%, exposure in derivatives upto a maximum of 50%			Upto 100% in securities covered by BSE Sensex (BSE Sensex Plan); Upto 100% in securities covered by Nifty (NSE Nifty Plan)			Upto 100%		
<b>Debt securities</b>	Upto 40%			0% - 25%*			Upto 20% (BSE Sensex Plan); Upto 5% (NSE Nifty Plan)			Nil		
<b>Money market instruments</b>	Upto 20%			0% - 25%* *including securitised debt upto 25%			Upto 20% (BSE Sensex Plan); Upto 5% (NSE Nifty Plan)			Upto 35%		
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.											
<b>Plans and Options</b>	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) Options)			1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) Options)			BSE Sensex Plan: 1. Growth Plan (GP) 2. Dividend Plans (with Reinvestment (DR) and Payout (DP) options) NSE Nifty Plan: 1. Growth Plan (GP) 2. Dividend Plan (with Reinvestment (DR) and Payout (DP) options)			1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) Options)		
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000											
<b>Benchmark Index</b>	S&P CNX 500			S&P CNX 500			BSE Sensex (BSE Sensex Plan), S&P CNX Nifty (NSE Nifty Plan)			BSE 200		
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.											
<b>Name of the Fund Manager(s)</b>	Sukumar Rajah/ Satish Ramanathan			K.N. Sivasubramanian / Sukumar Rajah			Sukumar Rajah/Anil Prabhudas			K. N. Sivasubramanian		
<b>Expenses of the Scheme</b>												
<b>i) Load Structure</b>	2.25% Entry Load: Nil Exit Load:			2.25% Nil			Nil 1% (If redeemed within 1 month from date of allotment)			2.25% Nil		
<b>ii) Recurring expenses (Actual Expenses for the financial year ending March 2006)</b>	2.25%			1.97%			BSE Sensex Plan - 1.00%  NSE Nifty Plan - 1.00%			2.36%		
<b>Performance of the scheme: As of September 29, 2006</b>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	BSE Sensex Plan (Inception Date: 27.8.2001)			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	44.39%	31.41%	Last 1 Month	5.93%	6.42%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	47.03%	36.20%
	Last 3 years	48.26%	37.94%	Last 3 Months	18.47%	16.61%	Last 3 Months	15.88%	17.39%	Last 3 years	51.18%	34.14%
	Last 5 years	49.14%	38.58%	Last 6 Months	4.43%	2.68%	Last 1 years	41.52%	44.24%	Last 5 years	45.93%	27.90%
	Since inception	22.95%	8.78%	Since inception	50.74%	36.67%	Last 3 years	38.85%	40.89	Since inception	13.44%	-11.61%
	Inception Date: September 29, 1994			Inception Date: March 2, 2005			NSE Nifty Plan (Inception Date: 4.8.2000)			Inception Date: February 21, 2000		
							Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	The scheme was launched as an open end sector equity scheme and has been repositioned in its new form with effect from March 10, 2004 #Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex.		
							Last 3 Months	14.89%	14.71%			
							Last 1 years	37.92%	37.94%			
							Last 3 years	37.91%	36.30%			
							Since inception	18.56%	17.66%			

	Franklin India Prima Plus	Franklin India Flexi Cap Fund	Franklin India Index Fund	Franklin India Opportunities Fund
Year-wise returns for the last 5 financial years				
Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested				

	Franklin Infotech Fund	Franklin FMCG Fund	Franklin Pharma Fund	FT India Balanced Fund
Investment Objective	An open-end growth scheme with an objective to provide long-term capital appreciation by investing primarily in the information technology industry.	An open end growth scheme with an objective to provide long term capital appreciation by investing primarily in the shares of companies operating in the Fast Moving Consumer Goods (FMCG) industry.	An open-end growth scheme with an objective to provide long-term capital appreciation by investing in shares of companies operating in pharmaceutical/life sciences industry sector.	An open end balanced scheme with an objective to provide long-term growth of capital and current income by investing in equity and equity related securities and high quality fixed income instruments. The high quality fixed income securities would include AAA rated corporate debt, PSU bonds, central and state government securities and money market instruments.
Asset Allocation Pattern of the scheme:				
Types of Instruments	Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Upto 100%	Upto 100%	Upto 100%	51% to 70%
Debt securities	Nil	Nil	Nil	30% to 50% (including high quality securitised debt upto a maximum limit of 10% of the scheme's corpus. Within the allocation towards fixed income instruments, upto 90% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)
Money market instruments	Upto 60%	Upto 35%	Upto 35%	30% to 50%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.			
Plans and Options	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)
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 Repurchase: Minimum of Rs.1,000	Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000	Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000	Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000
Benchmark Index	BSE IT Index	ET Brandex	ET Lifex	Crisil Balanced Fund Index
Dividend Policy	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.			

	Franklin Infotech Fund			Franklin FMCG Fund			Franklin Pharma Fund			FT India Balanced Fund		
Name of the Fund Manager(s)	S. Chellappa			K. N. Sivasubramanian/ Anil Prabhudas			Satish Ramanathan			S. Chellappa, Sachin Padwal-Desai & Ninad Deshpande		
Expenses of the Scheme												
(i) Load Structure												
Entry Load:	2.25%			2.25%			2.25%			2.25%		
Exit Load:	Nil			Nil			Nil			Nil		
ii) Recurring expenses (Actual Expenses for the financial year ending March 2006)	2.31%			2.50%			2.37%			2.38%		
Performance of the scheme: As of March 31, 2006	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	37.36%	43.57%	40.59%	26.88%	38.51%	33.14%	18.54%	27.00%	20.81%	28.03%	32.52%	23.65%
Last 3 years	43.57%	41.44%	42.51%	31.38%	29.14%	31.38%	24.28%	27.68%	24.28%	33.93%	33.93%	23.06%
Last 5 years	41.44%		35.67%	29.14%		19.05%	25.85%		25.85%			N.A
Since inception	31.25%		N.A	18.39%		7.80%	14.43%		13.81%	17.46%		N.A
Inception Date:	August 22, 1998			March 31, 1999			March 31, 1999			December 10, 1999		
Year-wise returns for the last 5 financial years												
Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested												

	Templeton India Children's Asset Plan	Franklin India Taxshield	Templeton India Pension Plan	FT India Dynamic PE Ratio Fund of Funds
Investment Objective	An open-end balanced scheme, whose objective is to provide regular income under the Education Plan and Dividend option of Gift Plan and capital appreciation under the Growth option of Gift Plan.	An open end Equity Linked Savings scheme with an objective to provide medium to long-term growth of capital along with income tax rebate.	An open-end tax saving scheme whose objective is to provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.	An open-end Fund of Funds Scheme with an objective to provide long-term capital appreciation with relatively lower volatility through a dynamically balanced portfolio of equity and income funds. The equity allocation will be determined based on the month end weighted average PE Ratio of the S&P CNX Nifty Index.
Asset Allocation Pattern of the scheme:				
Types of Instruments	Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Education Plan 0%-20% Gift Plan 40%-60%	Upto 100%	Upto 40% (including preference shares)	If weighted average PE ratio of NSE Nifty falls in this band... the equity component will be...% Upto 12: 90% - 100% 12-16: 70% - 90% 16-20: 50% - 70% 20-24: 30% - 50% 24-28: 10% - 30% Above 28: 0% - 10%
Debt securities	Education Plan 80%-100%; Gift Plan 40%-60% (including high quality securitised debt upto a maximum limit of 10% of the scheme's corpus. Within the allocation towards fixed income instruments, upto 90% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)	Upto 20% (PSU Bonds/Debentures)	Upto 100% (including securitised debt)	If weighted average PE ratio of NSE Nifty falls in this band... and the debt component will be...% Upto 12: 0% - 10% 12-16: 10% - 30% 16-20: 30% - 50% 20-24: 50% - 70% 24-28: 70% - 90% Above 28: 90% - 100%
Money market instruments	Education Plan 80%-100%; Gift Plan 40%-60%	Upto 20%	Upto 100%	N.A.

	<b>Templeton India Children's Asset Plan</b>	<b>Franklin India Taxshield</b>	<b>Templeton India Pension Plan</b>	<b>FT India Dynamic PE Ratio Fund of Funds</b>																																																																																		
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment. All subscriptions in TIPP are locked in for a period of 3 full financial years. All subscriptions in FIT are locked in for a period of 3 years from the date of allotment. All subscriptions in TICAP are locked in till the beneficiary child attains 18 years of age.																																																																																					
<b>Plans and Options</b>	1. Education Plan (EP) 2. Gift Plan (GP) (with Growth and Dividend options. Dividend declared is compulsorily reinvested.)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan 2. Dividend Plan Dividend declared is compulsorily reinvested till investor attains 58 years of age. TIPP offers Pension Option, Lumpsum Option, Combination Option and Flexible Option	1. Growth Plan 2. Dividend Plan Underlying Schemes The scheme will invest the Equity allocation in units of Franklin India Bluechip Fund and debt allocation in Templeton India Income Fund.																																																																																		
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.2,000 and multiples of Re.1 Additional Purchase: Rs.500 and multiples of Re.1 Repurchase: Minimum of Rs.500	Purchase: Rs.500 and multiples of Rs.500 Additional Purchase: Rs.500 and multiples of Rs.500 Repurchase: Minimum of Rs.500	Purchase: Rs.500 and multiples of Re.1 Additional Purchase: Rs.500 and multiples of Re.1 Repurchase: Minimum of Rs.500/-	Purchase: Rs.5000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-																																																																																		
<b>Benchmark Index</b>	Education Plan : Crisil MIP Blended Index Gift Plan: Crisil Balanced Fund Index	S&P CNX 500	40% of S&P CNX 500 and 60% of Crisil Composite Bond Fund Index	BSE Sensex & Crisil Balanced Fund Index																																																																																		
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.																																																																																					
<b>Name of the Fund Manager(s)</b>	S. Chellappa, Sachin Padwal-Desai & Ninad Deshpande	Satish Ramanathan	S. Chellappa, Sachin Padwal-Desai & Ninad Deshpande	Sukumar Rajah, Sachin Padwal-Desai & Ninad Deshpande																																																																																		
<b>Expenses of the Scheme i</b>																																																																																						
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<b>Entry Load:</b>	Education Plan 1%; Gift Plan 1.5%	2%	1%	2.25%																																																																																		
<b>Exit Load:</b>	Nil	Nil	3%, If redeemed before the age of 58 years (subject to a 3 year lock-in period). Nil, if redeemed after the age of 58 years. The Target amount in both the cases should be Rs.10000.	Nil																																																																																		
<b>ii Recurring expenses (Actual Expenses for the financial year ending March 2006)</b>	2.25%	2.43%	2.25%	Nil																																																																																		
<b>Performance of the scheme: As of September 29, 2006</b>	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%) EP GP</th> <th>Benchmark Returns (%) CMBI CBF1</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>11.24% 27.77%</td> <td>8.32% 23.65%</td> </tr> <tr> <td>Last 3 years</td> <td>8.06% 13.18%</td> <td>6.62% 12.45%</td> </tr> <tr> <td>Last 5 years</td> <td>9.80% 12.88%</td> <td>N.A. N.A.</td> </tr> <tr> <td>Since inception</td> <td>11.18% 13.05%</td> <td>N.A. N.A.</td> </tr> </tbody> </table> <p>Inception Date: June 5, 1998; EP: Education Plan; GP: Gift Plan; CMBI: Crisil MIP Blended Index; CBF1: Crisil Balanced Fund Index. Index has been adjusted for the period March 28, 2002 to September 9, 2005</p>	Compounded Annualised Returns	Scheme Returns (%) EP GP	Benchmark Returns (%) CMBI CBF1	Last 1 year	11.24% 27.77%	8.32% 23.65%	Last 3 years	8.06% 13.18%	6.62% 12.45%	Last 5 years	9.80% 12.88%	N.A. N.A.	Since inception	11.18% 13.05%	N.A. N.A.	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>32.05%</td> <td>31.41%</td> </tr> <tr> <td>Last 3 years</td> <td>47.03%</td> <td>37.94%</td> </tr> <tr> <td>Last 5 years</td> <td>46.77%</td> <td>38.58%</td> </tr> <tr> <td>Since inception</td> <td>39.16%</td> <td>21.56%</td> </tr> </tbody> </table> <p>Inception Date: April 10, 1999</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	32.05%	31.41%	Last 3 years	47.03%	37.94%	Last 5 years	46.77%	38.58%	Since inception	39.16%	21.56%	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>14.20%</td> <td>14.53%</td> </tr> <tr> <td>Last 3 years</td> <td>18.86%</td> <td>16.48%</td> </tr> <tr> <td>Last 5 years</td> <td>20.67%</td> <td>N.A.</td> </tr> <tr> <td>Since inception</td> <td>15.94%</td> <td>N.A.</td> </tr> </tbody> </table> <p>Inception Date: March 31, 1997</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	14.20%	14.53%	Last 3 years	18.86%	16.48%	Last 5 years	20.67%	N.A.	Since inception	15.94%	N.A.	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%) BSE Sensex</th> <th>Benchmark Returns (%) Crisil Balanced Fund Index</th> </tr> </thead> <tbody> <tr> <td>Last 3 Month</td> <td>11.90%</td> <td>17.39%</td> </tr> <tr> <td>Last 6 Months</td> <td>9.42%</td> <td>10.41%</td> </tr> <tr> <td>Last 1 Year</td> <td>33.99%</td> <td>43.98%</td> </tr> <tr> <td>Since inception</td> <td>33.76%</td> <td>37.65%</td> </tr> </tbody> </table> <p>Inception Date: October 31, 2003</p>	Compounded Annualised Returns	Scheme Returns (%) BSE Sensex	Benchmark Returns (%) Crisil Balanced Fund Index	Last 3 Month	11.90%	17.39%	Last 6 Months	9.42%	10.41%	Last 1 Year	33.99%	43.98%	Since inception	33.76%	37.65%																						
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	<b>FT India Life Stage Fund of Funds</b>	<b>Templeton India Income Fund</b>	<b>Templeton India Income Builder Account</b>	<b>Templeton India Government Securities Fund</b>
<b>Investment Objective</b>	An open-end Fund of Funds Scheme with primary objective to generate superior risk adjusted returns to investors in line with their chosen asset allocation.	An open-end income scheme with the 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.	An open-end income scheme with an objective to provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.	An open end dedicated Gilts scheme with the 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. In Long Term Plan (LT), the average maturity of the securities in the plan will be over 3 years. Treasury Plan (TP) will have a portfolio with shorter maturity.
<b>Asset Allocation Pattern of the scheme:</b>				
<b>Types of Instruments</b>	Normal Allocation (% of Net Assets)			
<b>Equity and Equity Linked Instruments</b>	<b>Equity Schemes</b> Upto 80% (The 20s Plan) Upto 55% (The 30s Plan) Upto 35% (The 40s Plan) Upto 20% (The 50s Plus Plan) Upto 20% (The 50s Plus Floating Rate Plan)	Nil	Upto 20% (shares)	Nil
<b>Debt securities</b>	<b>Debt Schemes</b> Upto 20% (The 20s Plan) Upto 45% (The 30s Plan) Upto 65% (The 40s Plan) Upto 80% (The 50s Plus Plan) Upto 80% (The 50s Plus Floating Rate Plan)	Upto 100% (including securitised debt)	Upto 100% (including securitised debt)	(Sovereign securities issued by the central Government and / or a state government and / or any security unconditionally guaranteed by the central Government and / or State government for repayment of Principal and Interest.) In Composite Plan (CP), Treasury Plan (TP) & PF Plan (PF): Upto 100% In Long Term Plan (LT): 70% - 100%
<b>Money market instruments</b>	N.A.	Upto 25%	Upto 20%	In CP, TP & PF Plan: Upto 100% (to meet the liquidity requirements of the scheme or to meet the defensive nature of the portfolio) In LT Plan: 30%
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment			
<b>Plans and Options</b>	The 20s Plan, The 30s Plan, The 40s Plan, The 50s Plan and The 50s Plus Floating Rate Plan. All with Growth and Dividend Plans with Dividend Payout (DP) and Dividend Reinvestment (DR) options <b>Underlying Schemes</b> <i>Equity:</i> Franklin India Bluechip Fund, Franklin India Prima Fund, Templeton India Growth Fund. <i>Debt:</i> Templeton India Income Fund, Templeton India Income Builder Account, Templeton Floating Rate Income Fund (Long Term)	1. Growth Plan 2. Dividend Plan (with Payout (DP) and Reinvestment (DR) options)	1. Plan A 2. Plan B (with Growth Plan (GP), Bonus Plan (BP), Annual Dividend Plan (AD), Half-yearly Dividend Plan (HD), Quarterly Dividend Plan (QD), Monthly Dividend (MD) with Payout and Reinvestment options under the dividend plans)	1. Composite Plan,(CP) with Growth and Dividend option 2. Treasury Plan (TP) with Growth and Dividend option 3. PF Plan (PF) 4. Long Term Plan (LT) with Growth, Bonus and Dividend Plans (with Payout (DP) and Reinvestment (DR) options) PF Plan offers two additional features: • Prescribed maturity date option • Appreciation Withdrawal Option
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.5000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-	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/-	Purchase: Plan A: Rs.40,000 (MD & QD); Rs.20,000 (HD, AD, BP & GP). Plan B: Rs.25,000 (MD & QD); Rs. 10,000 (HD, AD, BP & GP) Additional Purchase: Plan A and Plan B: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-	Purchase: CP/LT: Rs.10,000 and multiples of Re.1 (GP); Rs.25,000 and multiples of Re.1 (DP) TP: Rs.5,000 and multiples of Re.1; PF Plan: Rs.25,000 and multiples of Re.1. Additional Purchase:/Mutiples CP/LT: Rs.1,000/Re.1 TP: Rs.5,000/Re.1 PF Plan: Rs.5,000/Re.1 Repurchase: Minimum of Rs.1,000

	<b>FT India Life Stage Fund of Funds</b>	<b>Templeton India Income Fund</b>	<b>Templeton India Income Builder Account</b>	<b>Templeton India Government Securities Fund</b>																																																																																																																																																																	
<b>Benchmark Index</b>	The 20s Plan - 65% BSE Sensex + 15% S&P CNX 500 + 20% Crisil Composite Bond Fund Index; The 30s Plan - 45% BSE Sensex + 10% S&P CNX 500 + 45% Crisil Composite Bond Fund Index; The 40s Plan - 25% BSE Sensex + 10% S&P CNX 500 + 65% Crisil Composite Bond Fund Index; The 50s Plus Plan - 20% BSE Sensex + 80% Crisil Composite Bond Fund Index; The 50s Plus Floating Rate Plan - 20% BSE Sensex + 80% Crisil Liquid Fund Index.	Crisil Composite Bond Fund Index	Crisil Composite Bond Fund Index	I-Sec Composite Index (Composite Plan, PF Plan) I-Sec Libex (Long Term Plan) I-Sec Sibex (Treasury Plan)																																																																																																																																																																	
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<b>Name of the Fund Manager(s)</b>	Sukumar Rajah, Sachin Padwal Desai & Ninad Deshpande	Sachin Padwal-Desai & Ninad Deshpande	Ninad Deshpande & Sachin Padwal-Desai	Sachin Padwal-Desai / Ninad Deshpande (CP,PF,LT Plans) Sachin Padwal-Desai / Pallab Roy (TP)																																																																																																																																																																	
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<b>Exit Load:</b>	0.50% (The 50s Plus Floating Rate Plan) Nil (For all plans)	Rs.10 lakhs & below - 0.5% (if redeemed within 6 months of allotment). Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.	Plan A - Nil. Plan B - Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.	CP: Rs.10 lakhs & below - 0.5%, if redemption is made within 6 months of allotment. Above Rs.10 lakhs - Nil. TP/LT - Nil. PF - 0.35% (if redemption is made within 6 months of allotment).																																																																																																																																																																	
<b>ii Recurring expenses (Actual Expenses for the financial year ending March 2006)</b>	0.75% (The 20s Plan, The 30s Plan), 0.50% (The 40s Plan), 0.25% (The 50s Plus Plan) 0.25% (The 50s Plus Floating Rate Plan)	1.74%	2.10%	TGSF: CP/LT/PF 1.25% TP: 0.90%																																																																																																																																																																	
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	FT India Life Stage Fund of Funds	Templeton India Income Fund	Templeton India Income Builder Account	Templeton India Government Securities Fund
Year-wise returns for the last 5 financial years	<p>Since Inception</p>			
Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested				

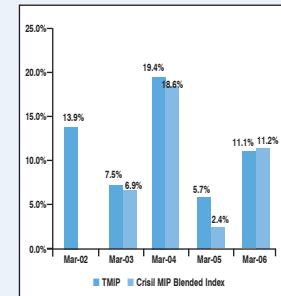
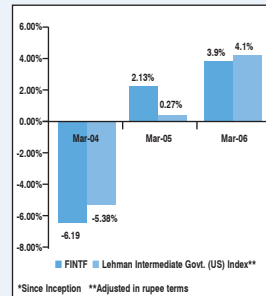
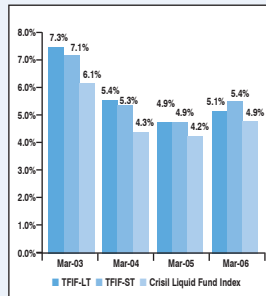
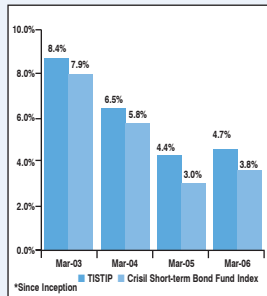
	Templeton India Short-Term Income Plan	Templeton Floating Rate Income Fund	Franklin India International Fund	Templeton Monthly Income Plan
Investment Objective	An open-end income scheme with an objective to provide stable returns by investing in fixed income securities. Under normal circumstances, the average maturity of the scheme may be in excess of 12 months.	An open end income scheme with the 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.	An open-end foreign securities income scheme with an objective to provide returns by investing predominantly in overseas mutual fund, which primarily invests in US Government Securities or securities, backed by the US Government. The scheme proposes to invest in units of Franklin US Government Fund	An open-ended income scheme (with no assured returns) having an objective to earn regular income for investors through investment primarily in domestic fixed income securities.

Asset Allocation Pattern of the scheme:				
Types of Instruments	Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Nil	Nil	Nil	Upto 15%
Debt securities	Upto 100% (including securitised debt not exceeding 30% of the scheme's corpus)	0% - 35 % Fixed Rate debt instruments: 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) 65% - 100% Floating Rate debt instruments <sup>a</sup> : 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*)  * Investment in securitised debt (including floating securitisation) will not, normally exceed 35% of the net assets of the scheme. <sup>a</sup> Includes fixed rate instruments swapped for floating rate returns.	80% - 100% (Franklin US Government Fund investing primarily in US government securities or government national mortgage association obligations)	Upto 100% (including securitised debts)
Money market instruments	Upto 100%	Same as above	0% - 20%	Upto 20%

	<b>Templeton India Short-Term Income Plan</b>	<b>Templeton Floating Rate Income Fund</b>	<b>Franklin India International Fund</b>	<b>Templeton Monthly Income Plan</b>
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.			
<b>Plans and Options</b>	1. Growth Plan (GP) 2. Bonus Plan (BP) 3. Quarterly Dividend Plan (QD) 4. Monthly Dividend Plan (MD) with Payout (DP) and Reinvestment (DR) options 5. Weekly Dividend Plan (WD) with Dividend Reinvestment (DR) option 6. Institutional Plan with Growth, Weekly Dividend and Monthly Dividend Plan	1. Long Term Plan (LT) with Growth Plan & Dividend Plans (with Payout (DP) and Reinvestment (DR) options) and Institutional Option with Growth and Dividend Options 2. Short Term Plan (ST) with Growth Plan & Dividend Plan (with Dividend Reinvestment (DR) option) and Institutional Option with Growth and Dividend Options	-	1. Growth Plan 2. Half-yearly Dividend (HD) 3. Quarterly Dividend (QD) 4. Monthly Dividend (MD) plans (with Reinvestment (DR) and Payout (DP) options)
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.5,000 and multiples of Re.1  Additional Purchase: Rs.5,000 and multiples of Re.1  Institutional Plan Purchase: Rs.5 crores and multiples of Re.1 Additional Purchase: Rs.1 crore and multiples of Re.1  Repurchase: Minimum of Rs.1,000 (Regular) Minimum of Rs.1,00,000 (Institutional Plan)	Long Term Plan (LT): Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Long Term Institutional Option: Purchase: Rs.5 crores and multiples of Re.1 Additional Purchase: Rs.1crore and multiples of Re.1 Short Term Plan(ST): Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.5,000 and multiples of Re.1 Short Term Institutional Option: Purchase: Rs.5 crores and multiples of Re.1 Additional Purchase: Rs.1crore and multiples of Re.1  Repurchase: Minimum of Rs.1,000 (Regular) Minimum of Rs.1,00,000 (Institutional Plan option)	Purchase: Rs.1 lakh and multiples of Re.1  Additional Purchase: Rs.1 lakh and multiples of Re.1  Repurchase: Minimum of Rs.1,000	Purchase: Rs.25,000 and multiples of Re.1 (MD & QD); Rs.10,000 and multiples of Re.1 (HD & GP)  Additional Purchase:: Rs.5,000 (MD & QD); Rs.1,000 (HD & GP) and multiples of Re.1.  Repurchase: Minimum of Rs.1,000
<b>Benchmark Index</b>	Crisil Short-Term Bond Fund Index	Crisil Liquid Fund Index	Lehman Intermediate Govt. (US) Index, after adjusting for Rupee: Dollar conversion	Crisil MIP Blended Index
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.			
<b>Name of the Fund Manager(s)</b>	Ninad Deshpande/Sachin Padwal Desai	Ninad Deshpande/Sachin Padwal Desai	Ninad Deshpande/Sachin Padwal Desai	S. Chellappa & Sachin Padwal-Desai
<b>Expenses of the Scheme</b> i Load Structure Entry Load: Exit Load:	TISTIP: Nil; TISTIP Institutional: Nil TISTIP: Nil; TISTIP Institutional: 0.25% (if redeemed within 1 month of allotment)	LT: Nil; ST: Nil. LT: Rs.10 lakhs & below - 0.3%, (if redeemed within 6 months of allotment). Above Rs.10 lakhs - 0.25%, if redeemed within 30 days of allotment). LT Institutional: 0.25%, if redeemed within 30 days of allotment). ST: Nil.	Nil Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs -0.25%, if redeemed within 3 months of allotment.	Nil CDSC: Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.

	Templeton India Short-Term Income Plan			Templeton Floating Rate Income Fund			Franklin India International Fund			Templeton Monthly Income Plan			
ii Recurring expenses (Actual Expenses for the financial year ending March 2006)	0.90%			LT - 1.00% LT Institutional - 0.80% ST - 0.75% ST Institutional - 0.55%			0.85%			1.90%			
Performance of the scheme: As of September 29, 2006	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	LT - Inception Date: February 11, 2002			Compounded Annualised Returns#	Scheme Returns (%)	Benchmark Returns (%)	Monthly Dividend & Quarterly Dividend - Inception Date: February 7, 2000			
	Last 1 year	5.55%	4.77%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	6.43%	7.77%	Compounded Annualised Returns	TMIP-Monthly Returns	TMIP-Quarterly Returns	Benchmark Returns (%)
	Last 3 years	5.19%	4.20%	Last 1 year	5.56%	5.58%	Last 3 years	2.50%	2.20%	Last 1 year	4.16%	4.16%	8.32%
	Last 5 years	N.A.	N.A.	Last 3 years	5.20%	4.70%	Last 5 years	N.A.	N.A.	Last 3 years	3.47%	3.47%	7.69%
	Since inception	6.26%	N.A.	Last 5 years Since inception	5.81%	N.A.	Since inception	1.03%	1.30%	Last 5 years Since inception	6.02%	6.05%	N.A.
	Inception Date: January 31, 2002 TISTIP-Institutional Plan			LT Institutional Option - September 6, 2005			Inception Date: December 20, 2002 # Adjusted in rupee terms			Half-Yearly & Growth - Inception Date: February 7, 2000			
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	5.79%	5.58%	Compounded Annualised Returns	TMIP-Growth Returns	TMIP-Half-yearly Returns	Benchmark Returns (%)			
	Last 1 year	5.68%	4.77%	Since inception	5.77%	5.52%	Last 1 year	8.46%	8.46%	8.32%			
	Last 3 years	N.A.	N.A.	ST - Inception Date: February 11, 2002			Last 3 years	9.14%	9.14%	7.69%			
	Last 5 years	N.A.	N.A.	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 5 years	11.22%	11.42%	N.A.			
Since inception	5.68%	4.82%	Last 1 year	5.73%	5.56%	Since inception	10.42%	10.34%	N.A.				
Inception Date: September 6, 2005			Last 3 years	5.24%	4.70%								
			Last 5 years Since inception	5.81%	N.A.								
			ST Institutional Option - September 6, 2005										
			Last 1 year	5.94%	5.56%								
			Since inception	5.93%	5.51%								

Year-wise returns for the last 5 financial years

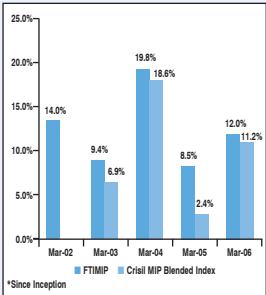
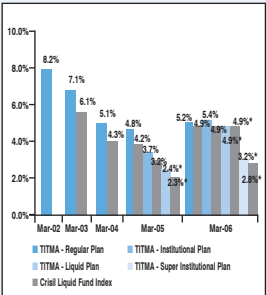
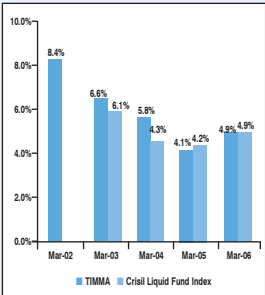


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"Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

	FT India Monthly Income Plan	Templeton India Treasury Management Account	Templeton India Money Market Account
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.	An open end Liquid scheme with an objective to provide current income with high liquidity.	An open end Liquid scheme with an objective to provide investors with a high degree of liquidity combined with current income through investment in high quality money market instruments such as treasury bills, dated government securities having an unexpired maturity upto 1 year, call money, rated commercial papers, trade/commercial bills accepted/co-accepted by banks, repos, certificates of deposit and other money market instruments that may be notified by RBI/SEBI from time to time.
Asset Allocation Pattern of the scheme:			
Types of Instruments			
Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Upto 20%	Nil	Nil

	<b>FT India Monthly Income Plan</b>	<b>Templeton India Treasury Management Account</b>	<b>Templeton India Money Market Account</b>
<b>Debt securities</b>	Upto 100% (including securitised debts)	0%-30% (Within the allocation towards fixed income instruments, upto 30% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)	Nil
<b>Money market instruments</b>	Upto 100%	70% to 100%	100%
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Plan A & Plan B 1. Growth Plan 2. Bonus Plan 3. Quarterly Dividend (QD) 4. Monthly Dividend (MD) plans (with Reinvestment (DR) and Payout (DP) options)	1. Liquid Plan (LP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option 2. Regular Plan (RP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option 3. Institutional Plan (IP) and Super Institutional Plan (Super IP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option	1. Regular Plan 2. Cheque Writing Plan
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Plan A : Rs.40,000 (MD & QD) Rs.20,000 (BP & GP). Plan B : Rs.25,000 (MD & QD) Rs.10,000 (BP & GP). All in multiples of Re.1 Additional Purchase and multiples : Rs.1,000/Re.1 ( All Plans) Repurchase: Minimum of Rs.1,000	Purchase: Liquid Plan : Rs.25,000 Daily Dividend Plan: Rs. 1 lakh Regular Plan: Rs. 1 lakh Institutional Plan: Rs.5 crores Super Institutional Plan: Rs.15 crores Weekly Dividend Payout Option: Rs.10 crores. (In all plans) All in multiples of Re.1 Additional Purchase: LP: Rs.5,000; RP: Rs. 1 lakh; IP - Rs.1 crore. Super Institutional Plan: Rs.1 crore WDP: Rs. 1 Lakh(RP); Rs. 1 crore (IP & Super IP); Rs.5000 (LP) Multiples: Re.1 in all the cases Repurchase: Minimum of Rs.1,000; IP - Rs.1 lakh; Super IP-Rs. 10 Lakhs.	Purchase: Regular Account : Rs.5,000 and multiples of Re.1 Cheque Writing : 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
<b>Benchmark Index</b>	Crisil MIP Blended Index	Crisil Liquid Fund Index	Crisil Liquid Fund Index
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.		
<b>Name of the Fund Manager(s)</b>	S. Chellappa & Sachin Padwal-Desai & Ninad Deshpande	Ninad Deshpande/Sachin Padwal-Desai	Ninad Deshpande/Pallab Roy
<b>Expenses of the Scheme</b> i. Load Structure Entry Load: Exit Load:	Plan A: Nil. Plan B: Above Rs.10 lakhs - 0.5%. Upto Rs.10 lakhs - Nil. Plan A : Nil. Plan B: Rs.10 lakhs & below - 1.00%, if redeemed within 1 year of allotment. Above Rs.10 lakhs - Nil	Nil. Nil	Nil. Nil

	<b>FT India Monthly Income Plan</b>	<b>Templeton India Treasury Management Account</b>	<b>Templeton India Money Market Account</b>
<b>ii Recurring expenses</b> (Actual Expenses for the financial year ending March 2006)	1.83%	Regular Plan: 0.75% Institutional Plan: 0.50% Super Institutional Plan: 0.25% Liquid Plan: 1.00%	1.00%
<b>Performance of the scheme: As of September 29, 2006</b>	Compounded Annualised Returns	Regular Plan - Inception Date: April 29, 1998	Compounded Annualised Returns
	Scheme Returns (%)	Compounded Annualised Returns	Scheme Returns (%)
	Benchmark Returns (%)	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	Last 1 year	Last 1 year
	Last 3 years	Last 3 years	Last 3 years
	Last 5 years	Last 5 years	Last 5 years
	Since inception	Since inception	Since inception
	Inception Date: September 28, 2000	Institutional Plan - Inception Date: June 22, 2004	Inception Date: March 17, 1997
		Compounded Annualised Returns	Compounded Annualised Returns
		Scheme Returns (%)	Scheme Returns (%)
	Benchmark Returns (%)	Benchmark Returns (%)	
	Last 1 year	Last 1 year	
	Last 3 years	Last 3 years	
	Last 5 years	Last 5 years	
	Since inception	Since inception	
	Liquid Plan - Inception Date: September 17, 2004		
	Compounded Annualised Returns	Compounded Annualised Returns	
	Scheme Returns (%)	Scheme Returns (%)	
	Benchmark Returns (%)	Benchmark Returns (%)	
	Last 1 year	Last 1 year	
	Last 3 years	Last 3 years	
	Last 5 years	Last 5 years	
	Since inception	Since inception	
	Super Institutional Plan - Inception Date: Sep 2, 2005		
	Last 1 year	Last 1 year	
	Since inception	Since inception	
<b>Year-wise returns for the last 5 financial years</b>			
	Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested		

### Who Can Buy

Units of the schemes 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 or Religious 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 United States Persons within the meaning of Regulation 5 under the United States Securities Act of 1933, as amended from time to time.
- Foreign institutional investors on full repatriation basis (subject to RBI approval).
- Hindu Undivided Family (HUF), in the name of Karta.
- Wakf Boards or Endowments, Societies (including co-operative societies), Association of Persons, Body of individuals, Clubs and Trusts authorised to invest in units of mutual funds.
- Partnership firms in the names of their partners.
- An association of persons or body of individuals whether incorporated or not.

- 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 Capital Safety Fund, subject to SEBI regulations applicable from time to time.

\* Franklin Templeton Mutual Fund is notified under Sec 10 [23 D] of the Income Tax Act and units of the schemes are an approved security under Sec 11[5] of the Income Tax Act read with Rule 17C of the Income Tax Rules, 1962. (Please refer the Offer Documents for the approved schemes by the charity commissioner of Maharashtra).

TIPP units can be purchased by any resident individual upto 58 years of age including minors through their parents or guardian. TICAP units can be purchased to assist any child of 14 years or below. The units of TGSF PF Plan can be purchased by Provident Funds, Superannuation Funds, Pension Funds, Welfare and Gratuity Funds, Charitable or Religious Trusts, Trustees of Private Trusts and any other retirement benefit trusts. However, investments by these entities are subject to the applicable legislation/regulations governing such entities. Cheque writing facility in TIMMA is currently

available in the following cities: Chennai, Kolkatta, Bangalore, Hyderabad, Baroda, Delhi, Mumbai and Pune.

#### Default Option

Scheme	Default Option
TIGF, FIIF, FTIBF, TIIF, FIBCF, FIPP, FIPE, FIF, FFF, FPF, FIOF, FIFCF, TIEIF & FTDPEF	Dividend Reinvestment
FIT	Dividend Payout
TIPP	Dividend Plan
TIIBA	Plan B, Annual Dividend Reinvestment Option
TISTIP	Weekly Dividend Reinvestment Option
TITMA	Liquid Plan - Weekly Dividend Reinvestment Option
TGSF	Composite Plan - Dividend Reinvestment Option
TFIF	Long Term Dividend Reinvestment
FTIMIP	Plan B - Monthly Dividend Reinvestment Option
TMIP	Monthly Dividend Reinvestment
TICAP	Education Plan, Dividend Option
TIMMA	Regular Account
FTLF	The 20s Plan, 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 its 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 cheque will be despatched to the unitholders within the statutory time limit of 10 business days prescribed by SEBI. However, on a best effort basis the Fund will endeavour to despatch the redemption cheque within 4 working days after a valid redemption request is received at the Registrar's office - Chennai.

#### Applicable NAV

(after the scheme opens for repurchase and sale):

1. All schemes of Franklin Templeton Mutual Fund except schemes mentioned in point no. 2 and FINTF:

##### a. Purchases including switch-ins:

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.

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

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. Liquid Schemes: Templeton India Treasury Management Account (TITMA), Templeton India Money Market Account (TIMMA) and Templeton Floating Rate Income Fund - Short Term Plan (TFIF-ST):

##### a. Purchases including switch-ins:

In respect of valid applications received\* up to 12:00 noon on a day by the Mutual Fund and the funds are available for utilisation on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.

In respect of valid applications received\* after 12:00 noon on a day by the Mutual Fund and the funds are available for utilisation on the same day, 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, the closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

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

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 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

3. Franklin India International Fund (FINTF)

##### a) Purchases:

In respect of valid applications, the NAV of the business day following the day on which the Mutual Fund has received the clear funds which are available for utilisation for in its bank account shall be applicable.

##### b) Redemptions:

In respect of valid applications received upto 12 noon by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after 12 noon by the Mutual Fund, the closing NAV of the next business day shall be applicable.

For FINTF, a day on which the Franklin US Government Fund is closed for subscription/ redemption or determination of NAV of the fund shall not be treated as a business day.

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

#### Switchover/Exchange Fee/Load

When there is an exchange/switch from one Franklin Templeton scheme where the investor has paid an entry load (Scheme I) to another Franklin Templeton scheme with an entry load (Scheme II), the entry load levied by Scheme II will be as follows:

- If Entry Load paid for Scheme I is greater than the entry load for Scheme II - No entry load will be charged by Scheme II
- If Entry Load paid for Scheme I is lower than the entry load for Scheme II - The differential load will be charged by Scheme II
- If Entry Load paid for Scheme I is same as the entry load for Scheme II - An exchange fee of 0.25% will be charged by Scheme II

#### Lock in period:

All subscriptions in FIT are subject to a lock-in-period of 3 years from the date of allotment and the unitholder cannot redeem, transfer, assign or pledge the units during this period.

All subscriptions in TIPP are locked in for a period of 3 full financial years.

All subscriptions in TICAP are locked in till the beneficiary child attains 18 years of age.

All subscriptions in TIMMA are locked in for a period of 15 days from the date of allotment.



## Tax Benefits

(As per laws currently in force)

### TAX IMPLICATIONS TO UNITHOLDERS

The following summary outlines the key tax implications applicable to unit holders based on the relevant provisions under the Income-tax Act, 1961 ('Act'), the Wealth-tax Act, 1957 and the Finance Act, 2006 (collectively called 'the relevant provisions').

THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION ONLY. HOWEVER, IN VIEW OF THE INDIVIDUAL NATURE OF THE IMPLICATIONS, EACH INVESTOR IS ADVISED TO CONSULT WITH HIS OR HER OWN TAX ADVISORS/AUTHORISED DEALERS WITH RESPECT TO THE SPECIFIC TAX AND OTHER IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEMES.

#### UNDER THE INCOME-TAX ACT, 1961

The tax implications of the following income received by the investors are discussed below:

- i) Income on units (other than sale/redemption);
- ii) Income on sale/redemption of the units.

Taxability of income on units (other than sale):

The income received by an investor (other than income on sale/redemption) in respect of units of a mutual fund specified under Section 10(23D) of the Act, is exempt under the Act.

As the income is exempt from tax, no tax is withheld by the Mutual Fund upon distribution of such income.

Taxability of income on sale/redemption of units:

The taxability of the income on sale/redemption of units and the rates at which such income is taxed is discussed below:

If the units are held as stock-in-trade:

If the units are held by an investor as stock-in-trade of a business, the said income will be taxed at the rates at which the normal income of that investor is taxed. The rates applicable to different investors are discussed at length in Note 1.

On sale of the units of an equity oriented fund (as defined below) on a recognised stock exchange or to the Mutual Fund, the investor will also be charged with securities transaction tax ('STT') as per the rates specified in para on STT, provided the transaction is also considered as a taxable securities transaction. In other cases, STT is not levied.

Further, the investor is not allowed any deduction of STT paid for the purposes of computing his business income. However, a rebate under section 88E of the Act is available in respect of STT paid. The rebate is available in form of a deduction of the STT paid from the tax payable on the income from the taxable securities transaction. The tax payable on the income from taxable securities transaction is computed by applying the average rate of income-tax on the total income. The rebate in respect of STT paid cannot, however, exceed the tax payable. Also, this rebate can be claimed by an investor only if appropriate evidences are furnished in Form No. 10DB along with the Return of Income.

If the units are held as investments:

If the units are held as investments, the tax rates applicable will depend on whether the gain on sale of units is classified as a short term capital gain or a long term capital gain. As per section 2(42A) of the Act, units of the scheme held as a capital asset, for a period of more than 12 months immediately preceding the date of transfer, will be treated as long-term capital assets for the computation of capital gains; in all other cases, they would be treated as short-term capital assets.

The tax rates applicable on short term or long term capital gains arising on transfer of units of a scheme, being an equity oriented fund are stated in the following table:

Nature of income	Tax rate#
Short-term capital gains on sale either to the Mutual Fund or on a recognised stock exchange	Capital gains tax payable at 10 percent* [applicable to all investors including Foreign Institutional Investors (FII)]

Nature of income	Tax rate#
Long-term capital gains on sale either to the Mutual Fund or on a recognised stock exchange	No capital gains tax payable by any investor.

\* plus surcharge and education cess as may be applicable (refer Note 2). In case of non-resident investors, the above rates would be subject to applicable treaty relief. #Additionally, STT would be payable at the rates specified in para on STT

"Equity oriented fund" is defined to mean a fund -

- i. where the investible funds are invested by way of equity shares in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund; and
- ii. which has been set up under a scheme of a Mutual Fund specified in section 10 (23D) of the Act.

The tax rates applicable on short term or long term capital gain arising on transfer of units of a scheme, not being an equity oriented fund as discussed above are stated in the following table:

Nature of income	Tax rate
Short-term capital gains	In case of FIIs, 30 percent* For others, taxed at normal tax rates (as explained in Note 1).
Long-term capital gains	In case of FIIs, 10 percent* (without indexation) In case of others, 20 percent* (with indexation#) or, 10 percent* (without indexation), whichever less.

\* plus surcharge and education cess as may be applicable (refer Note 2). In case of non-resident investors, the above rates would be subject to applicable treaty relief. # no indexation benefit for non-resident investors if investment made is in foreign currency.

The withholding tax implication (i.e. TDS) in respect of the capital gains explained above is discussed below:

#### (a) Resident Investors:

No tax is required to be deducted at source from capital gains arising to resident investors at the time of repurchase or redemption of the units.

#### (b) Non-Resident Investors:

As per the provisions of Act [Section 195], tax is required to be deducted at source from the sale proceeds or redemption proceeds paid to non-resident investors. This withholding is in addition to the STT payable, if any, by the investor. The rates are:

- (i) Foreign Institutional Investors: No tax has to be deducted on redemption/sale proceeds [Section 196D(2)].
- (ii) Non-Resident Indian ('NRI') / Person of Indian origin ('PIO'): Tax on short term capital gains arising out of redemption of units is deducted at the rate of 10% (plus surcharge) for an equity oriented fund and at 30% (plus surcharge) for a non equity oriented fund. Tax, on long term capital gains is deducted at the rate of 20% (plus surcharge). However, in case of long term capital gains on redemption of units of an equity oriented fund, no tax would be deducted. For administrative purpose the Fund will deduct 10% surcharge.
- (iii) Non-Resident Corporates: Tax is deducted at the rate of 40 percent on short term capital gains and 20 percent on long-term capital gains. The said rates at which capital gains are charged to tax would be further increased by the applicable surcharge and education cess stated in Note 2 below. No tax would, however, be deducted in case of long term capital gains on redemption of units of an equity oriented fund.

All the above non-resident investors may also claim the tax treaty benefits available, if any. For details of applicability and eligibility of such benefits, the investors are requested to consult their tax advisors.

Provisions regarding Dividend income and Bonus

According to the provisions of Section 94(7) of the Act, losses arising from the sale/redemption of units purchased within 3 months prior to the record date (for entitlement of dividends) and sold within 9 months after such date, is disallowed to the extent of income on such units (other than on sale/redemption) claimed as tax exempt.

According to the provisions of Section 94(8) of the Act, if an investor purchases units within 3 months before the record date (for entitlement of bonus) and sells/redeems the units within 9 months after that date, and by virtue of holding the original units, he becomes entitled to bonus units, then the loss arising on transfer of original units shall be ignored for the purpose of computing his income chargeable to tax. In fact, the loss so ignored will be treated as cost of acquisition of such bonus units.

**Note 1:**

The individuals (including NRIs / PIOs) and HUFs, are proposed to be taxed in respect of their total income at the following rates:

Slab	Tax rate *
Total income upto Rs.1,00,000#	Nil
More than Rs.100,000# but upto Rs.150,000	10 percent of excess over Rs.100,000
More than Rs.150,000 but upto Rs.250,000	20 percent of excess over Rs. 150,000 + Rs.5,000@
Exceeding Rs.250,000	30 percent of excess over Rs 250,000 + Rs.25,000@.

\* plus surcharge and education cess as may be applicable (refer Note 2). # for females below sixty-five years of age, Rs. 100,000 has to be read as Rs. 135,000 and for senior citizens above sixty-five years of age, Rs. 100,000 has to be read as Rs. 185,000. @for females below sixty-five years of age, Rs. 5,000 has to be read as Rs. 1,500 and Rs 25,000 has to be read as Rs 21,500. Similarly for senior citizens above sixty-five years of age, Rs. 5,000 has to be read as nil and Rs 25,000 has to be read as Rs. 13,000.

The corporate tax rate for domestic companies is 30 per cent [plus applicable surcharge (as per note 2) and education cess]. However, the tax rate applicable to foreign companies is 40 per cent [plus applicable surcharge and education cess (as per note 2)].

**Note 2:**

Assessee	Rate of surcharge applicable
Individuals (including NRIs/ PIOs), HUFs, Non-Corporate FIs where the taxable income is up to Rs. 1,000,000 per annum	A surcharge by way of education cess of 2 percent is payable on the total amount of tax
Individuals (including NRIs/ PIOs), HUFs and Non-corporate FIs where the taxable income is in excess of Rs. 1,000,000 per annum	10 percent basic surcharge. An additional surcharge by way of education cess of 2 percent is payable on the total amount of tax plus surcharge.
Domestic Companies	10 percent basic surcharge. An additional surcharge by way of education cess of 2 percent is payable on the total amount of tax plus surcharge.
Foreign Companies (including corporate FI)	2.5 percent basic surcharge. An additional surcharge by way of education cess of 2 percent is payable on the total amount of tax plus surcharge.

**UNDER THE WEALTH TAX ACT, 1957**

Units are not to be treated as assets as defined under Section 2(ea) of the Wealth-Tax Act, 1957 and hence will not be liable to wealth-tax.

**TAX IMPLICATIONS ON MUTUAL FUND**

**Income Earned or Received by the Mutual Fund**

Franklin Templeton Mutual Fund is registered with SEBI and as such, the entire income of the Fund is exempt from income tax under Section 10(23D) of the Act. In view of the provisions of Section 196(iv) of the Act, no income tax is deductible at source on the income earned by the mutual fund.

**Income Distributed by the Mutual Fund**

As per provisions of the Act (Section 115R), Franklin Templeton Mutual Fund will be required to pay dividend distribution tax ('DDT') as follows:

- No DDT to be paid on equity oriented funds

- DDT to be paid on other funds at the following rates:

- at 14.025 percent (including a surcharge of 10 percent and an additional surcharge by way of education cess of 2 percent on the amount of tax plus surcharge) on dividend distributed to individuals and HUFs; and
- at 22.44 percent (including a surcharge of 10 percent and an additional surcharge by way of education cess of 2 percent on the amount of tax plus surcharge) on dividend distributed to persons other than individuals and HUFs, for instance, corporates.

**SECURITIES TRANSACTION TAX**

Franklin Templeton Mutual Fund/investors are liable to pay a securities transaction tax as follows:

Sr. No	Taxable securities transaction	Tax Rate (percent)
1	Purchase of an equity share in a company or a unit of an equity oriented fund, where (a) the transaction of such purchase is entered into in a recognised stock exchange; and (b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125
2	Sale of an equity share in a company or a unit of an equity oriented fund, where (a) the transaction of such sale is entered into in a recognised stock exchange; and (b) the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125
3	Sale of a derivative, where the transaction of such sale is entered into in a recognised stock exchange	0.017
4	Sale of unit of an equity oriented fund to the Mutual Fund (payable by the investor)	0.25

The value of a taxable securities transaction will be as follows:

- in the case of a taxable securities transaction relating to "option in securities", the aggregate of the strike price and the option premium of such "option in securities";
- in the case of taxable securities transaction relating to "futures", the price at which such "futures" are traded; and
- in the case of any other taxable securities transaction, the price at which such securities are purchased or sold.

"Taxable securities transaction" means a transaction of –

- purchase or sale of an equity share in a company or a derivative or a unit of an equity oriented fund, entered into in a recognised stock exchange; or
- sale of an equity oriented fund to the Mutual Fund

**RELIGIOUS AND CHARITABLE TRUSTS**

Investments in the units of the Fund by Religious and Charitable Trusts is an eligible investment under Section 11(5) of the Act, read with Rule 17C of the Income-tax Rules, 1962.

For more details the investors are requested to refer to the offer document.

**Others :**

**Equity Linked Savings Scheme:** Individuals, HUFs and Minors through their parents/guardians can invest upto Rs. 1,00,000 in a financial year in Franklin India Taxshield, and qualify for deduction under Section 80C of the Act.

**Pension Fund:** Investments by Individuals (including minors through their parents/guardians) in Templeton India Pension Plan (formerly known as Kothari Pioneer Pension Plan) were eligible for tax rebate u/s

88 the Act. In terms of Section 80C(7) of the Act, a pension fund referred to u/s 88 shall be eligible for deduction u/s 80C w.e.f. April 1, 2005. The deduction u/s 80C shall be on investments upto Rs. 1,00,000 in a financial year.

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

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on [www.franklintempletonindia.com](http://www.franklintempletonindia.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at 044 - 24407700 (If calling from a Non MTNL/Non BSNL or Cellphone) or 1800-425-4255 (Local call rates apply) from 7.a.m. to 11.p.m., 7 days a week.

#### **For Investor Grievances please contact**

Mr. S. Rajagopalan, Investor Services, Franklin Templeton Centre, No. 7, 3rd Cross Street, Adyar, Chennai 600 020. Off: 044 - 2440 7000 or 1800-425-4255. Fax: 044 - 2445 2323. Email: [service@templeton.com](mailto:service@templeton.com).

#### **Name and Address of Registrar**

Franklin Templeton Asset Management (India) Pvt Ltd, Franklin Templeton Centre, No. 7, 3rd Cross Street, Adyar, Chennai 600 020. Off: 044 - 2440 7000 or 1800-425-4255. Fax: 044 - 2445 2323. Email: [service@templeton.com](mailto:service@templeton.com).

#### **Details of Mutual Fund**

##### **Franklin Templeton Mutual Fund**

**Head Office:** Level 4, Wockhardt Towers, Bandra Kurla Complex, Bandra (East), Mumbai 400 051

#### **Unitholders' Information:**

##### **Account Statement:**

Each Unitholder will receive an Account Statement each time a transaction - purchase, redemption, switch - is effected except in case on dividend reinvestment (daily, weekly, monthly), issue of bonus units and systematic transactions (SIP, STP & SWP). Account statements for Dividend Reinvestments (daily, weekly, monthly) and Bonus units will be sent once each calendar quarter. Account statements for all other types of Dividend Reinvestments will be sent whenever a Dividend is declared and reinvested. Account Statement for systematic transactions (SIP, STP & SWP) will be sent once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment. Further, soft copy of the Account Statement shall be mailed to the investors under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated. For Dividends paid out, investors will receive an account statement in case of dividends paid via Direct Credit, and a dividend instrument with counterfoil for dividends paid by way of an instrument. Account statements will be sent either by courier or through the services of the Indian postal department, or through e-mail (if an e-mail address is provided with the consent of the unitholder), at the option of the AMC taking into consideration the investor's location so as to provide investors with the best available service. The Unitholders can also obtain an Account Statement on request from any of the ISCs. The entry / exit load may be disclosed in the account statement issued after the introduction of such load.

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 the statement.

Account statements are available from the fund on request. Investors may request an account statement at any time in confirmation of transactions in their account, or the current status of their holdings with the fund.

##### **Annual Financial Reports**

As required by the SEBI Regulations, the Fund will mail/e-mail (if an e-mail address is provided with the consent of the unitholder), as soon as practical after 31st March each year but not later than six months thereafter, as the Trustee may decide, an abridged scheme-wise annual report to all the unitholders. The full annual report of the Fund will be furnished to the Unitholders upon a written request and will be available at the Head Office of the Investment Manager for inspection. The Fund will make all disclosures required by the SEBI Regulations, including information about the entire portfolio held by the Fund.

##### **Half Yearly Disclosures**

The Fund shall before the expiry of one month from the close of each half year that is on 31st March and 30th September, publish its financial results, containing details specified in Regulation 59 read with Twelfth Schedule of SEBI Regulations, in one English newspaper circulating in the whole of India and in one regional newspaper circulating in the region where the head office of the Fund is situated. In addition, the Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the unitholder) or publish the complete portfolio to the

investors before the expiry of one month from 31st March and 30th September each year. These shall also be displayed on the web site of the Mutual Fund and that of AMFI.

#### **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.

#### **Mutual Fund Identification Number (MIN)**

As a token of having verified the identity and address and for efficient retrieval of records, a Mutual Fund Identification Number ('MIN') / Know Your Client Identification Number (KYC ID) will be issued to each investor who submits an application and the prescribed documents. Investors who have obtained the MIN can invest in the schemes of the mutual fund by quoting the MIN in lieu of submitting information and documents required under AML Laws

Please refer to the Offer Document of respective schemes for any further details

Date: October 27, 2006

Note:

The equity oriented schemes are: Franklin India Bluechip Fund (FIBCF), Templeton India Equity Income Fund (TIEIF), Templeton India Growth Fund (TIGF), Franklin India Prima Fund (FIPF), Franklin India Prima Plus (FIPP), Franklin India Flexi Cap Fund (FIFCF), Franklin India Index Fund (FIIF), Franklin India Opportunities Fund (FIOF), Franklin Infotech Fund (FIF), Franklin FMCG Fund (FFF), Franklin Pharma Fund (FPF), Franklin India Taxshield (FIT), FT India Balanced Fund (FTIBF).

#### **Instructions**

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

1. 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 not fill the section 'Personal Details'. (For investments in TIPF, date of birth is required).
2. 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.
3. 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
4. Mode of payment:-
  - a. For Resident Investors
    - For Resident Investors - by local cheque/draft deposited with any Franklin Templeton branch/Collection Centres or transfer/electronic transfer to Franklin Templeton Mutual Fund Account
    - Applicants from places where there is no Franklin Templeton branch/Collection Centres can deduct DD charges from the application amount 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.
    - Investors are instructed NOT to make cash payments.
    - Cheques should be drawn in favour of the scheme name. For e.g. "Franklin India Bluechip Fund", "Franklin Infotech Fund", "FT India Balanced Fund", "Templeton India Income Builder Account". Separate cheques should be sent for each scheme / plan. The fund is not obliged to represent dishonoured cheques or inform the investor / investor's agent about it.
  - b. For Non-Resident Investors:
    - by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch. Please provide a photocopy of the cheque 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.

- c. Foreign Institutional Investors and International Multilateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. FIIs, Trusts must also provide the Overseas Auditor's Certificate
  - d. For investments in Templeton India Treasury Management Account - Institutional Plan and Super Institutional Plan and Templeton Floating Rate Income Fund - Short Term (Institutional Option), only payments by way of transfers and high value deposits are accepted.
5. In case of an application form under a Power of Attorney or by a limited company or a body corporate or a registered society, or a Trust, the relevant Power of Attorney or the relevant resolution or authority to make the application, as the case may be, or a duly certified copy thereof, alongwith a certified copy of the Memorandum and Articles of Association [where applicable] and/or bye law may be lodged alongwith the application form. The signature must be duly attested by a notary public.
  6. As per SEBI Circular SEBI/ IMD/CIR No. 8/5611/ 2004 dated March 19, 2004, Franklin Templeton Mutual Fund (FTMF) hereby declares all its 34 branches (Investor Service Centres/ISCs) and Collection Centres as described on page 32 of the Key Information Memorandum under the head "Franklin Templeton Branch Offices/Collection Centres" as the Official Points of Acceptance of Transactions. Further, FTMF's website (www.franklintempletonindia.com) will also be treated as the "Official Point of Acceptance of Transactions" for web based transaction performed through HPIN Facility. Please note that the Collection Centres and the website are purely collection centres and all the investors/distributors queries will continue to be handled by the ISCs. The "cut off time" as mentioned in the Offer Documents shall be reckoned at these official points. All purchase, redemption and exchange applications must be demonstrably received by FTMF at these Official Point of Acceptance of Transactions within the stipulated cut off times on a business day.
  7. Applications that are incomplete or inaccurate 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.

#### Purchases/SIPs:

For applications for subscriptions of Rs.50000 and above, all investors (including Joint holders, POA holders and guardians in the case of minors) must quote their Mutual Fund Identification Number issued by CVL (MIN) in the Application / Transaction Form, failing which the transaction may be rejected.

In cases where investors have quoted their MIN in their application and the signature in the application does not match the signature on the MIN Application Form, the transaction shall be rejected.

For applications from minors for subscriptions of Rs. 50,000 and above the guardian's MIN must be quoted in the Application / Transaction Form else the application shall be rejected.

In case of applications for subscriptions of Rs. 50,000 and above under a Power of Attorney( POA), the investors and the POA holders MINs must be quoted in the Application / Transaction Form else the transaction shall be rejected.

In case of application for subscription of Rs. 50,000 and above in a scheme where the Units are under a lock – in period as prescribed in the respective Offer Documents (including ELSS Schemes) or a New Fund Offer, applications where the MIN is pending verification may be rejected.

#### Redemptions:

In case of redemptions where the MIN of the client is registered with us in the folio, and a change of address is also requested, the redemption 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 with a designated Point of Service of CDSL

#### 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 MIN Application being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application.

For Investors who have obtained a MIN, changes as listed below must be requested through a CDSL Point of Service Only:

- Change of address
- Name change
- Contact details
- Change of social status

Any direct requests for the above for folios where the MIN 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 registered their MIN 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 MIN with us, the change of address request will be effected only for the particular folio(s) requested by the investor.

When investors quote their MIN for an existing folio, all existing details of the holder(s) will be overwritten with the details available in the records of CDSL.

#### 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 individual, HUF or Company 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.

#### 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 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, one of the investor's signature would be sufficient in the Application form, irrespective of whether it is a Joint account or 'Either or Survivor' account.
- 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.

#### 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, the number of 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.
- If neither units nor amount are mentioned in the request, ALL units (Cleared units) will be considered.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Schemes.
- Investors desirous of switching units into an existing scheme must provide the account number, failing which a new account may be created in the destination scheme.

#### Systematic Investment, Withdrawal and Transfer Plans (SIP, SWP, STP):

- For SIPs with Post Dated Cheques, in case the end date for the SIP is not mentioned, the SIP would end once the current cheques on hand are exhausted. For SIPs via ECS or Direct Debit, if no end date is mentioned, the same would be assumed to be 36 months from the date of commencement, subject to availability of funds in the investors bank account.
- In case the end date for SWP / STP is not mentioned, the same would be assumed to be 36 months from the date of commencement, subject to adequate balance being available in the account.
- If the existing account details are not provided in the destination account field, units/amount will be transferred to a New Account.
- In case the start date of an STP / SWP is not mentioned in the application, the transaction would be processed with the immediate next STP / SWP date depending on the option selected by the investor, after a period of 7 days after the date of submission of the SWP/STP request.
- NIGO rules and defaults as applicable to Purchases, Redemptions & Exchanges would also apply to SIP, STP & SWP transactions
- In case of a SIP in Templeton India Government Securities Fund – PF Plan (TGSF-PF), Franklin Templeton Mutual Fund will accept 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.
- In case the specified date is a non-business day for the scheme, the SIP will be processed on the following business day for that scheme.
- Load: For all SIP, STP and DTP purchase transactions, the entry and exit load as applicable for normal purchases# shall be levied. Further, for all STP (out) transactions, an exit load as applicable in the Source Scheme shall be levied. It is clarified that the load applicable for a SIP/STP shall be the load prevailing on the date of registration, and the same for a DTP shall be the load prevailing on the date of the respective transfer.

The Trustee/AMC reserves the right to modify or discontinue any of these facilities at any time in future on a prospective basis. The Trustee/AMC reserves the right to increase/decrease/introduce a Load/Fee at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.

# normal purchases are purchases at the minimum subscription amount specified for each respective scheme, other than purchases through SIP, STP(in), DTP(in) or Exchange/Switch(in)

#### SIP :

- Only one installment per month/quarter will be permitted in one SIP registration. E.g if an investor chooses the 1st installment on July 02,2005, the second installment can be processed in August 2005 only
- Changes to the basic attributes of an SIP already registered such as change in plan, change in amount or change in the periodicity of the SIP, will be treated as a termination of the existing SIP and registration of a new SIP. Accordingly all the terms and conditions relating to termination and registration shall apply to both transactions.
- If the investor does not mention the periodicity of payment for SIPs by Direct Debit / ECS, the same would be considered to be monthly.
- In case of a discrepancy between the scheme name in the application form and scheme name on the Payment advice/instrument, (Post dated cheques/ ECS form / HDFC SI form), the transaction would be processed as per the scheme name mentioned in the payment advice/instrument.

#### STP:

- Changes to the basic attributes of an STP already registered change in plan, change in amount or changes in the periodicity of the STP, will be treated as a termination of the existing STP and registration of a new STP. Accordingly all the terms and conditions relating to termination and registration shall apply to both transactions.
- If in case of a monthly/quarterly STP with Fixed Amount Option, if the unit holder 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.
- For monthly / quarterly STPs, where the start date for the STP has not been mentioned:
  - If the STP request is submitted between the 24th of the previous month and the 7th of the current month, the same will be processed as on the 15th of every month/quarter
  - If the STP request is submitted between the 8th of the current month and the 23rd of the current month, the same will be processed as on the last business day of every month/quarter.
- For STP under Weekly option if the start date is not mentioned, the Start Date shall be deemed to be the first available STP date under Weekly Option after a period of 7 days from the date of submission of the STP request.

#### General

- Broker codes will be processed under UNKNOWN in the following situations:
  - a) Broker code is corrected but not countersigned by the investor in the application
  - b) If there are multiple broker codes mentioned in the application
  - c) If the broker code is not clear in the application
- 8. 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.
- 9. 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.
- 10. In case of availment of Direct Credit 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.
- 11. 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)(c) 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.
- 12. Investors can avail online Account Access and full transaction capabilities, on our website [www.franklintempletonindia.com](http://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 open end schemes other than Liquid 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](mailto: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. 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 authorised 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.

## Reckoner for Scheme/Plan/Options

Scheme Name	Plans	Options*	Minimum Investment Amount	Default Option
<b>a) Open end diversified/sector equity schemes, and tax saving schemes</b>				
Franklin India Bluechip Fund (FIBCF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Prima Fund (FIPF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Prima Plus (FIPP)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Flexi Cap Fund (FIFCF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Opportunities Fund (FIOF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin Infotech Fund (FIF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin Pharma Fund (FPF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin FMCG Fund (FFF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Templeton India Growth Fund (TIGF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Templeton India Equity Income Fund (TIEIF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Index Fund (FIIF)	BSE Sensex Plan; NSE Nifty Plan	GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Taxshield (FIT)		GR, DP, DR	Rs.500	Dividend Payout
Templeton India Pension Plan (TIIP)		GR, Dividend	Rs.500	Dividend Plan
<b>b) Open end hybrid schemes</b>				
FT India Balanced Fund (FTIBF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Templeton India Children's Asset Plan (TICAP)	Education Plan Gift Plan	Dividend GR, Dividend	Rs.2,000	Education Plan, Dividend Option
<b>c) Open end Income/Liquid schemes</b>				
Templeton India Income Fund (TIIF)		GR, DP, DR	Rs.10,000	Dividend Reinvestment
Templeton India Income Builder Account (TIIBA)	Plan A (No entry/exit load) Plan B (No entry load/ with exit load)	GR, BP, MDP, MDR QDP, QDR, HDP, HDR, ADP, ADR	Plan A : Rs.20,000 (GR, BP, HDP, HDR, HDP, ADP, ADR) Rs.40,000 (MDP, MDR, QDP, QDR) Plan B : Rs.10,000 (GR, BP, HDP, HDR, HDP, ADP, ADR) Rs.25,000 (MDP, MDR, QDP, QDR)	Plan B, Annual Dividend Reinvestment Option
Templeton India Government Securities Fund (TGSEF)	Long Term Plan, Composite Plan, PF Plan, Treasury Plan	GR, DP, DR GR, DR, DP	GR : Rs.10,000, DP, DR : Rs.25,000 Rs.1 lakh	Composite Plan /Dividend Reinvestment Dividend Reinvestment
Templeton India Short-Term Income Plan (TISTIP)		GR, BP, MDP, MDR QDP, QDR, WDR	Rs.5,000	Weekly Dividend Reinvestment Option
Templeton India Short-Term Income Plan - Institutional Plan (TISTIP-IP)		GR, MDP, MDR, WDR	Rs.5 crores	Weekly Dividend Reinvestment Option
Templeton Floating Rate Income Fund (TFIF)	Long Term Short Term	GR, DP, DR GR, DR	Rs.10,000 Rs.5,000	Long Term, Dividend Reinvestment
Templeton Floating Rate Income Fund - Institutional Option (TFIF-IP)	Long Term - Institutional Option Short Term - Institutional Option	GR, DR GR, DR	Rs.5 crores Rs.5 crores	Dividend Reinvestment Dividend Reinvestment
Franklin India International Fund (FINTF)			Rs.1 lakh	
Templeton Monthly Income Plan <sup>@*</sup> (TMIP)		GR, MDP, MDR QDP, QDR HDP, HDR	GR, HDR, HDP : Rs.10,000 MDP, MDR, QDP, QDR : Rs.25,000	Monthly Dividend Reinvestment
FT India Monthly Income Plan <sup>@</sup> (FTIMIP)	Plan A (No entry/exit load) Plan B	GR, BP, MDP, MDR QDP, QDR	Plan A : Rs.20,000 (GR & BP), Rs.40,000 (MDP, MDR, QDP, QDR) Plan B : Rs.10,000 (GR & BP) Rs.25,000 (MDP, MDR, QDP, QDR)	Plan B, Monthly Dividend Reinvestment Option
Templeton India Treasury Management Account (TITMA)	Regular Plan  Liquid Plan	GR, WDP, WDR, DDR  GR, WDR, DDR	Rs.1 lakh Rs.10 crores (WDP) Rs.25,000, (GR, WDR) Rs.1 lakh (DDR)	Liquid Plan - Weekly Dividend Reinvestment Option
Templeton India Treasury Management Account -Institutional Plan (TITMA-IP)		GR, WDP, WDR, DDR	Rs.5 crore Rs.10 crores (WDP)	Weekly Dividend Reinvestment Option
Templeton India Treasury Management Account - Super Institutional Plan (TITMA-SIP)		GR, WDP, WDR, DDR	Rs.15 crores	Weekly Dividend Reinvestment Option
Templeton India Money Market Account (TIMMA)	Regular Cheque Writing		Rs.5,000 Rs.10,000	Regular
<b>d) Open end Fund of Funds Scheme</b>				
FT India Life Stage Fund of Funds (FTLF)	The 20s Plan The 30s Plan The 40s Plan The 50s Plus Plan The 50s Plus Floating Rate Plan	GR, DP, DR	Rs.5,000	The 20s Plan, Dividend Reinvestment
FT India Dynamic PE Ratio Fund of Funds (FTDPEF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment

GR : Growth; DP : Dividend Payout; DR : Dividend Reinvestment; DDR : Daily Dividend Reinvestment; WDP : Weekly Dividend Payout; HDP : Half-yearly Dividend Payout; HDR : Half-yearly Dividend Reinvestment; BP : Bonus Plan; WDR : Weekly Dividend Reinvestment; MDP : Monthly Dividend Payout; MDR : Monthly Dividend Reinvestment; QDR : Quarterly Dividend Reinvestment; QDP : Quarterly Dividend Payout; ADR : Annual Dividend Reinvestment; ADP : Annual Dividend Payout. \* While TMIP Monthly & Quarterly Plans currently has pure debt portfolio, the half-yearly dividend plan & growth plan will generally invest upto 15% in equities.

Investors are requested to draw the cheques in favour of the FULL scheme name, wherever there is a Franklin Templeton Investor Service Centre/Collection Centre.

**Distributor information**

Agent /Broker Code*	Sub-Broker Code* :
	Branch :
	Representative :

\* AMFI Registered Distributors

**For Office Use Only**

Application received
KYC Ref# of 1st Holder
Transaction Ref#

**Existing Unitholders** (Please provide the following details in full; Please refer instruction 1 on page 18 )

First Applicant Name \_\_\_\_\_  
 Customer Folio No. \_\_\_\_\_ Account No. \_\_\_\_\_

**Unit Holder Information**

(To be filled in Block Letters. Use one box for one alphabet leaving one box blank between name and surname)

Name of First/Sole Applicant \_\_\_\_\_  
 \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth# 

D	D	M	M	Y	Y	Y	Y
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PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Company/Body Corporate  Partnership  Trust  HUF  Bank  AOP  Society  
 Sole Proprietorship  Minor through Guardian#  FI  FII  Others (Please specify) \_\_\_\_\_

Nationality  Indian  Others (Please specify) \_\_\_\_\_

Name of Second Applicant \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Minor through Guardian#  Others (Please specify) \_\_\_\_\_

Name of Third Applicant \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Minor through Guardian#  Others (Please specify) \_\_\_\_\_

Name of Guardian \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth# 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Others (Please specify) \_\_\_\_\_

Nationality  Indian  Others (Please specify) \_\_\_\_\_ Relationship with Minor  Parent  Legal Guardian

\*Please provide any one of the following: MIN issued by CDSL or your MIN application. (Mandatory for Investors where the investment is of Rs. 50,000 and above).  
 If you have provided your MIN previously for this folio, you need not provide it again

\$PAN: Mandatory for investments of Rs. 50,000 and above, or attach a Form 60/61 with address proof

#TIPP - only Individuals may invest. Date of Birth - mandatory for Minors and all investments in TIPP

**Mode of Operation**

Single  Joint  Either or Survivor(s)

**POA Holder Details**

Name of POA Holder \_\_\_\_\_

MIN/Application No. \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Status:  Resident Individual  NRI/PIO  Others (Please specify) \_\_\_\_\_ Gender  Male  Female

**I/We would like to invest in**

Separate cheque/demand draft required for each investment, drawn in favour of FULL scheme name (see point 4 on page 19). Please fill up the scheme name(s) and the plan/option you may refer to the reckoner on page 22 for more details.  
 Investors in Templeton India Money Market Account, Templeton India Pension Plan, Templeton India Government Securities Fund - PF Plan and Templeton India Children's Asset Plan are requested to also fill in the form on page 31.

Scheme Name	Plan	Option	Amount Invested	Net Amount Paid	Payment Details
					Cheque/DD No. Bank, Bank A/C NO. and Branch
_____	_____	_____	_____	_____	_____
			Less DD Charges:		
			Less DD Charges:		

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

Payments by Demand Draft of Rs. 50,000 and above: Please attach proof of debit to your bank account.

DD chalan acknowledgement  Letter from Banker stating that the DD was taken from the account of the investor  Declaration from investor giving source and legitimacy of funds.

Payments not issued from the investors account: Issuers of the payment instrument must complete the 3rd party declaration available at page 31

**Acknowledgement**

Sl. No. 99072

Received from \_\_\_\_\_ Pin \_\_\_\_\_

Scheme Name	Plan	Option	Payment Details
_____	_____	_____	Amount _____ Cheque/DD No. _____ Date _____ Bank and Branch details _____
_____	_____	_____	Amount _____ Cheque/DD No. _____ Date _____ Bank and Branch details _____





**Distributor information**

Agent /Broker Code*	Sub-Broker Code* :
	Branch :
	Representative :

\* AMFI Registered Distributors

**For Office Use Only**

Application received
KYC Ref# of 1st Holder
Transaction Ref#

**Existing Unitholders** (Please provide the following details in full; Please refer instruction 1 on page 18 )

First Applicant Name \_\_\_\_\_  
 Customer Folio No. \_\_\_\_\_ Account No. \_\_\_\_\_

**Unit Holder Information**

(To be filled in Block Letters. Use one box for one alphabet leaving one box blank between name and surname)

Name of First/Sole Applicant \_\_\_\_\_  
 \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth# 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Company/Body Corporate  Partnership  Trust  HUF  Bank  AOP  Society  
 Sole Proprietorship  Minor through Guardian#  FI  FII  Others (Please specify) \_\_\_\_\_

Nationality  Indian  Others (Please specify) \_\_\_\_\_

Name of Second Applicant \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Minor through Guardian#  Others (Please specify) \_\_\_\_\_

Name of Third Applicant \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Minor through Guardian#  Others (Please specify) \_\_\_\_\_

Name of Guardian \_\_\_\_\_

MIN/Application No.\* \_\_\_\_\_ Date of Birth# 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN No.\$ \_\_\_\_\_ Enclosed:  PAN Card Copy (or)  Form 60/61 | Gender  Male  Female

Status:  Resident Individual  NRI/PIO  Others (Please specify) \_\_\_\_\_

Nationality  Indian  Others (Please specify) \_\_\_\_\_ Relationship with Minor  Parent  Legal Guardian

\*Please provide any one of the following: MIN issued by CDSL or your MIN application. (Mandatory for Investors where the investment is of Rs. 50,000 and above).  
 If you have provided your MIN previously for this folio, you need not provide it again

\$PAN: Mandatory for investments of Rs. 50,000 and above, or attach a Form 60/61 with address proof

#TIPP - only Individuals may invest. Date of Birth - mandatory for Minors and all investments in TIPP

**Mode of Operation**

Single  Joint  Either or Survivor(s)

**POA Holder Details**

Name of POA Holder \_\_\_\_\_

MIN/Application No. \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Status:  Resident Individual  NRI/PIO  Others (Please specify) \_\_\_\_\_ Gender  Male  Female

**I/We would like to invest in**

Separate cheque/demand draft required for each investment, drawn in favour of FULL scheme name (see point 4 on page 19). Please fill up the scheme name(s) and the plan/option you may refer to the reckoner on page 22 for more details.  
 Investors in Templeton India Money Market Account, Templeton India Pension Plan, Templeton India Government Securities Fund - PF Plan and Templeton India Children's Asset Plan are requested to also fill in the form on page 31.

Scheme Name	Plan	Option	Amount Invested	Net Amount Paid	Payment Details	
					Cheque/DD No.	Bank, Bank A/C NO. and Branch
_____	_____	_____	_____	_____	_____	_____
			Less DD Charges:	_____	_____	_____
			Less DD Charges:	_____	_____	_____

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

Payments by Demand Draft of Rs. 50,000 and above: Please attach proof of debit to your bank account.

DD chalan acknowledgement  Letter from Banker stating that the DD was taken from the account of the investor  Declaration from investor giving source and legitimacy of funds.

Payments not issued from the investors account: Issuers of the payment instrument must complete the 3rd party declaration available at page 31

**Acknowledgement**

Sl. No. 99072

Received from \_\_\_\_\_  
 \_\_\_\_\_ Pin \_\_\_\_\_

Scheme Name	Plan	Option	Payment Details		
			Amount	Cheque/DD No.	Date
_____	_____	_____	_____	_____	_____
			Bank and Branch details	_____	_____
_____	_____	_____	Amount	Cheque/DD No.	Date
			Bank and Branch details	_____	_____

**Address for Communication** (Mandatory only if you have not provided your MIN. If you have provided your MIN, the address as per First Applicant's MIN application will be registered in our records.)

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

**Contact Details** (Please give contact details even if you have quoted MIN.)

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
_____	_____	_____	_____

**Bank Details** (Mandatory - For new investors)

Bank Name \_\_\_\_\_  
(Do not abbreviate)

Account No. \_\_\_\_\_ Branch/City \_\_\_\_\_  
Please provide the full account number

Branch \_\_\_\_\_

Address \_\_\_\_\_

Account type For Residents  Savings  Current For Non-Residents  NRO  NRE  Others \_\_\_\_\_  
 Repatriable  Non-Repatriable

IFSC Code \_\_\_\_\_ MICR Code \_\_\_\_\_

Direct Credit Facility is currently available with: ABN Amro Bank, Citibank, Centurion Bank of Punjab, Development Credit Bank, HDFC Bank, HSBC Bank, IDBI Bank, ICICI Bank, Kotak Mahindra Bank, Standard Chartered Bank, YES Bank & UTI Bank. Please provide a cancelled, signed cheque of the bank account you wish to register for Direct Credit. If you do not provide a cancelled and signed cheque, Franklin Templeton will record the new bank details as provided, but reserves the right to effect payments of dividends and redemptions by way of a cheque or payment instrument till such time that the account details provided can be verified. **I/We DO NOT wish to avail direct credit 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.

**Other Services (Optional)**

1. Online Account Access  Yes, I would like to receive an HPIN Application Form (email address mandatory)

2. Email Services Email Address: \_\_\_\_\_

Thank you for providing your email address. You can now opt to receive your Account Statement, Annual Report and other correspondence by e-mail. (Please tick the appropriate option)

I/We wish to receive Account Statement, Annual Report and other correspondence by e-mail

I/We do not wish to receive Account Statement, Annual Report and other correspondence by e-mail

Note: Where the investor has not opted for any option or has opted for both the options, the application will be processed as per the default option i.e. to receive Account Statement, Annual Report and other correspondence by e-mail.

3. Other Email Services  Daily NAV  Weekly Market Review  Event Updates

4. SMS Update Services My Mobile No \_\_\_\_\_ I/We wish to register for SMS updates\* on my/our Mobile Phone  Yes  No

\*To be launched shortly

5. Nomination Details:

Nominee Name & Address \_\_\_\_\_

Signature of Nominee \_\_\_\_\_

Guardian details if nominee is a minor \_\_\_\_\_

Signature of Guardian \_\_\_\_\_

Name & Address \_\_\_\_\_

**Declaration**

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

\* I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time, and I / We hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our NRE/NRO Account.

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 further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I hereby undertake to promptly inform the mutual fund of any changes to the information provided hereinabove and agree and accept that the Mutual Funds, their authorised agents, representatives, 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 as also due to my not intimating / delay in intimating such changes. I hereby authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including Financial Intelligence Unit-India (FIU-IND) including all changes, updates to such information as and when provided by me 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."

Date: \_\_\_\_\_ Place \_\_\_\_\_ \* Applicable to Non-Resident investors

Signatures :

First/Sole Applicant/  
Guardian \_\_\_\_\_

Second Applicant \_\_\_\_\_

Third Applicant \_\_\_\_\_

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



For investment related enquiries, please contact:  
Franklin Templeton Investments Service Centres  
Ph: 044 - 2440 7700 or 1800-425-4255.  
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 • Permanent Account Number (PAN) is mentioned for single/ all joint holders and a copy of the PAN Card/Form 60/61 with address proof is provided, without which applications may be rejected • Appropriate Options are filled up • Cheques/DDs should be drawn in favour of the respective fund name • If you are investing for the first time, please ensure that you fill in the contact details for us to contact you in case of any discrepancy in the form. • If your investment is for Rs. 50,000 and above, you have provided the MIN or MIN Application No. for all applicants, guardians for minors and POA holders

## Franklin Templeton Mutual Fund

## Common Transaction Form

Broker Name & Code*	Sub Broker Name & Code*
* AMFI Registered Distributors	

This Form is for use of Existing Investors only. Use this Form for • ADDITIONAL PURCHASE • REDEMPTION • SWITCH • CHANGE OF BANK DETAILS • E-MAIL COMMUNICATIONS • Online Account Access • SIP/SWP/STP/DTP • NOMINATION DETAILS • MIN REGISTRATION  
Please use separate Transactions Form for each Scheme / Plan and Transaction.

For Office Use Only

Trxn Ref No. \_\_\_\_\_

## Existing Unitholder Information

Name of Sole / First Account holder (Leave space between first/middle/last name)

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

Account No. \_\_\_\_\_

## MIN Registration

Please provide any one of the following: MIN issued by CDSL or your MIN application. (Mandatory for Investors where the investment is of Rs. 50,000 and above). If you have provided your MIN previously for this folio, you need not provide it again

1st Holder MIN/Application No. \_\_\_\_\_

Guardian MIN/Application No. \_\_\_\_\_

2nd Holder MIN/Application No. \_\_\_\_\_

POA Holder MIN/Application No. \_\_\_\_\_

3rd Holder MIN/Application No. \_\_\_\_\_

## Additional Purchase Order

Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_ Account No. \_\_\_\_\_

Amount (in figures) \_\_\_\_\_

Amount (in words) (Favouring scheme name is enclosed)

Cheque/Draft No. \_\_\_\_\_

Cheque/Draft Dated \_\_\_\_\_

Drawn on (Name of Bank and Branch)

Drawn from Bank-Account Number \_\_\_\_\_

Payments by Demand Draft of Rs. 50,000 and above: Please attach proof of debit to your bank account.

 DD chalan acknowledgement  Letter from Banker stating that the DD was taken from the account of the investor

 Declaration from investor giving source and legitimacy of funds

Payments not issued from the investors account: Issuers of the payment instrument must complete the 3rd party declaration available at page 31

## PAN Details - (Mandatory for all Resident Investors regardless of mode of holding and required for transactions of Rs. 50,000 &amp; above)

Please Provide your PAN details if you have not registered them before

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

PAN \_\_\_\_\_

Enclosed:  PAN Card Copy OR  Form 60/61 PAN Card Copy OR  Form 60/61 PAN Card Copy OR  Form 60/61

Mandatory Enclosures: PAN Card Copy or Form 60 /61 with address proof. Transactions not including these mandatory enclosures may be rejected

## Redemption

Scheme \_\_\_\_\_ Account No. \_\_\_\_\_

Please redeem my/our Franklin Templeton units as per following details.

Amount (in figures) \_\_\_\_\_

Amount (in words) \_\_\_\_\_

Units (in figures) \_\_\_\_\_

Units (in words) \_\_\_\_\_

Please fill any one i.e. either Amount or number of Units.

## Change of Bank Account

Scheme Account No. \_\_\_\_\_  All Schemes \_\_\_\_\_

Bank Account Number (Please provide the full Account Number)

Account type  Savings  Current  NRO  NRE  Others \_\_\_\_\_ Repatriable  Non Repatriable

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

Bank Branch \_\_\_\_\_

City \_\_\_\_\_

IFSC Code \_\_\_\_\_

MICR Code \_\_\_\_\_

Direct Credit Facility is currently available with: ABN Amro Bank, Citibank, Centurion Bank of Punjab, Development Credit Bank, HDFC Bank, HSB Bank, IDBI Bank, ICICI Bank, Kotak Mahindra Bank, Standard Chartered Bank, YES Bank & UTI Bank. Please provide a cancelled, signed cheque of the bank account you wish to register for Direct Credit. If you do not provide a cancelled and signed cheque, Franklin Templeton will record the new bank details as provided, but reserves the right to effect payments of dividends and redemptions by way of a cheque or payment instrument till such time that the account details provided can be verified. I/We DO NOT wish to avail direct credit 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.

## Declaration

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

\* I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time, and I / We hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our NRE/NRO/FCNR Account.

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 further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete.

I hereby undertake to promptly inform the mutual fund of any changes to the information provided hereinabove and agree and accept that the Mutual Funds, their authorised agents, representatives, 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 as also due to my not intimating / delay in intimating such changes. I hereby authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including Financial Intelligence Unit-India (FIU-IND) including all changes, updates to such information as and when provided by me 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."

Sole/First Holder/Guardian \_\_\_\_\_

Second Holder \_\_\_\_\_

Third Holder \_\_\_\_\_

Date: \_\_\_\_\_

\* Applicable to Non Resident Investors

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

## Acknowledgement Slip (To be filled in by the Investor)

Customer Folio \_\_\_\_\_

Date \_\_\_\_\_

Received from \_\_\_\_\_

 Additional Purchase or  SIP : Total Amount (Rs.) \_\_\_\_\_

Total Cheque(s) \_\_\_\_\_

Cheque No.(s) \_\_\_\_\_

 Redemption or  Switch : Amount (Rs.) \_\_\_\_\_

OR Units \_\_\_\_\_

 SWP  STP  DTP  Change of Bank Account  Nomination Details  MIN Application /MIN RegistrationService Centre  
Signature & Stamp

**Existing Unitholder Information**

Name of Sole / First Accountholder (Leave space between first/middle/last name)

Customer Folio

**Systematic Investment Plan (SIP)**

Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_ Account No. \_\_\_\_\_

Frequency  Monthly  Quarterly; Date  1st  7th  10th  20th  25th Monthly/Quarterly Amount \_\_\_\_\_

Enrolment Period From \_\_\_/\_\_\_/\_\_\_ (mm/yy) To \_\_\_/\_\_\_/\_\_\_ (mm/yy) Cheque No(s). From \_\_\_\_\_ To \_\_\_\_\_ No. of Cheques \_\_\_\_\_

Drawn on Bank /Branch  City **Systematic Withdrawal Plan (SWP) (See instruction 7, 13)**

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Account No. \_\_\_\_\_

Frequency  Monthly  Quarterly Fixed Amount Rs. \_\_\_\_\_ OR  Capital Appreciation 15th  Last business day of month (Applicable for fixed amount)

Enrolment Period From \_\_\_/\_\_\_/\_\_\_ (mm/yy) To \_\_\_/\_\_\_/\_\_\_ (mm/yy)

**Switch**

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Account No. \_\_\_\_\_

Please transfer \_\_\_\_\_ units or Rs. \_\_\_\_\_ to (Destination scheme name) \_\_\_\_\_ Destination Scheme

Account No (if available) \_\_\_\_\_

Plan/Option \_\_\_\_\_ Others Specify \_\_\_\_\_

**Systematic Transfer Plan (STP)**

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Account No. \_\_\_\_\_

Please transfer  Fixed Amount Rs. \_\_\_\_\_ OR  Capital Appreciation

to (Destination scheme name) \_\_\_\_\_ Destination

Scheme Account No (if available) \_\_\_\_\_

Plan/Option \_\_\_\_\_ Others Specify \_\_\_\_\_

Frequency  Weekly  Monthly  QuarterlyWeekly  7  14  21  28 Monthly/Quarterly Specify date \_\_\_\_\_

Enrolment Period From \_\_\_/\_\_\_/\_\_\_ (dd/mm/yy) To \_\_\_/\_\_\_/\_\_\_ (dd/mm/yy)

**Dividend Transfer Plan (DTP) (See instruction 9, 13)**

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Account No. \_\_\_\_\_

I/We would like to transfer Dividend to the following:

 New Scheme Name/Plan/Option  Existing Account No., if any in this scheme**Declaration**

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

\* I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time, and I / We hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our NRE/NRO/FCNR Account.

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 further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete.

I hereby undertake to promptly inform the mutual fund of any changes to the information provided hereinabove and agree to accept that the Mutual Funds, their authorised agents, representatives, 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 as also due to my not intimating / delay in intimating such changes. I hereby authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including Financial Intelligence unit-India (FIU-IND) including all changes, updates to such information as and when provided by me 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."

Sole/First Holder/Guardian \_\_\_\_\_

Second Holder \_\_\_\_\_

Third Holder \_\_\_\_\_

Date: \_\_\_\_\_ \* Applicable to Non Resident Investors

**Other Services**1. **Online Account Access** I wish to avail the online account access facility (email address mandatory)  Yes  No2. **Email Services** Email Address: \_\_\_\_\_

Thank you for providing your email address. You can now opt to receive your Account Statement, Annual Report and other correspondence by e-mail. (Please tick the appropriate option)

 I/We wish to receive Account Statement, Annual Report and other correspondence by e-mail I/We do not wish to receive Account Statement, Annual Report and other correspondence by e-mail

Note: Where the investor has not opted for any option or has opted for both the options, the application will be processed as per the default option i.e. to receive Account Statement, Annual Report and other correspondence by e-mail.

3. **Other Email Services**  Daily NAV  Weekly Market Review  Event Updates4. **SMS Update Services** My Mobile No \_\_\_\_\_ I/We wish to register for SMS updates\* on my/our Mobile Phone  Yes  No

\*To be launched shortly

**5. Nomination Details**Scheme \_\_\_\_\_ Account No. \_\_\_\_\_  All Schemes

Nominee Name &amp; Address \_\_\_\_\_ Signature \_\_\_\_\_

If nominee is a minor Date of Birth of nominee 

Guardian Name &amp; Address \_\_\_\_\_ Signature \_\_\_\_\_



FRANKLIN TEMPLETON INVESTOR SERVICE CENTRES: Ahmedabad: Tel: 26462815. Fax: (079) 26462685; Bangalore: Tel: 22385612/13/14. Fax: (080) 22385886 Baroda: Tel: 2356036. Telefax: (0265) 2356038; Bhubaneswar: Tel: 2535141, 2531745. Fax: (0674) 2531026; Chandigarh: Tel: 2662136. Fax: (0172) 2622341 Chennai: Tel: 24679200-20. Fax: (044) 24987790 Cochin: Tel: 2370380, 2373076. Fax: (0484) 2373078 Coimbatore: Tel: 2474616. Telefax: (0422) 2470277 Dehradun: Tel: 3257273/2748306. Fax: (0135) 2748306 Hyderabad: Tel: 66665915 / 66665916. Fax: (040) 66665770; Indore: Tel: 2436324. Telefax: (0731) 4201507 Jaipur: Tel: (0141) 2389104, 2377905. Fax: (0141) 5114178; Jalandhar: Tel: 5080784, 2456033. Telefax: (0181) 5080783; Kanpur: Tel: (0512) 2332273. Fax: (0512) 2332271; Kolkatta: Tel: 22826517, 22824171. Fax: (033) 22826459; Lucknow: Tel: 2285301. Telefax: (0522) 2285301 Ludhiana: Tel: 2406198. Telefax: (0161) 3012101; Madurai: Tel: (0452) 2343008, 2350144; Mangalore: Tel: 2492796. Telefax: (0824) 2493749; Mumbai: Tel: 66325820-29, 66325830-36. Fax: (022) 22810923 Nagpur: Tel: 2555074. Telefax: (0712) 2553794; Nasik: Tel: 2574329. Telefax: (0253) 2574327 New Delhi: Tel: 41510080/81/82. Telefax: (011) 23353213; 23730627 Patna: Tel: 2212277. Fax: (0612) 2201762 Pune: Tel: 66033511/12/14. Telefax: (020) 66033522 Rajkot: Tel: 2471395. Telefax: (0281) 3041207 Raipur: Tel: 4033244. Telefax: (0771) 4033614 Salem: Tel: 2446854, 2430506. Fax: (0427) 2446854 Surat: Tel: 2473766. Telefax: (0261) 2473744 Trichy: Tel: 2464022. Fax: (0431) 2414691 Varanasi: Tel: 2226684. Telefax: (0542) 2226245; Vijayawada: Tel: 6661301. Fax: (0866) 2472594; Visakhapatnam: Tel: 6665351, 2704705. Fax: (0891) 6666806

# Franklin Templeton Mutual Fund Systematic Investment Plan through ECS/Direct Debit (See instructions overleaf)



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

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

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

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

Scheme \_\_\_\_\_

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

SIP Amount Rs. (per installment) \_\_\_\_\_ Frequency  Monthly  Quarterly SIP Date  1st  7th  10th  20th  25th

First SIP Cheque Date (If Cheque is given) / / --- Cheque No. \_\_\_\_\_ (please tick as applicable)

ECS Period From / / --- To / / ---

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

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

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

Blank cancelled cheque  Copy of cheque

### Bank Details

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

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

Address \_\_\_\_\_

City \_\_\_\_\_

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

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

### Signatures of Bank Account holders

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

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

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

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

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

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

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

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

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

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

Signature of Authorised Official from Bank (Bank Stamp and Date) \_\_\_\_\_ Bank Account No. \_\_\_\_\_

### Authorisation of the Bank Account Holders

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

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

### Signatures of Bank Account holders

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

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

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

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

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

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

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

Franklin Templeton Investor Service Centre Signature & Stamp

## Instructions for Common Transaction Form

- This form can be used for all funds namely Templeton India Growth Fund, Franklin India Index Fund, Templeton India Income Fund, Templeton Monthly Income Plan<sup>®</sup>, Templeton India Government Securities Fund, Templeton Floating Rate Income Fund, Franklin India Bluechip Fund, Franklin India Flexi Cap Fund, Franklin India Prima Plus, Franklin India Prima Fund, Franklin India Taxshield, FT India Dynamic PE Ratio Fund of Funds, FT India Life Stage Fund of Funds, Franklin Infotech Fund, Franklin FMCG Fund, Franklin Pharma Fund, Franklin India Opportunities Fund, FT India Balanced Fund, Templeton India Pension Plan, Franklin India International Fund, Templeton India Income Builder Account, FT India Monthly Income Plan<sup>®</sup>, Templeton India Short-Term Income Plan, Templeton India Treasury Management Account, Templeton India Money Market Account, Templeton India Children's Asset Plan. Use separate transaction forms for each Scheme / Plan and transaction.
- This Transaction Form can be used for all transactions that an existing account holder may want to make with Franklin Templeton Funds. Existing unitholders should mention the existing Account Number, Scheme & Plan of their existing investment in the provided box. In case of fresh purchases please read the Offer Document and fill the application form.
- In case you would like to Invest, Redeem, Transfer, Switch in more than one Scheme, kindly use separate Transaction Form for each transaction.
- In case you would like to effect a Change in Name, Change of Address, Change in Bank Account, E-mail Communications or Direct Credit Redemption proceeds in more than one Scheme, please use a separate Transaction Form for each change.
- For Redeeming units**  
In case the balance in your account does not cover the amount of the request, the account shall be closed and the entire such (lesser) amount shall be sent to you. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
- For Systematic Investment Plan (SIP)**
  - Available in the following schemes/plans: All plans of - FIBCF, TIGF, FIFP, FIFP, FIT, FIIF, FIF, FFF, FIFCF, FPF, FIOF, FTLE, FTDFEF, FTIBF, TIFP, TICAP; Growth plans of TIIF, TIIBA, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TGSF, and Long Term Plan of TFIF.
  - SIP Available Dates : 1st, 7th, 10th, 20th, 25th of a month First SIP cheque could be any date, but all subsequent cheques should be dated either 1st or 7th or 10th or 20th or 25th.
  - Minimum Investments: 12 cheques of Rs.500/- (or) 6 cheques of Rs.1000/- All cheques should be of the same amount. In FTLE and FTDFEF, 12 cheques of Rs.2000/- (or) 6 cheques of Rs. 4000/-.
  - Investment frequency : Monthly (or) Quarterly
  - Mode of payment: You have three choices a) Post-dated cheques b) Direct debit c) ECS.
  - In case of a SIP in Templeton India Government Securities Fund - PF Plan (TGSF-PF), Franklin Templeton Mutual Fund will accept 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.
  - In case the specified date is a non-business day for the scheme, the SIP will be processed on the following business day for that scheme.
  - Load: For all SIP purchase transactions, the entry and exit load as applicable for normal purchases<sup>#</sup> shall be levied.  
It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration. The Trustee/AMC reserves the right to modify or discontinue any of these facilities at any time in future on a prospective basis. The Trustee/AMC reserves the right to increase/decrease/introduce a Load/Fee at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.
  - The AMC reserves the right to discontinue the SIP in case of cheque returns/suspension of direct debit through ECS, and debit the cheque return charges to the investors' account.
- For Systematic Withdrawal Plan (SWP)**
  - Available in the following schemes/plans: All plans of - FIBCF, TIGF, FIFP, FIFP, FIIF, FIFCF, FIF, FFF, FPF, FIOF, FTLE, FTIBF; Growth plans of TIIF, TIIBA, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TGSF (except PF Plan), and Long Term Plan of TFIF.
  - In order to start the SWP facility, the minimum account balance should be Rs.25,000 and Rs. 12,000 in case of FTLE.
  - The frequency can be Monthly or Quarterly
  - There are two options available:
    - Fixed amount: A fixed amount can be withdrawn either on the 15th or the last business day of every month/quarter
    - Capital Appreciation: The capital appreciation as on the last business day of the month can be withdrawn.
  - Load: In schemes that currently have exit load, the same will be waived till further notice.
  - Minimum withdrawal: Under the Fixed amount option, the minimum withdrawal will be Rs.1,000
  - An investor cannot simultaneously participate in an SIP and SWP in the same scheme
  - This facility is not available for investments under lock-in period.
- For Systematic Transfer Plan (STP)**
  - Available in the following schemes/plans: TIIF, TIIBA, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TGSF (except PF Plan), TFIF, TISTIP and TITMA.
  - Kindly provide the Account Number and Name of the Scheme to which you would like to make the transfer.
  - In order to start the STP facility, the minimum account balance under Fixed Amount Option should be Rs. 12,000, and the same under Capital Appreciation Option should be Rs. 5,00,000/- for Weekly Transfer of Funds facility (Weekly STP), Rs. 1,00,000/- for Monthly Transfer of Funds facility (Monthly STP) and Rs. 1,00,000/- for Quarterly Transfer of Funds facility (Quarterly STP), except in TITMA - Institutional Plan where the same should be Rs. 1,00,00,000.
  - The frequency can be Weekly or Monthly or Quarterly.
  - There are two options available:
    - Fixed amount: In Monthly/Quarterly option, Fixed amount can be transferred on any prescribed date of the month/quarter as specified by the investor. In the Weekly option, Fixed amount can be transferred on the 7th, 14th, 21st, 28th of every month to any open end equity or hybrid scheme subject to the terms of the scheme.
    - Capital Appreciation: In the weekly option, the capital appreciation as on the immediately preceding business day for the Source Scheme can be transferred to the specified Destination Scheme, on the 7th,

14th, 21st and 28th day of every month. In the Monthly/Quarterly option the capital appreciation as on the last business day of the Month/Quarter can be transferred to the specified destination scheme.

- \* Equity schemes; FIBCF, TIGF, FIFP, FIFCF, FIFP, FIIF, FFF, FPF, FIOF, FIT; Hybrid Schemes: FTMIP<sup>®</sup>, FTIBF, TIFP, TICAP; Fund of Funds schemes: FTDFEF, FTLE
  - In case the specified date is a non-business day for either the Source Scheme or the Destination Scheme, the STP will be processed on the following business day for both the schemes. The STP will be applicable subject to the terms of the destination scheme.
  - At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/ termination of an existing STP.
  - This facility is not available for investments under lock-in period or on which any lien or encumbrances is marked or in respect of which the status of realisation of cheque is not available to the AMC.
  - It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the account on the date of transfer, failing which the transfer will not be effected.
  - An investor cannot simultaneously participate in an SIP and STP (out), SWP and STP (in) in the same scheme. An investor cannot register STP for transfer of funds from one plan (Plan A or Plan B) of FTMIP to another Plan.
  - Minimum Amount: Fixed Amount Option : Weekly STP - Rs. 500 per week for 6 months; Monthly /Quarterly STP:Rs.1000/- per Month/Quarter for a period of 6 Months/Quarter or Rs.500/- per Month/Quarter for a period of 12 Months/Quarter. However, in case the chosen destination scheme is a fund of funds the minimum amount shall be Rs.1000/- per week for a period of 6 months (Weekly STP) and Rs.4000/- per Month/Quarter for a period of 6 Months/Quarter or Rs.2000/- per Month/Quarter for a period of 12 Months/Quarter.  
Under capital appreciation terms shall be 6 months.
  - Load: For all STP purchase transactions, the entry and exit load as applicable for normal purchases<sup>#</sup> shall be levied. Further for all STP (out) transactions, an Exit Load as applicable in the Source Scheme shall be levied. It is clarified that the load applicable for a STP shall be the load prevailing on the date of registration. The Trustee/AMC reserves the right to modify or discontinue any of these facilities at any time in future on a prospective basis. The Trustee/AMC reserves the right to increase/decrease/introduce a Load/Fee at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.
- For Dividend Transfer Plan (DTP)**
    - Available in TIIF, FTIF-LI, TMIP<sup>®</sup>, FTMIP<sup>®</sup>, TISTIP, TGSF, TIIBA,
    - An investor can select this facility whereby the dividend declared will be automatically invested into selected FT Open-ended Equity or Hybrid schemes.
    - DTP facility: To avail the DTP facility the minimum account balance should of Rs. 25,000/-, except in TISTIP; where the same should be Rs. 100,000/-
    - The frequency of transfer will be dependent on the dividends declared by the plan in which the investment has been made.
    - The amount, to the extent of the distribution, will be automatically invested on the ex-dividend date into Franklin Templeton open end equity or hybrid scheme selected by the investor at the NAV of that scheme and equivalent units will be allotted, subject to the terms of the scheme:
      - Equity schemes: FIBCF, TIGF, FIFP, FIFCF, FIIF, FIF, FFF, FPF, FIOF, FIT.
      - Hybrid schemes: FTIBF, TIFP, TICAP
    - This facility cannot be availed under Daily Dividend Plans and Weekly Dividend Plans of the above schemes.
    - Load: For all DTP purchase transactions, the entry and exit load as applicable for normal purchases<sup>#</sup> shall be levied.  
It is clarified that the load applicable for a DTP shall be the load prevailing on the date of respective transfer. The Trustee/AMC reserves the right to modify or discontinue any of these facilities at any time in future on a prospective basis. The Trustee/AMC reserves the right to increase/decrease/introduce a Load/Fee at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.
  - For Direct Credit of Redemptions / Dividend**
    - Investors should provide the name of the bank, branch address, account type and account number of the sole/first applicant. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
    - Direct Credit of Redemptions / Dividend is currently available for select Scheme / Plans and with select Banks only and not with all Banks. Please contact the service centers for more details.
  - In case you do not have an account in the Scheme you are switching to, please read the Offer Document before switching. Please note that as per SEBI Directives, it is mandatory for the investors to mention their bank account details.
  - Cheque / DD should be drawn in favour of the full scheme names for eg. "Franklin India Bluechip Fund", "Templeton India Income Fund" etc. and payable locally.
  - In order to pay the investor the redemption amount requested for (in Rupees) Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable.
- \* An open end income scheme. Income is not assured, and is subject to the availability of distributable surplus
- # normal purchases are purchases at the minimum subscription amount specified for each respective scheme, other than purchases through SIP, STP(in), DTP(in) or Exchange/Switch(in)

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

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

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

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

List of cities where SIP through ECS/Direct Debit is available: Ahmedabad, Amritsar, Bangalore, Baroda, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Goa, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Kanpur, Kochi, Kolhapur, Kolkata, Kozhikode, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nashik, New Delhi, Patna, Pune, Raipur, Rajkot, Surat, Thrissur, Trichy, Trivandrum, Varanasi, Vijayawada, Vizag.

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

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

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

- ECS Cancellation and Bank Mandate changes request should be submitted 15 Business Days in advance.



For investment related enquiries, please contact:  
Franklin Templeton Investments Service Centres  
Ph: 044 - 2440 7700 or 1800-425-4255.  
Email: [service@templeton.com](mailto:service@templeton.com)  
[www.franklintempletonindia.com](http://www.franklintempletonindia.com)

**FOR CHEQUE WRITING ACCOUNT IN TIMMA ONLY**

**POWER OF ATTORNEY**

The Manager  
ABN AMRO Bank N.V., Chennai

Chennai  
Dated \_\_\_\_\_

Dear Sir,

We Templeton India Money Market Account of 75 TTK Road, Alwarpet, Chennai 600 018 do hereby appoint [Name(s)] \_\_\_\_\_  
of \_\_\_\_\_ Pin \_\_\_\_\_

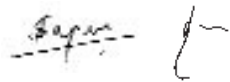
Photograph  
with  
signature

Phone No \_\_\_\_\_ (hereinafter refer to as "Mandate holder") a specimen of whose signature appears below, to represent our attorney with ABN AMRO Bank N.V., Chennai (hereinafter called the "Bank") for and in our name and for our account, to write cheques on our account with the Bank. We hereby agree to ratify and confirm all and whatever the said Mandate holder shall lawfully do or cause to be done for us by virtue of such power. It is understood that unless terminated by operation of Law, this Power of Attorney may be revoked only by notice in writing signed by us and delivered to the bank and such revocation shall be operative from the date of delivery of the notice to that effect but shall not affect or be applicable to any acts done by the said Mandate holder prior to the date of delivery of the said notice. For the purpose of inducing the Bank to act hereunder, we agree that the Bank, its successors or assigns, shall be saved harmless from and against any loss suffered or liability incurred by it (including all cost both legal or otherwise) in acting hereunder.

Specimen Signature(s)  
of Attorney in-fact named above

For FTMF TIMMA Redemption Account

TIMMA Account No \_\_\_\_\_



Authorized Signatories

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Above Signature(s) attested

**For cheque writing account in TIMMA**

No. of cheque leaves required \_\_\_\_\_ Maximum value of each cheque leaf (Multiples of Rs. 1000) \_\_\_\_\_

**For Templeton India Pension Plan - Option Exercise Form**

To. The Trustee, Franklin Templeton Mutual Fund

TIPP Account Number: \_\_\_\_\_

I/We hereby exercise my/our option at the age of 58

(Account number status with 010 are under Growth Plan and 011 are under Dividend Plan)

- Lumpsum Option** - Please redeem all units
- Pension Option** (*Under Dividend Plan only*) - I/We would like to receive dividends on the following basis  Monthly  Quarterly  Half-yearly  Annual
- Flexible Option** - I/We would like to start a Systematic Withdrawal Plan with a  Monthly /  Quarterly redemption of Rs. \_\_\_\_\_ on  15th of every month /  Last business day of every month
- Combination Option** - I/We would like to make a partial redemption of Rs. \_\_\_\_\_ / \_\_\_\_\_ Units. On the balance units, I/we would like to
  - Receive dividends (for dividend plan investors) on the following basis:  Monthly  Quarterly  Half-yearly  Annual
  - Start Systematic Withdrawal Plan with a:  Monthly /  Quarterly redemption of Rs. \_\_\_\_\_ on  15th of every month /  Last business day of every month

Place: \_\_\_\_\_

First Applicant Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature : \_\_\_\_\_

**For Templeton India Children's Asset Plan**

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 \_\_\_\_\_

**3rd Party declaration - MANDATORY if investments are through funds which are not from the applicant(s) account**

Name of the 3rd party who has issued the cheque \_\_\_\_\_

Name of first applicant \_\_\_\_\_ Relationship \_\_\_\_\_

I/We hereby declare that I/we have transferred funds or issued cheque/DD/Payorder No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on (bank name and branch) \_\_\_\_\_ towards investment in Franklin Templeton Mutual Fund, Scheme \_\_\_\_\_ in the names as mentioned in the attached application form.

"I/ we hereby declare that the amount invested / to be invested by me/ us in the scheme(s) of Franklin Templeton Mutual Fund 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\* \_\_\_\_\_ Date \_\_\_\_\_ Place \_\_\_\_\_

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

## Franklin Templeton Branch Offices

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