



FRANKLIN TEMPLETON
INVESTMENTS

Franklin Templeton Asset Management (India) Pvt. Ltd.

Franklin Templeton Mutual Fund

Key Information Memorandum and Common Application Form for

Equity, Balanced, Fund of Funds, Tax Saving Schemes, Income and Liquid Funds

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

The Key Information Memorandum is dated August 28, 2009. 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 Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI

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

Sponsor: Templeton International Inc., Florida, USA.

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

Common Application Form for FIBCF, FIPF, FIPP, FIOF, TIGF, FIIF, FIFCF, FAEF, FIF, FFF, FPF, TICAP, TIPP, FIT, TIEIF, FIHGCF, FTIBF, FTDPEF & FTLF W99999

Distributor information			For Office Use Only
Advisor Code*	Sub-broker/Branch Code	Representative Code	Application received
* AMFI Registered Distributors			

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

Existing Unitholders (Please provide the following details in full; Please refer Instruction 2)

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 _____

Proof of KYC enclosed* Date of Birth# | D | D | M | M | Y | Y | Y | Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Company/Body Corporate Partnership Trust Society HUF Bank AOP
 Sole Proprietorship Minor through Guardian# FI FII Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Second Applicant _____
 Proof of KYC enclosed* Date of Birth# | D | D | M | M | Y | Y | Y | Y |

PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Minor through Guardian# Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Third Applicant _____
 Proof of KYC enclosed* Date of Birth# | D | D | M | M | Y | Y | Y | Y |

PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Minor through Guardian# Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Guardian _____
 Proof of KYC enclosed* Date of Birth | D | D | M | M | Y | Y | Y | Y |

PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Others (Please specify) _____
 Nationality and Country of Residence _____ Relationship with Minor Parent Guardian

*Please provide copy of the KYC acknowledgement issued by CVL (Mandatory for all Investors for investments of value Rs. 50,000 & Above). \$PAN: In terms of SEBI circular dated April 27, 2007, verification of PAN is mandatory for all Unitholders (including joint holders, guardians in case of minors and NRIs) w.e.f. July 2, 2007 irrespective of the amount of transaction. Please submit photocopy of the PAN card (alongwith the original for verification, which will be returned across the counter). #Date of Birth - mandatory for Minors and all investments in TIPP (in TIPP, only individuals may invest).

I/We would like to invest in **Mode of Operation**

Separate cheque/demand draft required for each investment, drawn in favour of scheme name (see point 4 on page 24). Please fill up the scheme name(s) and the plan/option you may refer to the KIM for more details. Investors in Templeton India Pension Plan and Templeton India Children's Asset Plan are requested to also fill in the option exercise form available at the ISC.

Scheme Names (Please tick (✓))
 FIBCF | FIPF | FIPP | FIOF | TIGF | TIEIF | FIHGCF | FIFCF | FIF | FPF | FFF | TIPP | FIT | FTIBF | FTDPEF
 FAEF | FTLF | 20's Plan | 30's Plan | Education Plan | BSE Sensex Plan
 40's Plan | 50's Plan | TICAP | Gift Plan | FIIF | NSE Nifty Plan
 50's Plus Floating Rate Plan

Plan /Options (Please tick (✓))
 Lumpsum Growth
 Systematic Investment Plan Dividend Reinvestment Dividend Payout

Amount Invested _____ (Less DD Charges)
 Net Amount Paid _____
Payment Details*
 Cheque/DD No. _____ Bank, Bank A/C No. and Branch _____

Please use separate application forms for Lumpsum and Systematic Investment Plan, please fill the SIP Auto Debit (ECS/Direct Debit) form alongside and submit it together with the application form. If you have an existing account in the scheme mentioned above, this purchase will be treated as an additional purchase in the same account. If you prefer to have a new account in the same scheme please tick here Instructions: * a) For payments by demand draft of Rs. 50,000 & above, please attach proof of debit to your bank account by way of a copy of the DD request evidencing debit to your account or a letter from your banker confirming the account debited for issue of the DD. b) If the payment is not made from the investor's account, issuers of the payment instrument must complete a '3rd Party Declaration'.

Single Joint Either or Survivor(s)

Power of Attorney (POA) Details
 Name of POA Holder _____

Proof of KYC enclosed*
 Date of Birth | D | D | M | M | Y | Y | Y | Y |

Status: (Please tick (✓))
 Resident Individual NRI/PIO
 Others (Please specify) _____

Gender:
 Male Female

Acknowledgement W99999

Received from _____ Pin _____

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

Common Application Form for TIIF, TIIBA, TGSE, TISTIP, TFIF, FINTE, TMIP, FTIMIP, TIUBF, TITMA, & TIMMA

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Distributor information			For Office Use Only
Advisor Code*	Sub-broker/Branch Code	Representative Code	Application received
* AMFI Registered Distributors			

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

Existing Unitholders (Please provide the following details in full; Please refer Instruction 2)

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 _____
 Proof of KYC enclosed* Date of Birth# [D | D | M | M | Y | Y | Y | Y]
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
 Status: Resident Individual NRI/PIO Company/Body Corporate Partnership Trust Society HUF Bank AOP
 Sole Proprietorship Minor through Guardian# FI FII Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Second Applicant _____
 Proof of KYC enclosed* Date of Birth# [D | D | M | M | Y | Y | Y | Y]
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
 Status: Resident Individual NRI/PIO Minor through Guardian# Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Third Applicant _____
 Proof of KYC enclosed* Date of Birth# [D | D | M | M | Y | Y | Y | Y]
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
 Status: Resident Individual NRI/PIO Minor through Guardian# Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Guardian _____
 Proof of KYC enclosed* Date of Birth [D | D | M | M | Y | Y | Y | Y]
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
 Status: Resident Individual NRI/PIO Others (Please specify) _____
 Nationality and Country of Residence _____ Relationship with Minor Parent Guardian

*Please provide copy of the KYC acknowledgement issued by CVL (Mandatory for all Investors for investments of value Rs. 50,000 & Above). \$PAN: In terms of SEBI circular dated April 27, 2007, verification of PAN is mandatory for all Unitholders (including joint holders, guardians in case of minors and NRIs) w.e.f. July 2, 2007 irrespective of the amount of transaction. Please submit photocopy of the PAN card (alongwith the original for verification, which will be returned across the counter). #Date of Birth - mandatory for Minors.

I/We would like to invest in

Separate cheque/demand draft required for each investment, drawn in favour of scheme name. Please fill up the scheme name(s) and the plan/option you may refer to the Reckoner for more details on pg 24.

Scheme Names (Please tick (✓))
 TIIF | TIIBA | TGSE | TISTIP | FINTE | TMIP | FTIMIP | TIUBF | TITMA | TIMMA | TFIF Long Term Short Term

Plan /Options (Please tick (✓))
 Lumpsum Plan _____
 Systematic Investment Plan Option _____

Amount Invested _____ (Less DD Charges) _____

Net Amount Paid _____

Payment Details*
 Cheque/DD No. _____ Bank, Bank A/C No. and Branch _____

Please use separate application forms for Lumpsum and Systematic Investment Plan, please fill the SIP Auto Debit (ECS/Direct Debit) form alongside and submit it together with the application form.
 If you have an existing account in the scheme mentioned above, this purchase will be treated as an additional purchase in the same account. If you prefer to have a new account in the same scheme please tick here Instructions : * a) For payments by demand draft of Rs. 50,000 & above, please attach proof of debit to your bank account by way of a copy of the DD request evidencing debit to your account or a letter from your banker confirming the account debited for issue of the DD. b) If the payment is not made from the investor's account, issuers of the payment instrument must complete a "3rd Party Declaration".

Mode of Operation

Single Joint Either or Survivor(s)

Power of Attorney (POA) Details

Name of POA Holder _____

Proof of KYC enclosed*

Date of Birth [D | D | M | M | Y | Y | Y | Y]

Status: (Please tick (✓))

Resident Individual NRI/PIO

Others (Please specify) _____

Gender:

Male Female

Acknowledgement

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Received from _____ Pin _____

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

Franklin Templeton Mutual Fund

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FRANKLIN.TEMPLETON.
INVESTMENTS

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

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

Having read and understood the contents of the Scheme Information 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.

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

Name of Sole/First Account holder _____

Existing Unitholders' Folio Number _____ Account No. _____

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

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

Scheme _____

Plan _____ Option _____

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

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

Mandatory Enclosures: (If 1st installment is not by cheque)	
<input type="checkbox"/> Blank cancelled cheque	<input type="checkbox"/> Copy of cheque

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

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

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.

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 Account.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us I/We confirm that I/we do not have any other existing Systematic Investment Plan (SIP) with Franklin Templeton Mutual Fund which together with this proposed SIP will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes the first Micro SIP installment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment installments together with this proposed SIP installments exceeds Rs.50,000/- in a year, the Micro SIP registration will be cancelled for future installments and no refund shall be made for the units already allotted.

* Applicable to Non Resident Investors

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

Disclaimer: In case the Micro SIP application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment instalments together with this proposed SIP instalments exceeds Rs.50,000/- in a year, the Micro SIP registration may be cancelled for future instalments and no refund may be made for the units already allotted.

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

SIP Payment through Electronic Clearing Services/Direct Debit

General Instructions:

- 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.
- 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 are rejected by the investor bank for any reasons.
- For load details, please refer to the Key Information Memorandum .
- Franklin Templeton Investments reserves the right to reject any application without assigning any reason thereof.
- For intimating the change in bank particulars, please tick the box provided

overleaf under the 'Bank Details'. Also fillup all the relevant details as applicable. Changes in the ECS Bank Mandate request should be submitted 30 days in advance and cancellation of ECS should be submitted 15 days in advance.

- Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for Direct Debit Facility.

- In case of micro SIPs, please provide any one of the following photo identification documents as mentioned below:

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

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

- Minimum Investments: 12 instalments of Rs.500/- (or) 6 instalments of Rs.1000/-. All Instalments should be of the same amount. In FTFL 12 instalments of Rs.2000/- (or) 6 instalments of Rs.4000/-, in FTDPEF 12 instalments of Rs.1000/- (or) 6 instalments of Rs. 2000/- and in TGSP-PF Plan 12 instalments of Rs.10,000/- or 6 instalments of Rs.20,000/-.
- To effect ECS/Direct debit, investors must provide a cancelled cheque or copy thereof or the first investment must be by means of cheque from that account. Banker's attestation is recommended for Payable at par cheque.
- Existing investors must provide their Folio Number / Account number and need not fill up a Common Application Form.
- 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.
- The SIP through ECS/Direct Debit Form, and the Common Application

Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 days in advance of the date of the first ECS/Direct Debit Transaction.

- For further details of the Scheme features like minimum amounts, risk factors etc., investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com.

List of cities where SIP through ECS Debit is available:

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgau, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dargeeling, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada and Vizag

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

Banks	Branches
<ul style="list-style-type: none"> IDBI Bank, HDFC Bank, IndusInd bank, Kotak Mahindra Bank & Axis Bank 	All Branches
<ul style="list-style-type: none"> ABN Amro Bank (only for ABN Amro Customers) 	All Branches
<ul style="list-style-type: none"> Bank of India, Bank of Baroda & Punjab National Bank 	Select Branches (where core banking facility is available) Branches not covered under ECS Locations
<ul style="list-style-type: none"> ICICI Bank 	

FRANKLIN TEMPLETON BRANCH OFFICES

Ahmedabad: 202, 2nd Floor, Abhijeet-III, Opp. Mayor's Bungalow, (Near Mithakali Six Roads), Ahmedabad 380 009; Bangalore: Niton Compound, 11, Palace Road, Entrance from Cunningham Road, Near Carmel College, Bangalore 560 052.; Bhubaneswar: No.77, Kharavel Nagar, Unit III, Janapath, Bhubaneswar 751 001; Chandigarh: S.C.O. 373-374, 1st Floor, Sector 35-B, Chandigarh 160 022; Chennai: Century Centre, 75, T.T.K Road, Alwarpet, Chennai 600 018; Cochin: 41/418-C, First Floor, Chicago Plaza, Rajaji Road, Ernakulam. Cochin - 682035.; Coimbatore: 424-C, Red Rose Towers, 2nd Floor, D.B.Road, R.S.Puram, Coimbatore 641 002.; Dehradun: Pokhri House 1st floor, 67/3 Rajpur Road opp meedo Plaza Dehradun-248001.; Hyderabad: First Floor, Amit Plaza, No.6-3-8857/C, Somajiguda Circle, Hyderabad 500082.; Indore: 101, Starlit Towers, 29/1 Y.N Road, Opp. State Bank Of Indore Head Office, Indore - 452001.; Jaipur: 250, 2nd Floor, Ganpati Plaza, M I Road, Jaipur 302 001.; Jalandhar: BX III 455, Shakti Tower, Upper Basement, Below Vishal Mega Mart, G. T. Road, Jalandhar 144001.; Kanpur: Office No.208-09, 14/113, KAN Chambers, Civil Lines, Kanpur- 208001; Kolkata: 2D & 2E, Landmark Building, 2nd Floor, 228-A, A.J.C Bose Road, Kolkata 700 020.; Lucknow: 2, Uttam Palace, 1st Floor, 3 Sapru Marg, Lucknow 226 001; Ludhiana: SCO-37, 1st Floor, Feroze Gandhi Market, Ludhiana 141 001; Madurai: No.210/20, 1st Floor, Petchiamman Padithurai Road, Near AR Plaza, Madurai - 625001.; Mangalore: 1st Floor, Manasa Towers, M.G. Road Kodialbail, Mangalore 575 003; Mumbai: Mittal Tower, Office No. A/31, A/32 & A/35, 3rd Floor Mittal Tower - 'A' Wing Opp. Vidhan Bhavan/Nariman Point, Mumbai 400021 Bandra Kurla Complex, Level 4, Wockhard Towers, East Wing, Mumbai 400 051.; Nagpur: Shop No. 3 & 4, Ground Floor, Maharshi Shivpad Complex, Plot No. 262, West High Court Road, Bajaj Nagar, Nagpur 440 010.; Nasik: S-6, Suyojit Trade Centre, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nasik 422 002.; New Delhi: F-126, 12th Floor, Himalaya House, Kasturba Gandhi Marg, New Delhi 110 001.; Patna: 505, Ashiana Hariniwas Apartments, Dak Bungalow Road, Patna 800 001.; Pune: 401, Karan Salene, 187, Bhandarkar Road, Pune 411 004.; Rajkot: 528, Star Plaza, 5th Floor, Phulchhab Chowk, Rajkot 360 001.; Raipur: 244, Rishabh Complex, 2nd Floor, M.G. Road, Raipur 492 001.; Salem: 214 / 215, Second Floor, Kandaswama Shopping Mall, Sarada College Road, Salem 636 016.; Surat: 404-405, Lalbhai Contractor Complex, Opp. Library, Nanpura, Surat 395 001.; Trichy: Jenne Plaza, Ground Floor, 5/C, 28 Bharathiar Salai, Contonment, Trichy 620 001.; Vadodara: First Floor-Spentha Complex, Opp. Pizza Hut, Near Ambedkar Circle, Race Course, VADODARA-390007.; Varanasi: 4th Floor, Kuber Complex, Rathyatra Crossing, Varanasi 221 010.; Vijayawada: "White House" 1st Floor, Room #2 M.G.Road, Vijayawada 520 010.; Visakhapatnam: 204, First Floor, Eswar Plaza, Dwarakanagar, Visakhapatnam 530016.

For any queries, our investor line is available to assist you at 1-800-425 4255 (For MTNL/BSNL landline users only) or 6000 4255 (For non-MTNL/non-BSNL or mobile users, please prefix the city STD code if calling from a mobile phone) Local call rates apply, from 8 a.m to 9 p.m., Monday to Saturday. Alternatively, you can also e-mail us at service@templeton.com

KARVY COLLECTION CENTRES

Agra (Uttar Pradesh): 17/2/4, Deepak Wasan Plaza, 1st Floor, Sanjay Place (Behind Holiday Inn), Agra 282 002; Amritsar (Punjab): 72- A, Taylor's Road, Aga Heritage Gandhi Ground Amritsar 143 001; Anand (Gujarat): F-6, Chitrangana Complex, Opp:Motikaka Chawl, V V Nagar, Anand-388 001; Aurangabad (Maharashtra): Shop No. 214/215, Tapadiya City Centre, Niral Bazar, Aurangabad 431001; Bhavnagar (Gujarat): 1st floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar - 364001; Bhopal (Madhya Pradesh): Kay Kay Business Centre 133, Zone 1, M. P. Nagar, Bhopal 462 011; Bhilai (Chattisgarh): Shop No.114&115, Ground Floor, Dhillion Complex Akash Ganga, Supela, Bhilai 490001; Calicut (Kerala): II nd floor, Sowbhagya shopping complex, Mavoor Road, Calicut - 673 004; Erode (Tamil Nadu): No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode 638003; Ghaziabad (Uttar Pradesh): 1St Floor., C-7, Lohia Nagar., Ghaziabad - 201 001; Gurgaon (Haryana): Shop no. 18, Ground Floor., Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001; Jalgaon (Maharashtra): 1, Shresta Apartments, Balirampeth.above naik cycle, Jalgaon - 425 001; Jamnagar (Gujarat): Sanskriti, 5 Patel colony corner, Opp UTI bank, Jamnagar - 361008; Pondicherry: First Floor, No.7, Thyagarajra Street Pondicherry 605 001; Ranchi (Jharkhand): Commerce Towers, 3rd Floor, Room no. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001; Siliguri (West Bengal): Nanak Complex, Near Church Road, Soveko Road, Siliguri - 734001; Trivandrum (Kerala): 2nd Floor, Akshaya Towers Sasthamangalam Trivandrum 695 010; Trichur (Kerala): 2nd Floor, Brother's Complex., Near Dhana Laxmi Bank Head Office., Naikkanal Junction Trichur - 680 001.

CAMS COLLECTION CENTRES

Ajmer (Rajasthan): Shop No.S-5, Second Floor, Swami Complex, Ajmer 305001; Allahabad (Uttar Pradesh): No.7, First Floor, Bihari Bhawan, 3 S.P. Marg, Civil Lines, Allahabad 211001; Amritsar (Punjab): 378 Majithia Complex, First Floor, M. M. Malviya Road, Amritsar 143001; Asansol (West Bengal): Block - G, First Floor, P. C. Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, Asansol 713303; Bareilly (Uttar Pradesh): F-62-63, Butler Plaza, Civil Lines, Bareilly 243001; Durgapur (West Bengal): 4/2, Bengal Ambuja Housing Development Ltd., Ground Floor, City Centre, , Durgapur 713216; Faridabad (Haryana): B-49, First Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad 121001; Ghaziabad (Uttar Pradesh): 113/6, First Floor, Navyug Market, Ghaziabad 201001; Panjim (Goa): No.108, First Floor, Gurudutta Bldg, Above Weekender, M. G. Road, Panaji 403001; Gorakhpur (Uttar Pradesh): Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road , Gorakhpur 273001; Guntur (Andhra Pradesh): Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522002; Guwahati (Assam): A.K. Azad Road, Rehbari, Guwahati 781008; Gwalior (Madhya Pradesh): First Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior 474001; Hubli (Karnataka): 206 & 207, First Floor, 'A' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029; Salem (Tamil Nadu): No.2, First Floor, Vivekananda Street, New Fairlands, Salem 636016; Jamshedpur (Jharkhand): Millennium Tower, "R" Road, Room No:15, First Floor, Bistupur, Jamshedpur 831001; Jodhpur (Rajasthan): 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur 342003; Karur (Tamil Nadu): No. 904, First Floor, West to Taluk Office, Jawahar Bazaar, Karur 639001; Kota (Rajasthan): B-33 Kalyan Bhawan, Triangle Part , Vallabh Nagar, Kota 324007; Kottayam (Kerala): Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam 686001; Meerut (Uttar Pradesh): 108, First Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002; Moradabad (Uttar Pradesh): B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001; Mysore (Karnataka): No.1, First Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore 570009; Panipat (Haryana): 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G.T.Road, Panipat 132103; Patiala (Punjab): 35 New Lal Bagh Colony, Patiala 147001; Rajahmundry (Andhra Pradesh): Cabin 101, D.no 7-27-4, First Floor, Krishna Complex, Baruvari Street, T. Nagar, , Rajahmundry 533101; Shimla (Himachal Pradesh): First Floor, Opp. Panchayat Bhawan Main gate, Bus Stand, Shimla 171001; Siliguri (West Bengal): No. 8, Swamiji Sarani, Ground Floor, Hakimpura , Siliguri 734401; Tirunelveli (Tamil Nadu): First Floor, Mano Prema Complex, 182/6, S.N. High Road, Tirunelveli 627001; Tirupur (Tamil Nadu): 1(1), Binny Compound, II Street, Kumaran Road, Tirupur 641601

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 INDIA BLUECHIP FUND (FIBCF)

INVESTMENT OBJECTIVE

An open-end growth scheme with an objective primarily to provide medium to long-term capital appreciation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities	Above 60%
Debt*	Upto 40%
Money market instruments	Upto 15%

* includes Securitised Debt up to 40%

PLANS AND OPTIONS

1. Growth Plan 2. Dividend Plan (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/-

BENCHMARK INDEX

BSE Sensex

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

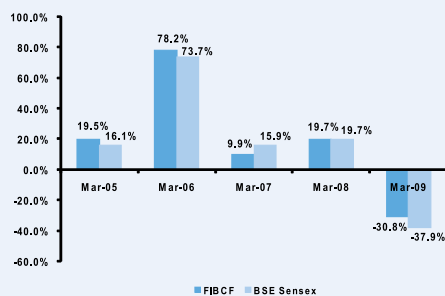
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	1.91%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	21.01%	9.16%
Last 3 years	16.62%	13.39%
Last 5 years	26.52%	24.80%
Since inception	26.26%	10.47%

Inception Date: December 1, 1993

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. Based on Growth Plan NAVs. Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA GROWTH FUND (TIGF)

INVESTMENT OBJECTIVE

An open-end growth scheme with the objective to provide long-term capital growth to its unitholders.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities & Equity linked securities	85%
Debt securities / Money market instruments	15%

Note: Debt includes Securitised Debt.

PLANS AND OPTIONS

1. Growth Plan 2. Dividend Plan (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/-

BENCHMARK INDEX

BSE Sensex, MSCI India Value

NAME OF THE FUND MANAGER(S)

Dr. J. Mark Mobius

EXPENSES OF THE SCHEME

i) Load Structure

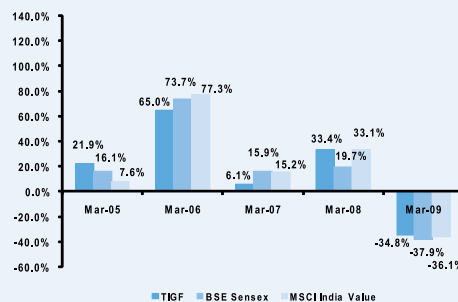
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.33%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%) BSE Sensex	Benchmark Returns (%) MSCI India Value
Last 1 year	12.59%	9.16%	21.10%
Last 3 years	19.37%	13.39%	19.60%
Last 5 years	26.20%	24.80%	28.55%
Since inception	19.49%	12.49%	N.A

Inception Date: September 10, 1996

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. Based on Dividend Plan NAVs. Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA EQUITY INCOME FUND (TIEIF)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)#
Equities and Equity Linked instruments, out of which	70% - 100%
Large companies	20%-75%
Other Indian companies	0%-25%
Foreign securities as permitted by SEBI/RBI	0%-50%
Debt securities, Money market instruments and Cash*	0%-30%

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%

* including securitised debt upto 30%

PLANS AND OPTIONS

1. Growth Plan 2. Dividend Plan (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/-

BENCHMARK INDEX

BSE 200

NAME OF THE FUND MANAGER(S)

Dr. J. Mark Mobius assisted by Chetan Sehgal, Vikas Chiranewal (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

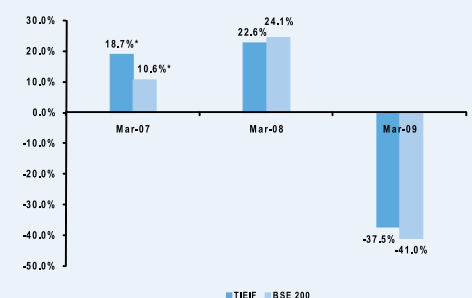
Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.04%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.76%	9.18%
Last 3 years	16.89%	14.39%
Last 5 years	N.A.	N.A.
Since inception	13.94%	9.99%

Inception Date: May 18, 2006

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA PRIMA FUND (FIFP)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities	Above 60%
Debt*	Upto 40%
Money market instruments	Upto 15%

* Includes Securitised Debt up to 40%

PLANS AND OPTIONS

1. Growth Plan 2. Dividend Plan (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/-

BENCHMARK INDEX

S&P CNX 500

NAME OF THE FUND MANAGER(S)

K. N. Sivasubramanian, R.Janakiraman & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

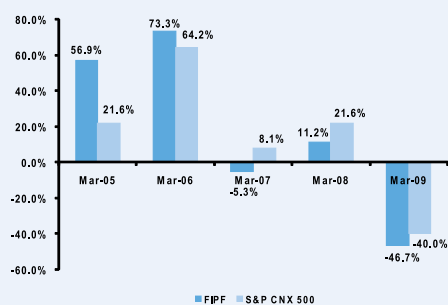
Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.13%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	10.88%	8.89%
Last 3 years	6.78%	13.66%
Last 5 years	21.02%	22.71%
Since inception	20.91%	10.01%

Inception Date: December 1, 1993

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA PRIMA PLUS (FIFPP)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities	At least 40%
Debt*	Up to 40%
Money Market Instruments	Up to 20%

*Includes Securitised Debt up to 40%

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

S&P CNX 500

NAME OF THE FUND MANAGER(S)

Sukumar Rajah, Anand Radhakrishnan & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

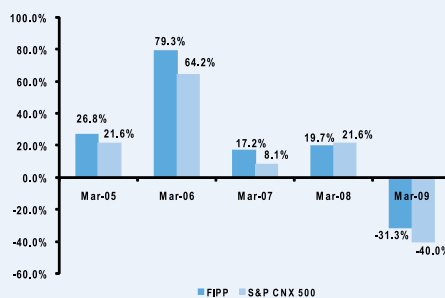
Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	1.99%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	14.86%	8.89%
Last 3 years	17.03%	13.66%
Last 5 years	27.75%	22.71%
Since inception	20.79%	8.72%

Inception Date: September 29, 1994

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA FLEXI CAP FUND (FIFCF)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities and Equity Linked instruments#	75% - 100%
out of which	
Large Cap	20%-100%
Mid Cap	0%-70%
Small Cap	0%-40%
Debt securities*	0% - 25%
Money Market Instruments	0% - 25%

including investments in ADR/GDR up to 50%, exposure in derivatives upto a maximum of 50%

*including securitised debt upto 25%

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

S&P CNX 500

NAME OF THE FUND MANAGER(S)

K.N. Sivasubramanian, Sukumar Rajah & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

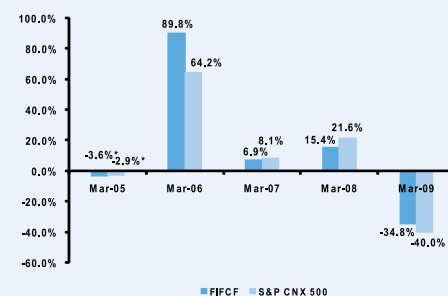
Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	1.90%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	21.97%	8.89%
Last 3 Years	14.17%	13.66%
Last 5 Years	N.A.	N.A.
Since inception	22.35%	17.81%

Inception Date: March 2, 2005

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN ASIAN EQUITY FUND (FAEF)

INVESTMENT OBJECTIVE

An open-end diversified equity fund that seeks to provide medium to long term appreciation through investments primarily in Asian Companies / sectors (excluding Japan) with long term potential across market capitalisation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets) [#]
Equities and Equity Linked instruments	70% - 100%
- Domestic securities	0% - 40%
- Foreign Securities@	50% - 100%
Domestic Debt securities* and Money Market Instruments	0% - 30%

@ including investments in units/securities of overseas mutual funds/unit trusts and such other foreign securities/instruments as may be permitted by SEBI/RBI

exposure in derivatives up to a maximum of 50%

* including securitised debt up to 30%

The scheme would predominantly invest in Foreign Securities of Asian companies (excluding Japan) and other companies that are benefiting from growth in Asian economies.

PLANS AND OPTIONS

1. Growth Plan 2.Dividend Plan (with Payout and Reinvestment Option).

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

BENCHMARK INDEX

MSCI Asia (ex-Japan) Standard Index

NAME OF THE FUND MANAGER(S)

Sukumar Rajah assisted by Ms. Roshi Jain (dedicated for making investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

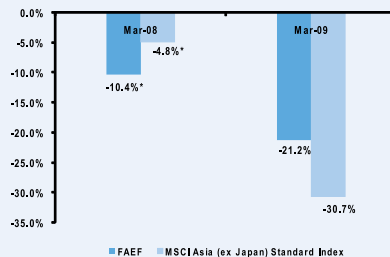
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.30%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	13.62%	2.59%
Since inception	-0.86%	-4.39%

Inception Date: January 16, 2008

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA HIGH GROWTH COMPANIES FUND (FIHGCF)

INVESTMENT OBJECTIVE

An open-end diversified equity fund that seeks to achieve capital appreciation through investments in Indian companies/sectors with high growth rates or potential.

ASSET ALLOCATION PATTERN OF THE SCHEME

Types of Instruments	Normal Allocation (% of Net Assets) [#]
Equities and Equity Linked Instruments	70% - 100%
Debt securities* and Money Market Instruments	0% - 30%

including investments in Foreign Securities as may be permitted by SEBI/RBI up to 35% of the net assets of the scheme, exposure in derivatives up to a maximum of 50%

* including securitised debt up to 30%

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

S&P CNX 500

NAME OF THE FUND MANAGER(S)

K.N. Sivasubramanian, Anand Radhakrishnan & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

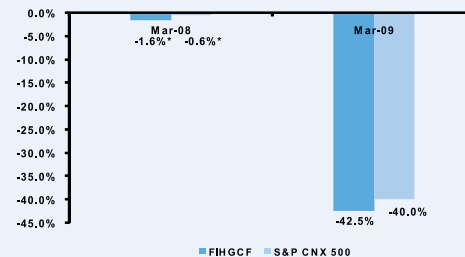
Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.04%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	15.98%	8.89%
Since inception	-1.58%	-1.10%

Inception Date: July 26, 2007

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA INDEX FUND (FIIF)

INVESTMENT OBJECTIVE

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, and 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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

NSE NIFTY PLAN:

Types of Instruments	Normal Allocation (% of Net Assets)
Securities covered by the Nifty Money Market instruments, convertible bonds & cash including money at call but excluding subscription and Redemption Cash Flow	Up to 100% Up to 5%

BSE SENSEX PLAN:

Types of Instruments	Normal Allocation (% of Net Assets)
Securities covered by the BSE Sensex Money Market instruments, convertible bonds and other securities including cash at call but excluding subscription and redemption Cash Flow.	Up to 100% Up to 20%

The Scheme may invest in index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or other derivative products, as and when introduced.

Tracking Error: The performance of the Scheme may not be commensurate with the performance of the Nifty or Sensex on any given day or over any given period. Such variations, referred to as tracking error, are expected to be around 2% per annum, but may vary substantially due to several factors

PLANS AND OPTIONS

BSE Sensex Plan: 1. Growth Plan (GP); 2. Dividend Plan (with Reinvestment (DR) and Payout (DP) options)

NSE Nifty Plan: 1. Growth Plan (GP); 2. Dividend Plan (with Reinvestment (DR) and Payout (DP) 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

BENCHMARK INDEX

BSE Sensex (BSE Sensex Plan), S&P CNX Nifty (NSE Nifty Plan)

NAME OF THE FUND MANAGER(S)

Anil Prabhudas & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil
Exit Load:	1% (if redeemed within 30 days from the date of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	BSE Sensex Plan - 0.96% NSE Nifty Plan - 1.00%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

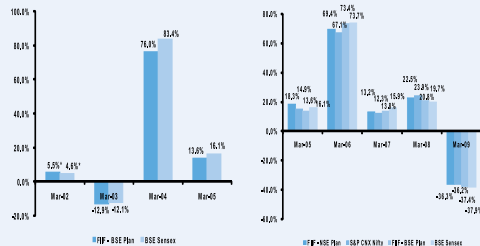
BSE Sensex Plan (Inception Date: 27.8.2001)

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.97%	9.16%
Last 3 years	13.78%	13.39%
Last 5 years	24.37%	24.80%
Since inception	20.58%	21.62%

NSE Nifty Plan (Inception Date: 4.8.2000)

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.55%	7.00%
Last 3 years	13.48%	13.82%
Last 5 years	23.56%	23.19%
Since inception	15.48%	15.00%

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA OPPORTUNITIES FUND (FIOF)

INVESTMENT OBJECTIVE

An open-end diversified growth scheme, with an objective to generate capital appreciation by capitalizing on long-term growth opportunities in the Indian economy.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities	Upto 100%
Money market instruments	Upto 35%

Under normal circumstances at least 65% of the scheme's assets will be invested in equities.

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

BSE 200

NAME OF THE FUND MANAGER(S)

Chakri Lokapriya & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

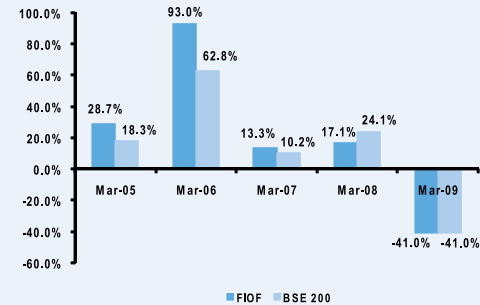
Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.21%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	4.57%	9.18%
Last 3 years	11.03%	14.39%
Last 5 years	24.95%	23.12%
Since inception	10.61%	-5.86%

Inception Date: Feb. 21, 2000. Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INFOTECH FUND (FIF)

INVESTMENT OBJECTIVE

An open-end growth scheme with an objective to provide long-term capital appreciation by investing primarily in the information technology industry.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities / Equity related Instruments	Upto 100%
Money market instruments	Upto 60%

Under normal circumstances at least 65% of the total assets will be invested in the equities of the Information technology industry.

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

BSE IT Index

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan, Murali Yerram & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

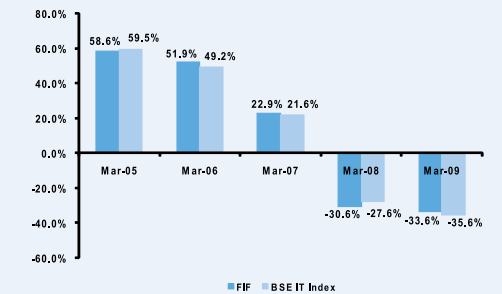
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.45%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.55%	7.00%
Last 3 years	13.48%	13.82%
Last 5 years	23.56%	23.19%
Since inception	15.48%	15.00%

Inception Date: August 22, 1998

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN FMCG FUND (FFF)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities / Equity related Instruments	Upto 100%
Money market instruments	Upto 35%

Under normal circumstances at least 65% of the total assets will be invested in the equities of the FMCG industry.

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

ET Brandex

NAME OF THE FUND MANAGER(S)

Anil Prabhudas & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

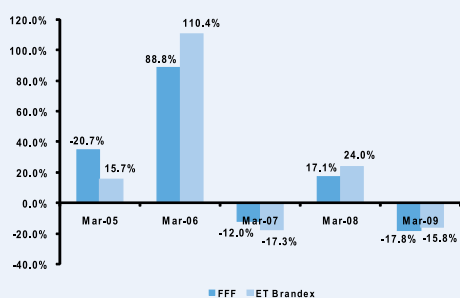
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.50%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	26.07%	20.73%
Last 3 years	11.34%	11.78%
Last 5 years	25.85%	26.01%
Since inception	15.71%	7.96%

Inception Date: March 31, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN PHARMA FUND (FPF)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities / Equity related Instruments	Upto 100%
Money market instruments	Upto 35%

Under normal circumstances at least 65% of the total assets will be invested in the equities of the pharmaceutical and life sciences industry.

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

ET Pharma

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan & Roshi Jain (dedicated for investment in Foreign Securities)

EXPENSES OF THE SCHEME

i) Load Structure

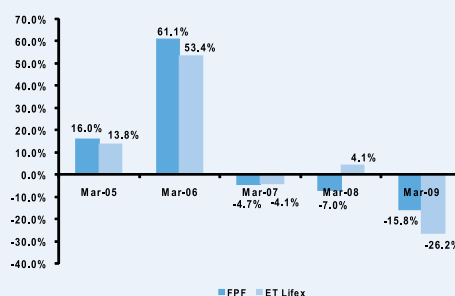
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.49%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	18.51%	-6.61%
Last 3 years	11.87%	6.47%
Last 5 years	15.95%	12.25%
Since inception	12.51%	10.44%

Inception Date: March 31, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FT INDIA BALANCED FUND (FTIBF)

INVESTMENT OBJECTIVE

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 related securities	51% to 70%
Fixed Income* and Money market instruments	30% - 50%

* including high quality securitised debt up to a maximum limit of 10% of the scheme's corpus.

Within the allocation towards fixed income instruments, up to 90% may be invested in Government securities (Central / State Government) securities supported by unconditional guarantee of the respective governments.

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan (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

BENCHMARK INDEX

Crisil Balanced Fund Index

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan (Equity), Vivek Ahuja & Sachin Padwal-Desai (Debt).

EXPENSES OF THE SCHEME

i) Load Structure

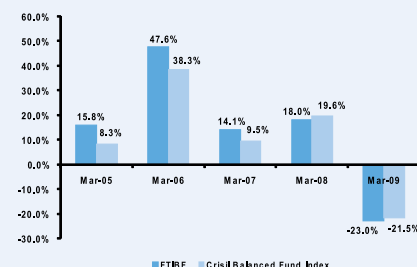
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.35%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	15.79%	11.65%
Last 3 years	15.01%	12.59%
Last 5 years	20.42%	16.79%
Since inception	15.60%	N.A

Inception Date: December 10, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON INDIA CHILDREN'S ASSET PLAN (TICAP)

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments Profile	Normal Allocation (% of Net Assets)	
	Education Plan	Gift Plan
Debentures (investment grade, privately placed etc.), Bonds issued by public sector units, other fixed income instruments* and Money market instruments	80% - 100%	25% - 60%
Equities and Equity Linked instruments	0% - 20%	40% - 75%

*Fixed income instruments would include debentures (investment grade, privately placed etc), bonds issued by public sector undertakings, high quality securitised debt (up to a maximum limit of

10% of the scheme's corpus), Central and State Government securities and Money Market instruments. Within the allocation towards fixed income instruments, up to 90% may be invested in the securities of Central / State Governments, which are unconditionally guaranteed. Both the Plans have separate portfolios. On an average at least 80% of the corpus under Education Plan will be invested in fixed income instruments and under Gift Plan, at least 65% of the corpus will be invested in equities.

PLANS AND OPTIONS

1. Education Plan (EP); 2. Gift Plan (GP) (with Growth and Dividend options. Dividend declared is compulsorily reinvested.)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.2,000 and multiples of Re.1

Additional Purchase: Rs.500 and multiples of Re.1

Repurchase: Minimum of Rs.500

BENCHMARK INDEX

Education Plan : Crisil MIP Blended Index

Gift Plan: Crisil Balanced Fund Index

LOCK IN PERIOD

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

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan (Equity), Vivek Ahuja & Sachin Padwal-Desai (Debt).

EXPENSES OF THE SCHEME

i) Load Structure

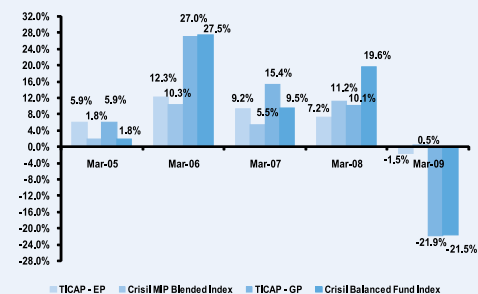
Entry Load:	Nil
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.25% (EP/GP)

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)		Benchmark Returns (%)	
	EP	GP	CMBI	CBFI
Last 1 year	8.91%	15.11%	12.44%	11.65%
Last 3 years	7.91%	12.86%	8.67%	12.59%
Last 5 years	8.39%	13.01%	8.25%	12.92%
Since inception	10.14%	12.22%	N.A.	N.A.

Inception Date: June 5, 1998, EP: Education Plan; GP: Gift Plan; CMBI: Crisil MIP Blended Index; CBFI: Crisil Balanced Fund Index. Benchmark Index has been adjusted for the 10% S&P CNX Nifty + 90% Crisil Composite Bond Fund Index has been adjusted for the period March 28, 2002 to September 9, 2005.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FRANKLIN INDIA TAXSHIELD (FIT)

INVESTMENT OBJECTIVE

An open end Equity Linked Savings scheme with an objective to provide medium to long-term growth of capital along with income tax rebate.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equity / Equity related instruments	Up to 100%
PSU Bonds / Debentures	Up to 20%
Money Market Instruments	Up to 20%

PLANS AND OPTIONS

1. Growth Plan; 2.Dividend Plan (with Payout (DP) and Reinvestment (DR) options)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.500 and multiples of Rs.500

Additional Purchase: Rs.500 and multiples of Rs.500

Repurchase: Minimum of Rs.500

BENCHMARK INDEX

S&P CNX 500

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.

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan

EXPENSES OF THE SCHEME

i) Load Structure

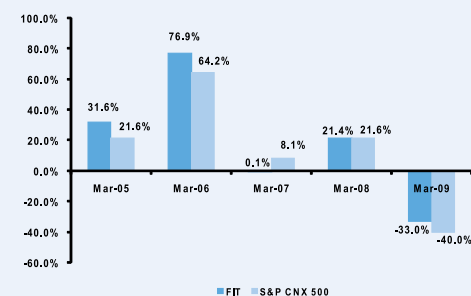
Entry Load:	Nil
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.27%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	14.99%	8.89%
Last 3 years	13.88%	13.66%
Last 5 years	24.74%	22.71%
Since inception	30.22%	17.81%

Inception Date: April 10, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON INDIA PENSION PLAN (TIPP)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equities, preference shares and equity related instruments	Up to 40%
Debentures* (Investment grade, privately placed etc.), Bonds issued by Public Sector Units and Money Market Instruments	Up to 100%

* including securitised debt up to 40%

PLANS AND OPTIONS

1. Growth Plan; 2.Dividend Plan Dividend declared is compulsorily reinvested till investor attains 60 years of age. TIPP offers Pension Option, Lumpsum Option, Combination Option and Flexible Option

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.500 and multiples of Re.1 Additional Purchase: Rs.500 and multiples of Re.1 Repurchase:Minimum of Rs.500/-

Minimum target investment: Rs.10,000 before the age of 60 years

BENCHMARK INDEX

40% of S&P CNX 500 and 60% of Crisil Composite Bond Fund Index

LOCK IN PERIOD

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

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan (Equity), Vivek Ahuja & Sachin Padwal-Desai (Debt).

EXPENSES OF THE SCHEME

i) Load Structure

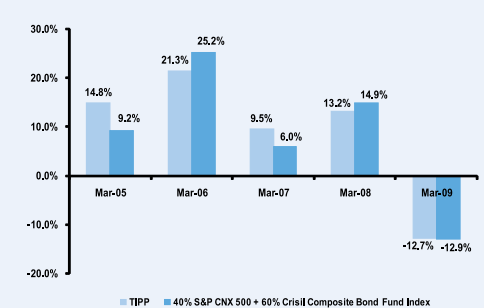
Entry Load:	Nil
Exit Load: (Subject to the completion of lock-in-period and minimum target investment)	3% (if redeemed before the age of 58 years) NIL (if redeemed after the age of 58 years)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.16%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	11.50%	13.93%
Last 3 years	10.20%	11.42%
Last 5 years	12.76%	13.53%
Since inception	14.13%	N.A.

Inception Date: March 31, 1997

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FT INDIA DYNAMIC PE RATIO FUND OF FUNDS (FTDPEF)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

The equity allocation will be determined based on the month-end weighted average PE ratio of the S&P CNX Nifty Index (NSE Nifty). The portfolio will be rebalanced in the first week of the following month.

If weighted average PE ratio of NSE Nifty falls in this band...	...the equity component will be... (%)	...and the debt component will be ... (%)
Up to 12	90 – 100	0 – 10
12-16	70 – 90	10 – 30
16-20	50 – 70	30 – 50
20-24	30 – 50	50 – 70
24-28	10 – 30	70 – 90
Above 28	0 – 10	90 – 100

Underlying Schemes: The scheme will invest the Equity allocation in units of Franklin India Bluechip Fund and debt allocation in Templeton India Income Fund.

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.5000 and multiples of Re.1
Additional Purchase: Rs.1,000 and multiples of Re.1
Repurchase: Minimum of Rs.1,000/-

BENCHMARK INDEX

BSE Sensex & Crisil Balanced Fund Index

NAME OF THE FUND MANAGER(S)

Sukumar Rajah

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil
Exit Load:	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	NIL

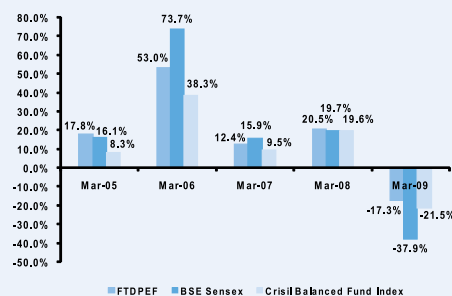
These expenses are over and above the expenses charged by the underlying schemes.

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	21.12%	9.16%
Last 3 years	16.96%	13.39%
Last 5 years	24.17%	24.80%
Since inception	23.51%	22.36%

Inception Date: October 31, 2003

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FT INDIA LIFE STAGE FUND OF FUNDS (FTLF)

INVESTMENT OBJECTIVE

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.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Under normal market circumstances, the investment range would be as follows:

Plans	Equity	Debt
The 20s Plan	80%	20%
The 30s Plan	55%	45%
The 40s Plan	35%	65%
The 50s Plus Plan	20%	80%
The 50s Plus Floating Rate Plan	20%	80%

The debt and equity allocation will be rebalanced once in every 6 months. Each plan has a separate portfolio.

Underlying Schemes

Equity: Franklin India Bluechip Fund, Franklin India Prima Fund, Templeton India Growth Fund.

Debt: Templeton India Income Fund, Templeton India Income Builder Account, Templeton Floating Rate Income Fund - Long Term Plan.

The steady state asset allocation will be as shown below:

Plan	Allocation						
	FIBCF	FIPF	TIGF	TIIF	TIIBA	TFIF-LT	
The 20s Plan	50%	15%	15%	10%	10%	-	
The 30s Plan	35%	10%	10%	25%	20%	-	
The 40s Plan	15%	10%	10%	35%	30%	-	
The 50s Plus Plan	10%	-	10%	40%	40%	-	
The 50s Plus Floating Rate Plan	10%	-	10%	-	-	80%	

PLANS AND OPTIONS

The 20s Plan, The 30s Plan, The 40s Plan, The 50s Plan and The 50s Plus Floating Rate Plan. All with Growth and Dividend Plan with Dividend Payout (DP) and Dividend Reinvestment (DR) options

Steady State Asset Allocation under normal conditions								
	Equity		Underlying schemes					
	Equity	Debt	FIBCF	FIPF	TIGF	TIIF	TIIBA	TFIF(LT)
The 20s Plan	80%	20%	50%	15%	15%	10%	10%	-
The 30s Plan	55%	45%	35%	10%	10%	25%	20%	-
The 40s Plan	35%	65%	15%	10%	10%	35%	30%	-
The 50s Plus Plan	20%	80%	10%	-	10%	40%	40%	-
The 50s Floating Rate Plan	20%	80%	10%	-	10%	-	-	80%

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.5000 and multiples of Re.1
Additional Purchase: Rs.1,000 and multiples of Re.1
Repurchase: Minimum of Rs.1,000/-

BENCHMARK INDEX

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.

NAME OF THE FUND MANAGER(S)

Sukumar Rajah (Equity), Sachin Padwal Desai & Pallob Roy (Debt)

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil (For all plans)
Exit Load:	20's Plan: In respect of each purchase of Units - 1% if redeemed within 1 year of allotment 30's Plan: In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment 40's Plan: In respect of each purchase of Units - 0.5% if redeemed within 1 year of allotment 50's Plus Plan and 50's Plus Floating Rate Plan: In respect of each purchase of Units - 0.25% if redeemed within 1 year of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	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)

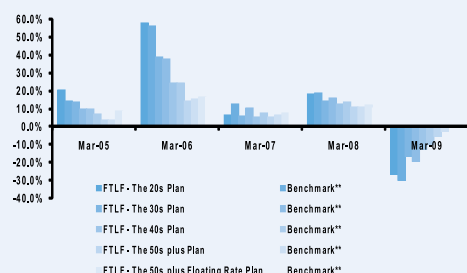
These expenses are over and above the expenses charged by the underlying schemes.

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

	Last 1 Year	Last 3 Years**	Last 5 Years	Since Inception**
The 20s Plan	18.40%	13.76%	21.93%	20.29%
Benchmark*	11.54%	13.21%	21.30%	18.81%
The 30s Plan	18.06%	11.73%	16.82%	15.51%
Benchmark*	13.18%	12.07%	16.86%	14.98%
The 40s Plan	17.29%	10.53%	13.22%	12.19%
Benchmark*	13.50%	10.63%	12.91%	11.53%
The 50s Plus Plan	15.71%	9.63%	9.87%	8.92%
Benchmark*	12.92%	9.06%	9.88%	8.78%
The 50s Plus Floating Rate Plan	12.64%	10.90%	11.27%	11.26%
Benchmark*	9.93%	9.60%	10.65%	10.76%

Inception Date: December 01, 2003

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



	Mar-05	Mar-06	Mar-07	Mar-08	Mar-09
FTLF - The 20s Plan	20.2%	57.6%	6.5%	18.0%	-26.5%
Benchmark**	14.1%	56.0%	12.5%	18.4%	-30.1%
FTLF - The 30s Plan	13.4%	38.7%	5.6%	13.9%	-16.6%
Benchmark**	9.9%	37.8%	10.0%	15.7%	-19.2%
FTLF - The 40s Plan	9.8%	24.2%	5.4%	12.7%	-12.8%
Benchmark**	6.7%	24.1%	7.6%	13.4%	-10.0%
FTLF - The 50s plus Plan	3.9%	14.2%	5.2%	10.8%	-5.4%
Benchmark**	3.6%	15.2%	6.4%	11.1%	-2.6%
FTLF - The 50s plus Floating Rate Plan	8.5%*	16.5%	7.3%	12.0%	-0.2%
Benchmark**	8.4%*	16.6%	8.6%	10.5%	-1.4%

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

TEMPLETON INDIA INCOME FUND (TIIF)

INVESTMENT OBJECTIVE

An open-end income scheme with the primary objective to generate a steady stream of income through investment in fixed income securities. This shall be the fundamental attribute of the scheme. A secondary objective is to generate capital appreciation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Debt instruments including Corporate Debt, PSU Bonds, Gilts and Securitised debts	Up to 100%
Money Market Instruments & Cash & Deposits (including Money at Call, MIBOR linked Instruments and Fixed Deposits)	Up to 25%

Note: Debt includes Securitised Debt.

PLANS AND OPTIONS

1. Growth Plan, 2. Dividend Plan (with Payout (DP) and Reinvestment (DR) options)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.10,000 and multiples of Re.1

Additional Purchase: Rs.1,000 and multiples of Re.1

Repurchase: Minimum of Rs.1,000/-

BENCHMARK INDEX

Crisil Composite Bond Fund Index

NAME OF THE FUND MANAGER(S)

Vivek Ahuja & Sachin Padwal-Desai

EXPENSES OF THE SCHEME

i) Load Structure

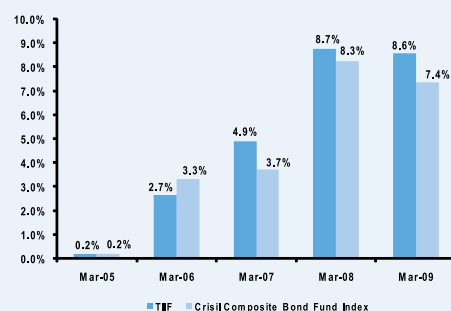
Entry Load:	Nil
Exit Load:	0.50%, if redeemed within 6 months of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	1.32%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	11.25%	11.59%
Last 3 years	7.59%	6.77%
Last 5 years	5.87%	5.50%
Since inception	9.56%	N.A.

Inception Date: March 5, 1997

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON INDIA INCOME BUILDER ACCOUNT (TIIBA)

INVESTMENT OBJECTIVE

An open-end income scheme with an objective to primarily provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Debentures* (Investment grade, privately placed etc.), Bonds issued by Public Sector Units and other Fixed Income Instruments	Up to 100%
Money Market Instruments	Up to 20%
Shares	Up to 20%

* Includes Securitised Debt up to 40%

PLANS AND 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)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Plan A: Rs.50,00,001. Plan B: Rs.25,000 (MD & QD); Rs.10,000 (HD, AD, BP & GP). Further, fresh/additional purchase (including switch-in) by an investor on a single day in TIIBA - Plan B will be allowed/accepted only up to Rs.50 Lacs per application.

Additional Purchase: Plan A and Plan B: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-

BENCHMARK INDEX

Crisil Composite Bond Fund Index

NAME OF THE FUND MANAGER(S)

Vivek Ahuja & Sachin Padwal-Desai

EXPENSES OF THE SCHEME

i) Load Structure

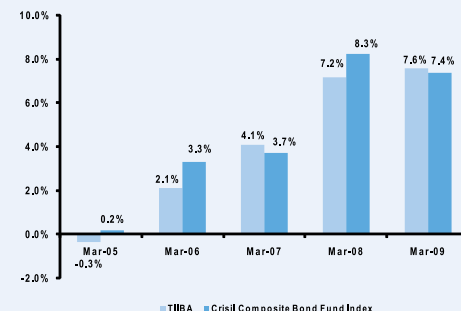
Entry Load:	Nil
Exit Load:	0.50%, if redeemed within 6 months of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.15%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns(%)	Benchmark Returns(%)
Last 1 year	11.02%	11.59%
Last 3 years	7.00%	6.77%
Last 5 years	5.14%	5.50%
Since inception	9.35%	N.A.

Inception Date: June 23, 1997

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON INDIA GOVERNMENT SECURITIES FUND (TGSF)

INVESTMENT OBJECTIVE

An open end dedicated Gilts scheme with the primary objective to generate credit risk-free return through investments in sovereign securities issued by the Central Government and/or State Government and/or any security unconditionally guaranteed by the Central Government and/or State Government for repayment of Principal and Interest.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)	
	CP/PF/ TP	LT
Securities issued by the Central/State Government and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest	Up to 100%	70%-100%
Money market instruments and securities held under reverse repos	Up to 100% (to meet the liquidity requirements of the scheme or to meet the defensive nature of the portfolio)	30%

In normal circumstances, the average maturity of the securities in the Long Term Plan will be over 3 years. Treasury Plan will normally have a portfolio with a shorter maturity. Composite Plan and PF Plan have a common portfolio. Long Term Plan and Treasury Plan have separate portfolios.

PLANS AND OPTIONS

1. Composite Plan, (CP) with Growth and Dividend option; 2. Treasury Plan (TP) with Growth and Dividend option; 3. PF Plan (PF) with Growth and Dividend Plan; 4. Long Term Plan (LT) with Growth, Bonus and Quarterly Dividend Options (with Payout (DP) and Reinvestment (DR) facility).

PF Plan offers two additional features:

- Prescribed maturity date option
- Appreciation Withdrawal Option

Highlights of TGSF - PF Plan:

- A. Investors can prescribe a maturity date at the time of investment, or at a later date under the feature called Prescribed Maturity Date. Moreover, investors have the flexibility to change the same twice a financial year, provided the same is communicated to the fund's office at least 3 business days before the maturity date.
- B. Investors can also opt for the appreciation withdrawal option either at the time of investing or at a later date. Under the appreciation withdrawal option, investors can choose to withdraw the capital appreciation at three frequencies: Quarterly, Half yearly and Annual. Investors can choose to withdraw or reinvest such appreciation back into their account.
- C. For all additional purchases, the investor may choose to provide a maturity date either at the time of investment or at a later date.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

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/Multiples 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

BENCHMARK INDEX

I-Sec Composite Index (Composite Plan, PF Plan)

I-Sec Libex (Long Term Plan)

I-Sec Sibex (Treasury Plan)

NAME OF THE FUND MANAGER(S)

Sachin Padwal - Desai & Vivek Ahuja

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil (for all plans)
Exit Load: (CDSC)	TGSF (CP/PF): In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment TGSF (LT/TP): Nil
(Actual Expenses for the financial year ending March 2009)	TP: 0.90%; LT/CP/PF: 1.28%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

CP Inception Date: June 21, 1999

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	20.94%	20.04%
Last 3 years	11.53%	10.12%
Last 5 years	8.01%	7.35%
Since inception*	12.33%	N.A.

PF Plan - Inception Date: May 7, 2004

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	20.94%	20.04%
Last 3 years	11.55%	10.12%
Last 5 years	8.02%	7.35%
Since inception*	7.00%	6.24%

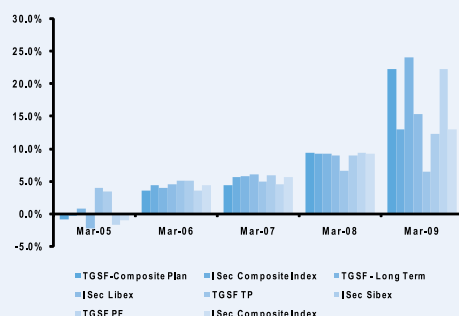
TP Plan - Inception Date: February 11, 2002

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.96%	14.21%
Last 3 years	6.00%	9.10%
Last 5 years	5.44%	7.39%
Since inception*	6.51%	N.A.

LT Plan - Inception Date: December 7, 2001

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	22.52%	26.58%
Last 3 years	12.78%	11.44%
Last 5 years	8.99%	7.84%
Since inception*	11.25%	N.A.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



	Mar-05	Mar-06	Mar-07	Mar-08	Mar-09
TGSF-Composite Plan	-0.9%	3.6%	4.4%	9.3%	22.3%
I Sec Composite Index	-0.3%	4.4%	5.6%	9.2%	12.9%
TGSF - Long Term	0.8%	4.0%	5.8%	9.2%	24.0%
I Sec Libex	-2.2%	4.5%	6.1%	8.9%	15.3%
TGSF TP	4.1%	5.2%	4.9%	6.7%	6.5%
I Sec Sibex	3.4%	5.1%	5.9%	9.0%	12.3%
TGSF PF	-1.7%*	3.6%	4.5%	9.3%	22.3%
I Sec Composite Index	-1.0%*	4.4%	5.6%	9.2%	12.9%

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

TEMPLETON INDIA SHORT-TERM INCOME PLAN (TISTIP)

INVESTMENT OBJECTIVE

An open-end income scheme with an objective to provide stable returns by investing in fixed income securities.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Debentures (investment grade, privately placed, etc.), government securities and other fixed income instruments*	Up to 100%
Money market instruments and securities held under reverse repos (including debentures with maturity less than 1 year)	Up to 100%

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

PLANS AND OPTIONS

1. Retail Plan with Growth Option (GP), Bonus Option (BP), Quarterly Dividend Option (QD) with payout and reinvestment facility, Monthly Dividend Option (MD) with Payout (DP) and Reinvestment (DR) facility, Weekly Dividend Option (WD) with Reinvestment facility only. 2. Institutional Plan with Growth, Weekly Dividend (with Reinvestment facility only) and Monthly Dividend (with Payout and Reinvestment facility)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Retail Plan

Purchase: Rs.5,000 and multiples of Re.1

Additional Purchase: Rs.5,000 and multiples of Re.1

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 (Retail)

Minimum of Rs.1,00,000 (Institutional Plan)

BENCHMARK INDEX

Crisil Short-Term Bond Fund Index

NAME OF THE FUND MANAGER(S)

Vivek Ahuja & Sachin Padwal-Desai

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	NIL
Exit Load:	Retail Plan: In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 5 months of allotment Institutional Plan: In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 5 months of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	Retail Plan: 0.93% Institutional Plan: 0.82%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

TISTIP - Retail Plan

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	14.56%	11.46%
Last 3 years	10.18%	8.19%
Last 5 years	8.23%	6.73%
Since inception	7.78%	N.A.

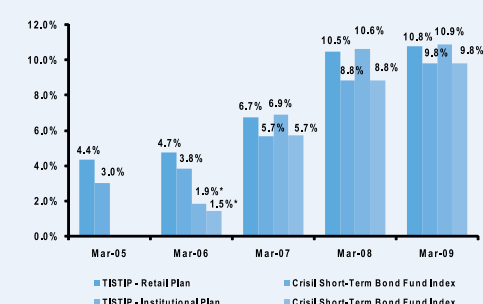
Inception Date: January 31, 2002

TISTIP -Institutional Plan

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	14.66%	11.46%
Last 3 years	10.28%	8.19%
Last 5 years	N.A.	N.A.
Since inception	9.12%	7.33%

Inception Date: September 6, 2005

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON FLOATING RATE INCOME FUND (TFIF)

INVESTMENT OBJECTIVE

An open end income scheme with the primary objective to provide income consistent with the prudent risk from a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns, and also fixed rate instrument and money market instruments.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)	
	Minimum	Maximum
Fixed Rate debt instruments: <ul style="list-style-type: none"> • Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/ Reverse Repos or any other instrument permitted by RBI/SEBI) • Non-Money market instruments (including bonds & debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI) 	0%	35%
Floating Rate debt instruments**: <ul style="list-style-type: none"> • Money market instruments with residual maturity of upto 182 days (Money at call, CPs, CDs, bill rediscounting, or any other instrument permitted by RBI/SEBI) • Non-Money market instruments (including floating rate bonds & debentures issued by corporates or PSUs, floating rate gilts, inverse floaters, floating rate bank deposits, floating rate securitised debt*, fixed rate debentures/ bonds with swap, mibor linked debentures or any other instrument permitted by RBI/SEBI, fixed rate bonds & debentures with residual maturity of upto 182 days issued by corporates or PSUs, gilts, securitised debt*) 	65%	100%

*Investment in securitised debts (including floating securitisation) will not, normally, exceed 35% of the net assets of the scheme.

** Floating rate debt instruments include fixed rate instruments swapped for floating rate returns

Both the Plans have separate portfolios. The portfolio of the Short Term Plan will normally be skewed towards short term maturities and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.

PLANS AND OPTIONS

1. Long Term Plan (LT) with a). Retail Option offering Growth Option & Dividend Option (with Payout (DP) and Reinvestment (DR) facility); b). Institutional Option with Growth and Dividend Options with Payout and Reinvestment facility and c). Super Institutional Option with Growth option and Daily Dividend Reinvestment Option ; 2. Short Term Plan (ST) with a). Retail Option offering Growth Option & Dividend Option (with Reinvestment facility only) and b). Institutional Option with Growth and Dividend Options (with Reinvestment facility only)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Long Term Plan (LT) Retail Option: 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.1 crore and multiples of Re.1
 Additional Purchase: Rs.1 crore and multiples of Re.1
 Long Term Super Institutional Option:
 Purchase: Rs.5 crores and multiples of Re.1
 Additional Purchase: Rs.1 crore and multiples of Re.1
 Short Term Plan(ST) Retail Option:
 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.1 crore and multiples of Re.1
 Repurchase (LT/ST): Minimum of Rs.1,000 (Retail Option)
 Minimum of Rs.1,00,000 (Institutional Plan option)
 Minimum of Rs.10,00,000 (LT-Super Institutional Plan option)

BENCHMARK INDEX

Crisil Liquid Fund Index

NAME OF THE FUND MANAGER(S)

Pallab Roy & Sachin Padwal-Desai

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil
Exit Load:	LT: 0.25% (if redeemed within 14 days of allotment); ST: NIL
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	0.75% (ST-Retail) 1.00% (LT-Retail) 0.55% (LT/ST-Insti.) 0.30% (LT-Super Insti.)

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

ST Retail-Inception Date: February 11, 2002

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.97%	7.88%
Last 3 years	8.16%	7.38%
Last 5 years	7.02%	6.39%
Since inception	6.72%	N.A.

ST-Institutional Option: September 6, 2005

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.29%	7.88%
Since inception	7.79%	6.94%

LT Retail-Inception Date: February 11, 2002

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	9.04%	7.88%
Last 3 years	8.32%	7.38%
Last 5 years	7.05%	6.39%
Since inception	6.79%	N.A.

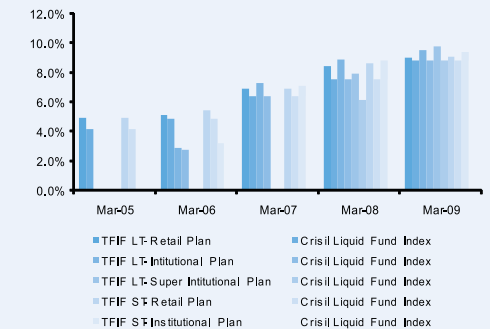
LT-Institutional Option: September 6, 2005

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	9.54%	7.88%
Since inception	8.03%	6.94%

LT-Super Institutional Option: May 9, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	9.81%	7.88%
Since inception	9.20%	7.43%

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



	Mar-05	Mar-06	Mar-07	Mar-08	Mar-09
TFIF LT - Retail	4.9%	5.1%	6.9%	8.4%	9.0%
Crisil Liquid Fund Index	4.2%	4.9%	6.4%	7.5%	8.8%
TFIF LT - Institutional Plan		2.9%*	7.3%	8.9%	9.5%
Crisil Liquid Fund Index		2.8%*	6.4%	7.5%	8.8%
TFIF LT - Super Institutional Plan				7.9%*	9.8%
Crisil Liquid Fund Index				6.1%*	8.8%
TFIF ST - Retail	4.9%	5.4%	6.9%	8.6%	9.1%
Crisil Liquid Fund Index	4.2%	4.9%	6.4%	7.5%	8.8%
TFIF ST - Institutional Plan		3.2%*	7.1%	8.8%	9.4%
Crisil Liquid Fund Index		2.8%*	6.4%	7.5%	8.8%

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

FRANKLIN INDIA INTERNATIONAL FUND (FINTF)

INVESTMENT OBJECTIVE

An open-end foreign securities income scheme with a primary 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 International Franklin Templeton Mutual Fund that invests predominantly US Government Securities or US Government backed Securities.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Franklin US Government Fund investing primarily in US government securities or government national mortgage association obligations (Ginnie Maes*)	80% - 100%
Cash, Money Market Instruments and Short Term Instruments in India	0% - 20%

*Ginnie Maes represent an ownership interest in mortgage loans made by banks and other financial institutions to finance purchases of homes. The mortgage loans may have either fixed or adjustable interest rates. Individual loans are packaged or "pooled" together for sale to investors such as the Fund. As the underlying mortgage loans are paid off, investors receive

principal and interest payments. Ginnie Maes carry a guarantee backed by the full faith and credit of the U.S. government. The guarantee applies only to the timely repayment of principal and interest and not to the market prices and yields of the Ginnie Maes or to the net asset value or performance of the Fund, which will vary with changes in interest rates and other market conditions.

Under normal circumstances, at least 80% of the total portfolio will be invested in overseas mutual funds or permitted Foreign Debt Securities.

PLANS AND OPTIONS

NIL

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

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

BENCHMARK INDEX

Lehman Intermediate Govt. (US) Index, after adjusting for Rupee: Dollar conversion

NAME OF THE FUND MANAGER(S)

Sachin Padwal-Desai & Vivek Ahuja

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	NIL
Exit Load:	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 6 months of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	0.58%

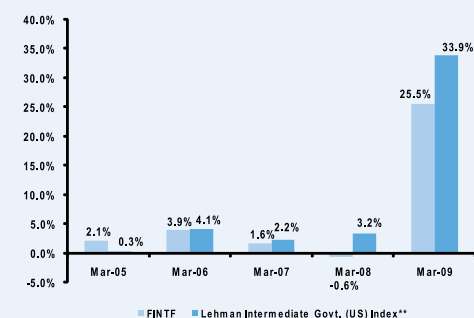
PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns (%)	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	14.81%	19.69%
Last 3 years	5.23%	7.78%
Last 5 years	3.95%	5.56%
Since inception	2.86%	4.18%

Inception Date: December 20, 2002

Adjusted in rupee terms

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. Based on Growth Plan NAVs. ** Adjusted in Rupee terms

TEMPLETON MONTHLY INCOME PLAN (TMIP)

INVESTMENT OBJECTIVE

An open-ended income scheme (with no assured returns) having an objective to earn regular income for investors through investments primarily in highly rated debt securities.

ASSET ALLOCATION PATTERN OF THE SCHEME

Types of Instruments	Normal Allocation (% of Net Assets)
Debt including Corporate Debt, PSU Bonds, Gilts and Securitized Debt	Up to 100%
Money Market Instruments	Up to 20%
Equity & Equity Linked	Up to 15%

PLANS AND OPTIONS

1. Growth Plan. 2. Half-yearly Dividend (HD). 3. Quarterly Dividend (QD). 4. Monthly Dividend (MD) plans (each with Reinvestment (DR) and Payout (DP) facility). Currently, Monthly & Quarterly Dividend Plans have pure debt portfolio, and Half-yearly Dividend & Growth Plans will generally invest up to 15% in equities.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Rs.25,000 and multiples of Re.1 (MD & QD); Rs.10,000 and multiples of Re.1 (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

BENCHMARK INDEX

Crisil MIP Blended Index

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan, Roshi Jain (dedicated for investment in Foreign Securities) - Equity, Pallab Roy & Vivek Ahuja - Debt

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil
Exit Load:(CDSC)	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	1.40%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Monthly & Quarterly Dividend
Inception Date: February 7, 2000

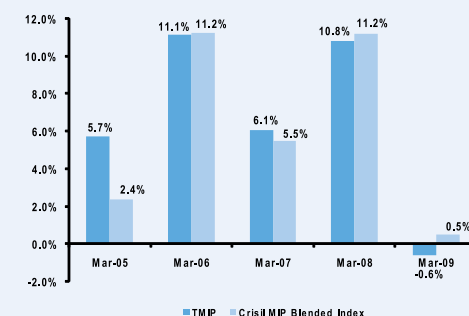
Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	8.96%	12.44%
Last 3 Years	7.03%	8.67%
Last 5 Years	5.74%	8.57%
Since inception	7.10%	N.A.

Half yearly & Growth

Inception Date: February 7, 2000

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	12.59%	12.44%
Last 3 Years	9.23%	8.67%
Last 5 Years	9.04%	8.57%
Since inception	9.79%	N.A.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

FT INDIA MONTHLY INCOME PLAN (FTMIP)

INVESTMENT OBJECTIVE

An open-end income scheme (with no assured returns) with an objective to provide regular income through a portfolio of predominantly high quality fixed income securities with a maximum exposure of 20% to equities.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Fixed Income instruments * including cash and money market instruments	Up to 100%
Equities	Up to 20%

*includes securitized debt up to 40%

PLANS AND OPTIONS

Plan A & Plan B, each with 1. Growth Plan, 2. Bonus Plan, 3. Quarterly Dividend (QD), 4. Monthly Dividend (MD) plans (with Reinvestment (DR) and Payout (DP) options)

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

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

BENCHMARK INDEX

Crisil MIP Blended Index

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan, Roshi Jain (dedicated for investment in Foreign Securities) - Equity, Pallab Roy & Vivek Ahuja - Debt

EXPENSES OF THE SCHEME

i) Load Structure

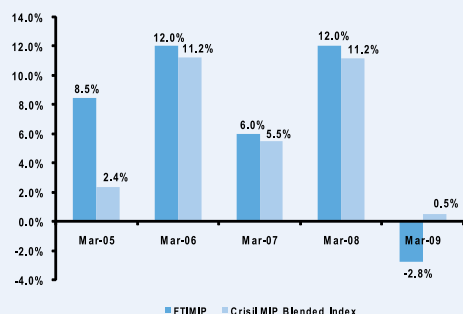
Entry Load:	Plan A & B: Nil.
Exit Load:	Plans A & B: In respect of each purchase of Units - 1% if the Units are redeemed/ switched-out within one year of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	2.04%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	12.75%	12.44%
Last 3 years	9.53%	8.67%
Last 5 years	9.69%	8.57%
Since inception	11.02%	N.A.

Inception Date: September 28, 2000.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON INDIA TREASURY MANAGEMENT ACCOUNT (TITMA)

INVESTMENT OBJECTIVE

An open end Liquid scheme with an objective to provide current income along with high liquidity.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Money Market Instruments	70% - 100%
Debentures (investment grade, privately placed etc.)*	0% - 30%

*Including securitised debt upto 30%

The fund will under normal circumstances, invest at least 70% of its corpus in money market instruments, Government of India securities, Zero coupon bonds/treasury bills etc and not more than 30% of the corpus in debentures (including public sector bonds/corporate debentures). Within the allocation towards fixed income instruments, up to 30% may be invested in Government securities (Central/State Government) securities supported by unconditional guarantee of the respective governments.

PLANS AND 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 4. Super Institutional Plan (Super IP) each with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Regular: 1 Lac (Rs.10 crores in WDP)

Liquid: 25,000/- (Rs.10 crores in WDP)

Institutional: 1 crore

Super Institutional: 5 crores

All in multiples of Re.1.

Additional Purchase: Regular: 1 Lac (Rs.5 crores in WDP)

Liquid: 5,000/- (Rs.5 crores in WDP)

Institutional: 1 crore

Super Institutional: 1 crore

Multiples: Re.1 in all the cases

Repurchase: Minimum of Rs.1,000 (LP & RP); IP - Rs.1 lakh; Super IP-Rs. 10 Lakhs.

BENCHMARK INDEX

Crisil Liquid Fund Index

NAME OF THE FUND MANAGER(S)

Pallab Roy & Sachin Padwal-Desai

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load:	Nil
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	Regular Plan: 0.77%. Institutional Plan: 0.51%. Super Institutional Plan: 0.30%.Liquid Plan: 1.00%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Regular Plan - Inception Date April 29, 1998

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.36%	7.88%
Last 3 years	7.55%	7.38%
Last 5 years	6.62%	6.39%
Since inception	7.31%	N.A.

Institutional Plan - Inception Date June 22, 2004

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.63%	7.88%
Last 3 years	7.82%	7.38%
Last 5 years	6.87%	6.39%
Since inception	6.82%	6.34%

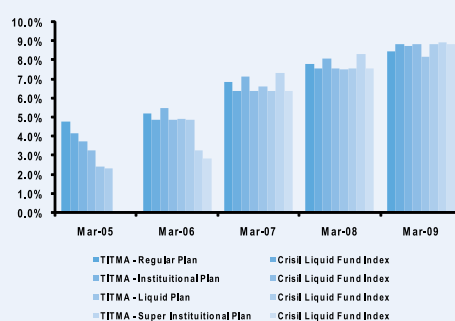
Liquid Plan - Inception Date September 17, 2004

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.09%	7.88%
Last 3 years	7.28%	7.38%
Last 5 years	N.A.	N.A.
Since inception	6.41%	6.46%

Super Institutional Plan - Inception Date Sep. 2, 2005

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.84%	7.88%
Last 3 years	8.04%	7.38%
Last 5 years	N.A.	N.A.
Since inception	7.57%	6.94%

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



	Mar-05	Mar-06	Mar-07	Mar-08	Mar-09
TITMA - Regular Plan	4.8%	5.2%	6.9%	7.8%	8.4%
Crisil Liquid Fund Index	4.2%	4.9%	6.4%	7.5%	8.8%
TITMA - Institutional Plan	3.7%*	5.4%	7.1%	8.1%	8.7%
Crisil Liquid Fund Index	3.2%*	4.9%	6.4%	7.5%	8.8%
TITMA - Liquid Plan	2.4%*	4.9%	6.6%	7.5%	8.2%
Crisil Liquid Fund Index	2.3%*	4.9%	6.4%	7.5%	8.8%
TITMA - Super Institutional Plan	3.2%*	7.3%	8.3%	8.9%	8.9%
Crisil Liquid Fund Index	2.8%*	6.4%	7.5%	8.8%	8.8%

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

TEMPLETON INDIA ULTRA-SHORT BOND FUND (TIUBF)

INVESTMENT OBJECTIVE

An open end income scheme with an objective to provide a combination of regular income and high liquidity by investing primarily in a mix of short term debt and money market instruments.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Debt securities* with maturity up to 12 months and Money Market Instruments	70% - 100%
Debt securities* with maturity over 12 months	0% - 30%

* including Government Securities and Securitised Debt up to 100%, exposure in derivatives up to a maximum of 50%, investments in Foreign Securities as may be permitted by SEBI/RBI up to 50% of the net assets of the scheme.

PLANS AND OPTIONS

1.Retail Plan 2.Institutional Plan 3.Super Institutional Plan each with Growth Option, Weekly Dividend Option (with reinvestment and payout facility) and Daily Dividend Reinvestment Option.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Retail Plan:

Purchase: Rs.25,000 and multiples of Re.1

Additional Purchase: Rs.25,000 and multiples of Re.1

Repurchase: Minimum of Rs.1000

Institutional Plan:

Purchase: Rs.1 crore and multiples of Re.1

Additional Purchase: Rs.1crore and multiples of Re.1

Repurchase: Minimum of Rs.1 lakh.

Super Institutional Plan:

Purchase: Rs.5 crores and multiples of Re.1

Additional Purchase: Rs.1crore and multiples of Re.1.

Repurchase: Minimum of Rs.10 lakhs

BENCHMARK INDEX

Crisil Liquid Fund Index

NAME OF THE FUND MANAGER(S)

Pallab Roy & Sachind Padwal Desai

EXPENSES OF THE SCHEME

i) Load Structure

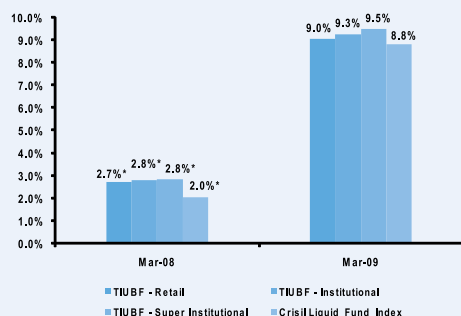
Entry Load:	Nil
Exit Load:	0.25% (if redeemed within 7 days from the date of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	Retail: 0.72% Institutional: 0.52% Super Insti.: 0.32%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.00%	7.88%
Since inception	8.48%	7.70%

Inception Date: March 17, 1997

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

TEMPLETON INDIA MONEY MARKET ACCOUNT (TIMMA)

INVESTMENT OBJECTIVE

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)
Money Market Instruments (including cash/call money)	100%

Being a Money Market fund, the portfolio will be invested in money market instruments.

PLANS AND OPTIONS

Bonus Plan and Dividend Plan with Reinvestment facility only.

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. Fresh/Additional purchase (including switch-in) by an investor on a single day in each Plan of TIMMA will be allowed/accepted only up to Rs. 5 Crores per application.

BENCHMARK INDEX

Crisil Liquid Fund Index

LOCK-IN PERIOD

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

NAME OF THE FUND MANAGER(S)

Pallab Roy & Vivek Ahuja

EXPENSES OF THE SCHEME

i) Load Structure

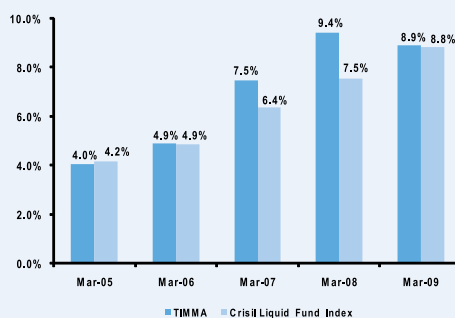
Entry Load:	Nil
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2009)	0.75%

PERFORMANCE OF THE SCHEME: AS OF JULY 31, 2009

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.52%	7.88%
Last 3 years	7.96%	7.38%
Last 5 years	6.33%	6.39%
Since inception	5.63%	N.A.

Inception Date: March 17, 1997

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



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

COMMON FEATURES FOR ALL SCHEMES

Risk Profile of the Scheme

Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity-related securities. Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.

Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.

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

as well as country related risks.

Performance of the relevant indices will have a direct bearing on the performance of the index schemes. Tracking errors are inherent in any indexed fund and such errors may cause the scheme to generate returns, which are not in line with the performance of the relevant index or one or more securities covered by/included in the relevant index.

The tax benefits available under the ELSS and other tax saving schemes are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor. The Trustee, AMC, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up before the completion of the lock-in period. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

There is no assurance or guarantee that the objectives of the scheme will be achieved. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the scheme.

Dividend Policy

Dividends are distributed based on the availability of adequate distributable surplus in the scheme. The Trustee may, at its sole discretion declare dividends in the fund at any time. Although there is every intention to declare dividend in Dividend Plan/Option, there is no assurance or guarantee as to the frequency or quantum of dividends nor that would the dividends be regularly paid.

No Load on Bonus/Dividend Reinvestment

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

Commission to distributor

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

Utilisation of Exit load

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

Alterations in Application Form:

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

Who Can Buy

Units of the schemes (except TIPP, TGSF-PF & TICAP) can be purchased by :

1. Adult individuals, either singly or jointly (not exceeding three), resident in India.
2. Parents/Guardian on behalf of minors.

3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
5. Banks, Financial Institutions and Investment Institutions.
6. 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 S under the United States Securities Act of 1933, as amended from time to time.
7. Foreign institutional investors and their sub accounts on full repatriation basis (subject to RBI approval).
8. Hindu Undivided Family (HUF).
9. Wakf Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
10. Sole Proprietorship, Partnership Firms.
11. Army/Air Force/Navy/Para-military funds and other eligible institutions.
12. Scientific and/or industrial research organizations.
13. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
14. 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.
15. The Mutual Fund Schemes can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.

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 SIDs for the approved schemes by the charity commissioner of Maharashtra).

TIPP:

1. Adult individuals, either singly or jointly (not exceeding three), resident in India up to the age of 60 years.
2. Non-Resident Indians and Persons of Indian Origin residing abroad (NRIs) up to the age of 60 years on full repatriation basis and on non-repatriation basis 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.
3. Parents / Guardian on behalf of minors.

TICAP:

1. Parent, step parent or grand parent, adult relative or friend (whether Resident or Non-resident) 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.
2. A Company, Body Corporate, Registered Society and eligible Trust or a Guardian appointed by court.
3. Overseas Corporate Bodies, Firms and Societies which are held directly or indirectly but ultimately to the extent of at least 60% by Non-Resident individuals of Indian Nationality/ Origin and Trust in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs) with a view to assist any child of 14 years and below. No age proof other than the declaration by the applicant is required.

While the age of the beneficiary child has to be below 14 years at the time of opening the account subsequent purchases of units can be made till the beneficiary child turns 18 years.

TGSF-PF:

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

1. Provident Funds
2. Superannuation, Pension, Welfare and Gratuity Funds
3. Charitable or Religious Trusts authorized to invest in units of mutual funds
4. Trustees of Private Trusts authorized to invest in Mutual Fund Schemes under their trusts deeds
5. Any other retirement benefit funds, introduced from time to time.

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

Investments under Power of Attorney (POA):

In case investors have issued a Power of Attorney (POA) for transacting with Franklin Templeton on their behalf, the signatures of the investor and the POA holder must be clearly available in the POA document for the POA to be accepted as a valid document. Franklin Templeton reserves the right to reject any POA and / or subsequent transaction if the signatures as above are not available in the document.

Default Option

Scheme	Default Option
TIGF, FTIBF, FIIF, FIBCF, FIPP, FIOF, FIFCF FIPF, FIF, FFF, FPF, FIHGCF, TIEIF, FAEF & FTDPEF	Dividend Reinvestment
FIT	Dividend Payout
TIPP	Dividend Plan
TICAP	Education Plan, Dividend Option
FTLF	The 20's Plan, Dividend Reinvestment Option
TIIBA	Plan B, Annual Dividend Reinvestment Option
TIIF	Dividend Reinvestment
TISTIP	Weekly Dividend Reinvestment Option
TITMA	Liquid Plan - Weekly Dividend Reinvestment Option
TGSF	Composite Plan - Dividend Reinvestment Option
TFIF	Long Term Dividend Reinvestment
FTMIP	Plan B - Monthly Dividend Reinvestment Option
TMIP	Monthly Dividend Reinvestment
TIMMA	Bonus Plan, Regular Account
TIUBF	For investment amount Rs.5 crores & above: Super Institutional Plan, for investment amount Rs.1 crore & above but less than Rs.5 crores: Institutional Plan, for others: Retail Plan Default Option: Daily Dividend (Reinvestment) Option

The Trustee/AMC reserves the right to alter/vary the default plan/option, and the terms and conditions of these facilities and privileges, after giving notice. The trustee is entitled, in 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 ISC/Collection Centres.

Applicable NAV

1. For Schemes other than Liquid Schemes and FINTF

- a. Purchases including switch-ins for TIGF, FTIBF, FIIF, FIBCF, FIPP, FIOF, FIFCF FIPF, FIF, FFF, FPF, FIHGCF, TIEIF, FAEF, FTDPEF, FIT, TICAP - GP & FTLF :**

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. Purchases including switch-ins for TIIBA, TIIF, TISTIP, TGSF, TFIF, FTMIP, TMIP, TIUBF, TIPP and TICAP-EP:**

In respect of valid applications of amount less than Rs.1 crore 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 of amount less than Rs.1 crore 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.

In respect of valid applications of amount Rs.1 crore or more received by the Mutual Fund - irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation 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.

- c. Redemptions including switch-outs (all above funds):**

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.

The redemption and switchouts of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realised.

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

Compulsory reinvestment of Dividend

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

Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details given in the SID under the section "Taxation". However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.

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 normally determined for all business days and will be published in 2 newspapers. The NAV can also be viewed on www.franklintempletonindia.com and www.amfiindia.com. You can also telephone us at 1-800-425 4255 (For MTNL/BSNL landline users only) or 6000 4255 (For non-MTNL/non-BSNL or mobile users, please prefix the city STD code if calling from a mobile phone) Local call rates apply.

For Investor Grievances please contact

Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Franklin Templeton Centre, No. 7, 3rd Cross Street, Kasturibai Nagar, Adyar, Chennai 600020. Tel: 1-800-425 4255 (For MTNL/BSNL landline users only) or 6000 4255 (For non-MTNL/non-BSNL or mobile users, please prefix the city STD code if calling from a mobile phone) Local call rates apply. Email: service@templeton.com. Name of Investor Relations Officer: Ms. Sheela Kartik.

Name and Address of Registrar: Franklin Templeton Asset Management (India) Pvt. Ltd., Franklin Templeton Centre, No. 7, 3rd Cross Street, Kasturibai Nagar, Adyar, Chennai 600020.

Name of the 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 of dividend reinvestment (daily, weekly, monthly), issue of bonus units, Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) transactions. Account statements for Dividend Reinvestments (daily, weekly, monthly) and Bonus units will be despatched once at the end of each calendar quarter. Account statements for all other types of Dividend Reinvestments will be despatched whenever a Dividend is

declared and reinvested. Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated. However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer. In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Annual Report of the scheme. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. For Dividends paid out, investors will receive an account statement / advice 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, at the option of the AMC taking into consideration the investor's location so as to provide investors with the best available service or through e-mail if an e-mail address is provided (please also read section on "Receiving Account Statement/Correspondence by e-mail"). 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 receipt of the Account Statement.

Account statements are available from the Mutual 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 Mutual 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 four 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.

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

Submission of PAN:

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letter dated June 19, 2009 has conveyed that systematic investment plans (SIP) of mutual funds up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN. Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians) are liable to be rejected. In case of SIPs where the aggregate of instalments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro SIP") shall be exempt from the requirement of PAN. However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy. This exemption will be applicable only to investments through Micro SIP by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

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

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

As per current tax laws, the following schemes are categorised as "Equity Oriented Schemes": 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), Franklin India High Growth Companies Fund (FIHGCF) and Templeton India Childrens Asset Plan - Gift Plan (TICAP-GP).

Instructions

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

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 TIPP, 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. No outstation cheques or post-dated cheques will be accepted.
- 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 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
5. In case of application by a limited company or a body corporate or an eligible institution or a registered society or a trust or a partnership firm under a Power of Attorney or otherwise, the original Power of Attorney duly notarised or a certified true copy thereof or the relevant resolution or authority to make the application / redemption as the case may be, or certified true duly thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye laws and/or trust deed and/or partnership deed (as the case may be) and Certificate of Registration / Incorporation should be submitted. The officials should sign the application under their official designation. In case of a Trust, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases / redemption.
6. As per SEBI Circular SEBI/ IMD/CIR No. 11/78450/06 dated October 11, 2006, Franklin Templeton Mutual Fund (FTMF) hereby declares all its branch offices (Investor Service Centres/ISCs) and the designated branch offices of CAMS and KARVY (Collection Centres) as described on page 7 of this Key Information Memorandum (KIM) as the 'Official Points of Acceptance of Transactions' (OPAT). Further, FTMF's website (www.franklintempletonindia.com) will also be treated as the OPAT 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 Scheme Information Document of the respective scheme shall be reckoned at these OPAT. All purchase, redemption and exchange/switch applications must be demonstrably received by FTMF at these OPAT 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.

Know Your Customer (KYC):

All investors (including Joint holders, NRIs, POA holders and guardians in the case of minors) must ensure completion of Know Your Customer (KYC) formalities, failing which the transaction may be rejected.

- Currently it is mandatory for all investors for investments of value Rs.50,000/- and above (including joint holders, NRIs, POA holders and guardians in the case of minors) to submit a copy of the KYC acknowledgement received from CVL (CDSL Ventures Ltd.) or printout of KYC status downloaded from CVL website (www.cvlindia.com) towards completion of Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

- For applications from minors for subscriptions of Rs. 50,000 and above, copy of KYC Acknowledgement of the guardian must be submitted along with the Application / Transaction Form else the application may be rejected.
- In case of applications for subscriptions of Rs. 50,000 and above under a Power of Attorney(POA), copy of KYC Acknowledgement of the investors and the POA holders must be submitted along with the Application / Transaction Form else the transaction may be rejected.
- In case of subscriptions in scheme where Units are under a lock – in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the Central Agency that the KYC is final and if the Central Agency informs that the KYC is cancelled, the original amount invested may be refunded.
- In case of any transactions where the KYC formalities are completed for the investors in the folio, and a change of address is also requested, the transaction will be processed based on the current data available in the AMC / RTA records and the change of address will be rejected. Changes of address can only be registered with a designated Point of Service of CVL.

Default Options:

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

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

For Investors who have submitted their KYC acknowledgement, changes as listed below must be requested through a designated Point of Service of CVL Only:

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

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

Change of Address for investors who have submitted their KYC acknowledgement with us will be effected into all folios where the investor is the first holder or 1st guardian. If the investor has not registered their KYC acknowledgement with us, the change of address request will be effected only for the particular folio(s) requested by the investor.

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

New Purchases:

- Where the mode of holding is not mentioned, an application be treated as either SINGLE or JOINT based on the number of applicants/ number of signatures on the form.
- In case the status of the investor is not available, the

default status would be based on the information available in the application form.

- In case more than one investor's name appears in the application form, but the form has been signed by the first holder only, the same will be processed with the mode of holding as SINGLE in favour of the first holder.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- Application where the scheme name / abbreviation is available, but specifics of the plan or options are not mentioned will be processed as per the default options listed in the KIM.
- Where the investor had failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. Dividend and Growth, the application will be processed as per the default option.
- If the Scheme name in the application is different from the scheme name in the cheque, the transaction will be processed as per the application.
- If the scheme name is not mentioned in the application form, the transaction will be processed as per the scheme name appearing in the cheque.

Additional Purchases:

- If an investor provides all details, including scheme plan, option, and there is only one existing account matching this in the folio, the purchase will be processed into that account. If there are multiple matching accounts, the purchase will be processed into the last transacted account. The last transacted account is determined by the date of the latest Purchase, Redemption or Switch transaction, or the date of registration of a Systematic Investment, Transfer or Withdrawal Plan. If the last transacted account has NIL balance, then that transaction can be processed in the active account.
- If an investor only provides the scheme name, but not the plan and or option, transactions will be processed based on the following rules:
 - If there is one account of the scheme in that folio, the transaction will be processed into that account irrespective of whether it is the default option.
 - If there are multiple accounts in different scheme options in the folio, the transaction will be processed in the account under the default option.
 - If there are multiple accounts of the default option in the folio, the transaction will be processed into the last transacted account.
 - If there is no account in that scheme under the folio, a new account in the default option will be created.
- For existing investors, in case of additional purchase, if the mode of holding is Joint' all unit holders need to sign.
- If an investor does not provide their bank details in an additional purchase in new scheme, the bank details from the last transacted account will be used
- If an investor mentions their folio number but not the scheme name in which they want to invest, the transaction will be created in the scheme (under the default option of the scheme), as per the scheme name appearing in the cheque
- In case of a difference between the Investor's account number and the scheme name mentioned in the application, the same would be processed on the

scheme name mentioned in the application.

- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- If an investor mentions his/her Existing Folio No with different mode of holding the same Existing Folio Number will be considered and Units allotted with the existing mode of holding already available with FT.
- If an investor mentions his/her Existing Folio No with different status the same Existing Folio Number will not be considered and Units allotted with a New Folio.

Redemptions/Exchanges:

- Investors must provide the account number from which redemption or switch out is to be effected, in case they hold multiple accounts of the same scheme in a folio. If Franklin Templeton is unable to determine the single specific account to be redeemed / switched out from the information provided, the request would be treated as ambiguous and hence rejected.
- In the case of a Switch / Exchange, if the request does not specify the destination scheme account number but only provides the scheme name, the NIGO rules as listed above for Additional purchases would apply.
- If the number of units and all units is mentioned in the request for redemption or Switch, all units (Cleared units) will be considered. Where the number of units and an amount is mentioned, the number of units (cleared units) will be considered.
- Redemption/Switch requests will be processed only if either amount or units are clearly mentioned.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Schemes.

Systematic Investment Plan (SIP)

This facility is available in the following schemes/plans: All plans of Franklin India Bluechip Fund (FIBCF), Templeton India Growth Fund (TIGF), Templeton India Equity Income Fund (TIEIF), Franklin India Prima Plus (FIPP), Franklin India Prima Fund (FIPF), Franklin India Flexi Cap Fund (FIFCF), Franklin Asian Equity Fund (FAEF), Franklin India High Growth Companies Fund (FIHGCF), Franklin India Taxshield (FIT), Franklin India Index Fund (FIIF), Franklin Infotech Fund (FIF), Franklin FMCG Fund (FFF), Franklin Pharma Fund (FPF), Franklin India Opportunities Fund (FIOF), FT India Balanced Fund (FTIBF), Templeton India Pension Plan (TIPP), Templeton India Children's Asset Plan (TICAP), FT India Life Stage Fund of Funds (FTLF) and FT India Dynamic PE Ratio Fund of Funds (FTDPEF); Growth plans of Templeton India Income Fund (TIIF), Templeton India Income Builder Account (TIIBA), Templeton Monthly Income Plan@ (TMIP), FT India Monthly Income Plan@ (FTMIP), Templeton India Government Securities Fund (TGSF) and Long Term Plan of Templeton Floating Rate Income Fund (TFIF).

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

case of FTDPEF a minimum of 12 cheques each of Rs.1000/- or more or a minimum of 6 cheques each of Rs.2000/- or more and in case of TGSF – PF Plan, a minimum 12 cheques each of Rs. 10,000/- or more or a minimum of 6 cheques each of Rs. 20,000/- or more from any SIP investor.

- All the SIP cheques (except the first one) must be uniformly dated i.e. either the 1st, 7th, 10th, 20th or 25th of a month. Investors can invest at Monthly or Quarterly intervals by providing post-dated cheques. All cheques should be for the same amount.
- Only one instalment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first instalment is in the month July, say 2nd July, then the second instalment should be in August.
- 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.
- If during the currency of a SIP, the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.
- Load: For all SIP purchase transactions, the entry and exit load as applicable for normal purchases shall be applicable.
- The AMC reserves the right to discontinue the SIP in case of cheque return, and debit the cheque return charges to the investors' account.
- The Trustee/AMC reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis.

Systematic Transfer Plan (STP)

This facility is available in the following schemes/plans ("Source Schemes"): Templeton India Income Fund (TIIF), Templeton India Income Builder Account (TIIBA), Templeton Monthly Income Plan@ (TMIP), FT India Monthly Income Plan@ (FTIMIP), Templeton India Government Securities Fund (except PF Plan) (TGSF), Templeton Floating Rate Income Fund (TFIF), Templeton India Short-Term Income Plan (TISTIP), Templeton India Ultra Short Bond Fund (TIUBF) and Templeton India Treasury Management Account (TITMA).

- 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)
- 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.

- Destination Scheme: The investors may choose any of the following Franklin Templeton open ended equity, hybrid or Fund of Funds schemes for transferring the amount from the Source Scheme:

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 High Growth Companies Fund (FIHGCF), Franklin India Index Fund (FIIF), Franklin Infotech Fund (FIF), Franklin FMCG Fund (FFF), Franklin Pharma Fund (FPF), Franklin India Opportunities Fund (FIOF), Franklin Asian Equity Fund (FAEF) and Franklin India Taxshield (FIT).

Hybrid schemes - FT India Balanced Fund (FTIBF), Templeton India Pension Plan (TIIP), Templeton India Children's Asset Plan (TICAP) and FT India Monthly Income Plan (FTIMIP).

Fund of Funds schemes (FOF) - FT India Life Stage Fund of Funds (FTLFF) and FT India Dynamic PE Ratio Fund of Funds (FTDPEF).

- Options: There are two options available, Fixed Amount Option and Capital Appreciation Option. The Capital Appreciation option will be available only under the growth plans of the Source Schemes.
- Frequency: The frequency can be Weekly, Monthly or Quarterly.
- Transfer of Funds:**

Transfer of Funds	Fixed Amount Option	Capital Appreciation Option
Weekly STP	A fixed amount can be transferred on the 7th, 14th, 21st and 28th day of every month to the specified Destination Scheme	The capital 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.
Monthly STP/ Quarterly STP	A fixed amount can be transferred on a pre-specified date (to be chosen by the investor) of every month/every quarter to the specified Destination Scheme	The capital appreciation as on the last business day of every month/quarter can be transferred to the specified Destination Scheme

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

- Minimum Amount and Term:

(a) Under the Fixed Amount Option

Transfer Frequency	Destination Scheme	
	Equity / Hybrid Scheme	FOF Scheme
Weekly STP	Rs. 500 per week for 6 months	Rs. 1,000 per week for 6 months
Monthly STP	Rs. 1,000 per month for 6 months or Rs. 500 per month for 12 months	Rs. 4,000 per month for 6 months or Rs. 2,000 per month for 12 months
Quarterly STP	Rs. 1,000 per quarter for 6 quarters or Rs. 500 per quarter for 12 quarters	Rs. 4,000 per quarter for 6 quarters or Rs. 2,000 per quarter for 12 quarters

(b) Under Capital Appreciation Option, the minimum term shall be 6 months.

- Load: For all STP purchase transactions, the entry and exit load as applicable in the Destination Scheme for

normal purchases shall be applicable. Further, for all STP (out) transactions, an exit load as applicable in the Source Scheme shall be levied.

- At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/termination of an existing STP.
- If during the currency of a STP, the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing STP and re-registration of a new STP and all the terms and conditions of the STP such as minimum term/amount etc. shall apply in both plans/options.
- If in case of a monthly/quarterly STP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the "Specified Date" for the STP transaction, then the STP shall be processed on the day, which is the last business day in that month for both the schemes.
- Where the Start Date of the STP is not mentioned, then for an STP under Monthly/Quarterly option, the Start Date shall be deemed as follows:

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

- 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. The AMC reserves the right to discontinue the STP in case the transfer is not effected due to insufficient balance in the investor's account.
- The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.

Dividend Transfer Plan (DTP)

This facility is available to the investors of various dividend plans (except Daily Dividend and Weekly Dividend Plans) of Templeton India Income Fund (TIIF), Templeton Monthly Income Plan@ (TMIP), Templeton India Short-Term Income Plan (TISTIP), Templeton India Government Securities Fund (TGSF), Templeton Floating Rate Income Fund – Long Term Plan (TFIF-LT), FT India Monthly Income Plan@ (FTIMIP) and Templeton India Income Builder Account (TIIBA).

An investor can select this facility whereby the dividend declared in any of these schemes (Source Scheme) will be automatically invested into selected Franklin Templeton Open-ended Equity or Hybrid schemes.

Highlights:

- In order to avail the DTP facility, the minimum account balance should be Rs. 25,000/-, except in TISTIP where the same should be Rs. 100,000/-
- The frequency of transfer will depend on the dividends declared by the plan of the Source Scheme in which the investment has been made.
- The amount, to the extent of the distribution, will be

automatically invested in any of the following Franklin Templeton open end equity or hybrid schemes selected by the investor ("Destination Scheme") at its NAV on the next business day for both the schemes and equivalent units will be allotted, subject to the terms and conditions of the Destination Scheme:

- Equity schemes: FIBCF, TIGF, FIFP, FIFCF, TIEIF, FIHGCF, FIIF, FIF, FFF, FPF, FIOF, FIT, FAEF
- Hybrid schemes: FTIBF, TIPP, TICAP

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

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

It is clarified that the load applicable for a 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 aforesaid changes in the SIP/STP/DTP shall be applicable only in those schemes / plans in which the respective facility is currently available.

The Trustee/AMC reserves the right to modify or discontinue any of these facilities at any time in future on a prospective basis.

All prior SIP/STP investments continue to be subject to the load structure at the time of their original investments, as may be applicable. The Trustee 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 Regulations.

Systematic Withdrawal Plan (SWP)

This facility is available in the following schemes/plans: All plans of - Franklin India Bluechip Fund (FIBCF), Templeton India Growth Fund (TIGF), Franklin India Prima Plus (FIPP), Franklin India Prima Fund (FIFP), Franklin India Flexi Cap Fund (FIFCF), Templeton India Equity Income Fund (TIEIF), Franklin India High Growth Companies Fund (FIHGCF), Franklin India Index Fund (FIIF), Franklin Infotech Fund (FIF), Franklin FMCG Fund (FFF), Franklin Pharma Fund (FPF), Franklin India Opportunities Fund (FIOF), FT India Balanced Fund (FTIBF), Franklin Asian Equity Fund (FAEF), FT India Life Stage Fund of Funds (FTLF); Growth plans of Templeton India Income Fund (TIIF), Templeton India Income Builder Account (TIIBA), Templeton Monthly Income Plan (TMIP), FT India Monthly Income Plan (FTMIP), Templeton India Government Securities Fund (except PF Plan) (TGSF) and Long Term Plan of Templeton Floating Rate Income Fund (TFIF).

- In order to start the SWP facility, the minimum account balance should be Rs.25,000/- except in case of FTLF where the same should be Rs.12,000/-.
- The frequency can be Monthly or Quarterly.
- There are two options available:
 - (a) Fixed amount: A fixed amount can be withdrawn either

on the 15th or the last business day of every month/quarter.

- (b) Capital Appreciation: The capital appreciation as on the last business day of the month can be withdrawn.

- Load: For all SWP transactions, an exit load as applicable in the respective scheme shall be levied.
- Minimum withdrawal: Under the Fixed amount option, the minimum withdrawal will be Rs.1,000/-.
- Where the Start Date of the SWP is not mentioned, then the same shall be deemed to be the first available SWP date depending upon the option chosen by the unitholder, after a period of 7 days after the date of submission of the SWP request.
- This facility is not available for investments under lock-in period.

General

- Advisor codes will be processed under UNKNOWN in the following situations:
 - a) Advisor code is corrected but not countersigned by the investor in the application
 - b) If there are multiple advisor codes mentioned in the application
 - c) If the advisor code is not clear in the application
- 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 redo 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. The HPIN Facility is currently available to all individual and non-individual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to service@templeton.com. On receipt and verification of the form, investors will be issued an HPIN - using this, investors must create a username and password to access the site. For performing transactions through the HPIN facility, investors are required to furnish verified PAN, failing which the facility may be restricted to a "View Only" facility.

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.

Instructions on RTGS, NEFT, MICR codes

- Investors are requested to provide their bank's Indian Financial System code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).
- Investors need to provide a copy of cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the code.
- Investors are requested to note that RTGS and NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
- Payment through RTGS can only be made when the amount paid is not less than Rs.1,00,000. Payment through NEFT / ECS can be made for all payments irrespective of value.
- RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS/RTGS/NEFT are subject to applicable rules and policies of RBI and the working of banking system. The Mutual Fund will endeavour to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
- Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.