



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 September 28, 2007. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. 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.

Reckoner for Scheme/Plan/Options

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

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

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

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

Sl. No. _____

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

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* or KYC Application No.* _____ Date of Birth# | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | 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* or KYC Application No.* _____ Date of Birth# | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | 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* or KYC Application No.* _____ Date of Birth# | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | 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* or KYC Application No.* _____ Date of Birth | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | Gender Male Female
Status: Resident Individual NRI/PIO Others (Please specify) _____
 Nationality and Country of Residence _____ Relationship with Minor Parent Guardian

*Please provide any one of the following: 1. Copy of the KYC acknowledgement issued by CVL or 2. KYC Application with necessary documents. (Mandatory for all Investors). \$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). ^ Submission of form 60 is mandatory for investments of Rs.50,000 and above #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
<p>Separate cheque/demand draft required for each investment, drawn in favour of scheme name (see point 4 on page 5). Please fill up the scheme name(s) and the plan/option you may refer to the KIM for more details. Investors in Templeton India Pension Plan and Templeton India Children's Asset Plan are requested to also fill in the option exercise form available at the ISC.</p> <p>Scheme Names (Please tick (✓))</p> <p><input type="checkbox"/> FIBCF <input type="checkbox"/> FIPF <input type="checkbox"/> FIPP <input type="checkbox"/> FIOF <input type="checkbox"/> TIGF <input type="checkbox"/> TIEIF <input type="checkbox"/> FIHGCF <input type="checkbox"/> FIFCF <input type="checkbox"/> FIF <input type="checkbox"/> FPF <input type="checkbox"/> FFF <input type="checkbox"/> TIPP <input type="checkbox"/> FIT <input type="checkbox"/> FTIBF <input type="checkbox"/> FTDPEF</p> <p><input type="checkbox"/> 20's Plan <input type="checkbox"/> 30's Plan <input type="checkbox"/> Education Plan <input type="checkbox"/> BSE Sensex Plan</p> <p><input type="checkbox"/> FTLF <input type="checkbox"/> 40's Plan <input type="checkbox"/> 50's Plan <input type="checkbox"/> TICAP <input type="checkbox"/> Gift Plan <input type="checkbox"/> FIIF <input type="checkbox"/> NSE Nifty Plan</p> <p><input type="checkbox"/> 50's Plus Floating Rate Plan</p> <p>Plan /Options (Please tick (✓))</p> <p><input type="checkbox"/> Lumpsum <input type="checkbox"/> Growth</p> <p><input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout</p> <p>Amount Invested _____ (Less DD Charges)</p> <p>Net Amount Paid _____</p> <p>Payment Details*</p> <p>Cheque/DD No. _____ Bank, Bank A/C No. and Branch _____</p>	<p><input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Either or Survivor(s)</p> <p>Power of Attorney (POA) Details</p> <p>Name of POA Holder _____</p> <p>Proof of KYC enclosed* <input type="checkbox"/> or KYC Application No.* _____</p> <p>Date of Birth D D M M Y Y Y Y </p> <p>Status: (Please tick (✓))</p> <p><input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI/PIO</p> <p><input type="checkbox"/> Others (Please specify) _____</p> <p>Gender:</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female</p>

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".

Acknowledgement Sl. No. _____

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 _____

Address (Mandatory if you have not completed your KYC process via CVL, else the address of the 1st Holder as registered with CVL will be automatically updated in our records)

City | _____ State | _____ Country | _____ Pincode | _____
Overseas Address for NRIs/PIOs | _____

City | _____ State | _____ Country | _____ Pin/Zip | _____

Contact Details (Please provide your contact details even if you have already submitted your KYC acknowledgement)

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

Name | _____
Tel | _____ | _____ | _____ | _____
 STD Code Office Residence Fax
Email | _____ Mobile | _____

Franklin Templeton 'Easy' Services

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

Bank Details (Mandatory - For new investors)

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

³ **Note:** For more details on RTGS/NEFT/MICR codes, please refer detailed instructions in page 6.

Direct Credit Facility is currently available with: ABN Amro Bank, Citibank, Centurion Bank of Punjab, Development Credit Bank, HDFC Bank, HSBC Bank, IDBI Bank, ICICI Bank, Kotak Mahindra Bank, Standard Chartered Bank, YES Bank & Axis Bank. Please provide a cancelled, signed cheque of the bank account you wish to register for Direct Credit. If you do not provide a cancelled and signed cheque, Franklin Templeton will record the new bank details as provided, but reserves the right to effect payments of dividends and redemptions by way of a cheque or payment instrument till such time that the account details provided can be verified. **I/We DO NOT wish to avail direct credit facility (Please tick)**
Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

Nomination Details

Nominee Name & Address | _____
Guardian name & address (if nominee is a minor) | _____
Signature of Nominee/Guardian | _____

Declaration

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

³ I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time, and I / We hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our NRE/NRO Account.

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I hereby undertake to promptly inform the mutual fund of any changes to the information provided hereinabove and agree and accept that the Mutual Funds, their authorised agents, representatives, distributors (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I hereby authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including Financial Intelligence unit-India (FIU-IND) including all changes, updates to such information as and when provided by me without any obligation of advising me/us of the same. I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application.

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

Date: _____ Place _____ * Applicable to Non-Resident investors

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



FRANKLIN TEMPLETON
INVESTMENTS

For investment related enquiries, please contact:

Franklin Templeton Investments Service Centres

Ph: 1-800-425 4255 (For MTNL/BSNL users only. Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone)

Email: service@templeton.com

www.franklintempletonindia.com

CHECK LIST: Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • You have registered Permanent Account Number (PAN) for all holders, including joint holders, guardians & NRI s and submitted the necessary proof (refer instructions) • Appropriate Options are filled up • Cheques/DDs should be drawn in favour of the respective fund name • If you are investing for the first time, please ensure that you fill in the contact details for us to contact you in case of any discrepancy in the form. • You have provided a copy of the KYC acknowledgement or submitted the KYC Application and entered the application No. for all applicants, guardians for minors and POA holders

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

Sl. No.

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

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* or KYC Application No.* _____ Date of Birth#

D	D	M	M	Y	Y	Y	Y
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PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | 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* or KYC Application No.* _____ Date of Birth#

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

PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | 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* or KYC Application No.* _____ Date of Birth#

D	D	M	M	Y	Y	Y	Y
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PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | 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* or KYC Application No.* _____ Date of Birth

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

PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy or Form 49A & Form 60 ^ | Gender Male Female

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

Nationality and Country of Residence _____ Relationship with Minor Parent Guardian

*Please provide any one of the following: 1. Copy of the KYC acknowledgement issued by CVL or 2. KYC Application with necessary documents. (Mandatory for all Investors). \$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). ^Submission of form 60 is mandatory for investments of Rs.50,000 and above #Date of Birth - mandatory for Minors.

I/We would like to invest in Mode of Operation

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 6.

Scheme Names (Please tick (✓))
 TIIF TIIBA TGSE TISTIP FINTE TMIP FTIMIP TITMA TIMMA TQIP 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".*

Single Joint Either or Survivor(s)

Power of Attorney (POA) Details

Name of POA Holder _____

Proof of KYC enclosed* or KYC Application No.* _____

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Status: (Please tick (✓))

Resident Individual NRI/PIO

Others (Please specify) _____

Gender:

Male Female

Acknowledgement Sl. No.

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 _____

Address (Mandatory if you have not completed your KYC process via CVL, else the address of the 1st Holder as registered with CVL will be automatically updated in our records)

City _____ State _____ Country _____ Pincode _____

Overseas Address for NRIs/PIOs _____

City _____ State _____ Country _____ Pin/Zip _____

Contact Details (Please provide your contact details even if you have already submitted your KYC acknowledgement)

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

Name _____

Tel _____
 STD Code Office Residence Fax

Email _____ Mobile _____

Franklin Templeton 'Easy' Services

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

Bank Details (Mandatory - For new investors)

Bank Name _____
(Do not abbreviate)

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

Branch _____
Address _____ Pin _____

Account type For Residents Savings Current | For Non-Residents NRO NRE | Others _____
 Repatriable Non-Repatriable

*RTGS code _____ *NEFT code _____ *MICR code _____

*Note: For more details on RTGS/NEFT/MICR codes, please refer detailed instructions in page 6.

Direct Credit Facility is currently available with: ABN Amro Bank, Citibank, Centurion Bank of Punjab, Development Credit Bank, HDFC Bank, HSBC Bank, IDBI Bank, ICICI Bank, Kotak Mahindra Bank, Standard Chartered Bank, YES Bank & Axis Bank. Please provide a cancelled, signed cheque of the bank account you wish to register for Direct Credit. If you do not provide a cancelled and signed cheque, Franklin Templeton will record the new bank details as provided, but reserves the right to effect payments of dividends and redemptions by way of a cheque or payment instrument till such time that the account details provided can be verified. I/We DO NOT wish to avail direct credit facility (Please tick)
Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

Nomination Details

Nominee Name & Address _____

Guardian name & address (if nominee is a minor) _____

Signature of Nominee/Guardian

Declaration

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

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

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I hereby undertake to promptly inform the mutual fund of any changes to the information provided hereinabove and agree and accept that the Mutual Funds, their authorised agents, representatives, distributors (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I hereby authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including Financial Intelligence Unit-India (FIU-IND) including all changes, updates to such information as and when provided by me without any obligation of advising me/us of the same. I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application."

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

Date: _____ Place _____ * Applicable to Non-Resident investors

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



FRANKLIN TEMPLETON
INVESTMENTS

For investment related enquiries, please contact:

Franklin Templeton Investments Service Centres

Ph: 1-800-425 4255 (For MTNL/BSNL users only, Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone)

Email: service@templeton.com

www.franklintempletonindia.com

CHECK LIST: Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • You have registered Permanent Account Number (PAN) for all holders, including joint holders, guardians & NRI s and submitted the necessary proof (refer instructions) • Appropriate Options are filled up • Cheques/DDs should be drawn in favour of the respective fund name • If you are investing for the first time, please ensure that you fill in the contact details for us to contact you in case of any discrepancy in the form. • You have provided a copy of the KYC acknowledgement or submitted the KYC Application and entered the application No. for all applicants, guardians for minors and POA holders

Signatures

First/Sole Applicant/Guardian

Second Applicant

Third Applicant

Franklin Templeton Mutual Fund

Sl. No. _____

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



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

Name of Sole/First Account holder _____

Existing Unitholders' Folio Number _____ Account No. _____

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

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

Scheme _____

Plan _____ Option _____

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

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

ECS Period From To

(Should be from the Bank Account from which ECS/Direct Debit is to be effected) | (for minimum period and installments, please refer point no. 12 overleaf)

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

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

Blank cancelled cheque Copy of cheque

Bank Details

Bank Name _____

Branch Name _____

Address _____

City _____

Account Number _____

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

Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected.

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

Account Holder Name as in Bank Account _____

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

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

Banker's Attestation (For bank use only)

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

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

Bank Account No.

Authorisation of the Bank Account Holders

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

Bank Account Number _____

Signatures of Bank Account holders

1st Holder _____

2nd Holder _____

3rd Holder _____

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

Investor's Name _____

Customer Folio _____ Account No. _____

SIP Amount (Rs.) _____ Frequency: Monthly Quarterly Scheme: _____

Franklin Templeton Investor
Service Centre Signature & Stamp

SIP Payment through Electronic Clearing Services/Direct Debit

General Instructions:

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

- 9) Franklin Templeton Investments reserves the right to discontinue the SIP in case of Direct Debit through ECS / Direct Debit routes are rejected by the investor bank for any reasons.
- 10) For load details, please refer to the Key Information Memorandum .
- 11) Franklin Templeton Investments reserves the right to reject any application without assigning any reason thereof.
- 12) For intimating the change in bank particulars, please tick the box provided overleaf under the 'Bank Details'. Also fillup all the relevant details as applicable. Changes in the ECS Bank Mandate request should be submitted 30 days in advance and cancellation of ECS should be submitted 15 days in advance.
- 13) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for Direct Debit Facility.

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

- 1) Minimum Investments: 12 instalments of Rs.500/- (or) 6 instalments of Rs.1000/-. All Instalments should be of the same amount. In FTLE12 instalments of Rs.2000/- (or) 6 instalments of Rs.4000/- and in TGSF-PF Plan 12 instalments of Rs.10,000/- or 6 instalments of Rs.20,000.
- 2) To effect ECS/Direct debit, investors must provide a cancelled cheque or copy thereof or the first investment must be by means of cheque from that account. Banker's attestation is recommended for Payable at par cheque.
- 3) Existing investors must provide their Folio Number / Account number and need not fill up a Common Application Form.
- 4) New investors who wish to enroll for SIP through ECS/Direct Debit should also fill up the Common Application form in addition to this form.
- 5) The SIP through ECS/Direct Debit Form, and the Common Application Form

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

- 6) For further details of the Scheme features like minimum amounts, risk factors etc., investors should, before investment, refer to the Offer 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/Direct Debit is available:

Ahmedabad, Agra, Allahabad, Amritsar, Bangalore, Baroda, Bhopal, Bhubaneswar, Bhillwara, Chandigarh, Chennai, Coimbatore, Dhanbad, Dehradun, Erode, Gorakhpur, Goa, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jammu, Jabalpur, Jaipur, Jalandhar, Jodhpur, Kanpur, Koch, Kolhapur, Kolkata, Kozhikode, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nashik, New Delhi, Nellore, Patna, Pondichery, Pune, Raipur, Rajkot, Salem, Sholapur, Simla, Siliguri, Surat, Tirupur, Tirupathi, Thrissur, Trichy, Trivandrum, Udaipur, Varanasi, Vijayawada, Vizag, Jamshedpur, Aurangabad & Ranchi

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

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

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:** Pokhrial House 1st floor, 67/3 Rajpur Road opp meedo Plaza Dehradun-248001.; **Hyderabad:** Ground Floor, Sagar Society, Plot No:44, Banjara Hills, Road No.2 Hyderabad 500 034.; **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:** Rachnaa Chambers, (Next to Hotel Centre Point) BMC Chowk, G.T.Road, Jalandhar 144 001.; **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, Wockhardt 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, Kandaswara 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 Bharathi 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 further information You can call us at 1-800-425 4255 (For MTNL/BSNL users only. Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone) from 7.a.m. to 11.p.m., 7 days a week

KARVY COLLECTION CENTRES

Agra (Uttar Pradesh): 17/2/4, Deepak Wasan Plaza, 1st Floor, Sanjay Place (Behind Holiday Inn), Agra 282 002; **Ajmer (Rajasthan):** No. I, Ajmer Tower, 2nd Floor Kutchary Road, Ajmer 305 001; **Allahabad (Uttar Pradesh):** RSA Towers, 2nd Floor, Above Sony TV showroom, 57, SP Marg, Civil Lines, Allahabad - 211 001; **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; **Asansol (West Bengal):** 18 GT Road, 1st floor, Asansol 713301; **Aurangabad (Maharashtra):** Shop No. 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad 431001; **Bareilly (Uttar Pradesh):** 1st Floor, 165 Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station, Bareilly 243001; **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; **Dharwad (Karnataka):** G-7/8, Sri Banashankari Avenue, Ramnagara, Dharwad 580 001; **Durgapur (West Bengal):** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213; **Erode (Tamil Nadu):** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode 638003; **Faridabad (Uttar Pradesh):** A-2B, 1st Floor, Nehru Ground., Neelam Bata Road, NIT, Faridabad - 121 001; **Ghaziabad (Uttar Pradesh):** 1St Floor., C-7, Lohia Nagar., Ghaziabad - 201 001; **Goa:** No.7 & 8, EL. Dorado Plaza Heliodoro Salgado Road, Panjim 403 001; **Gorakhpur (Uttar Pradesh):** Above V.I.P. House, Ajdacent A.D. Girls College, Bank Road, Gorakpur 273 001; **Guntur (Andhra Pradesh):** Door No : 6- 10-18 , Sai House, 10 / 1 , Arundelpet , Guntur - 522 002; **Gurgaon (Haryana):** Shop no. 18, Ground Floor., Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001; **Guwahati (Assam):** 2nd Floor, Ram Kumar Plaza Chatribari Road Near Himatshinga Petrol Pump, Guwahati 781 001; **Gwalior (Madhya Pradesh):** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001; **Hubli (Karnataka):** Giriraja House No. 451/B, Ward No.1, Club Road Hubli 580 029; **Jalgaon (Maharashtra):** 1, Shresta Apartments, Balirampeth.above naik cycle, Jalgaon - 425 001; **Jamnagar (Gujarat):** Sanskruti, 5 Patel colony corner, Opp UTI bank, Jamnagar - 361008; **Jamshedpur (Jharkhand):** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001; **Jodhpur (Rajasthan):** 203, Modi Arcade, Chupasni Road, Jodhpur - 342001; **Karur (Tamilnadu):** No.6, old No.1304, Thiruvi- ka Road, Karur - 639001; **Kota (Rajasthan):** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007; **Kottayam (Kerala):** 1st Floor, CSI Ascension, Church Complex, Kottayam 686 001; **Meerut (Uttar Pradesh):** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Meerut - 250 002; **Moradabad (Uttar Pradesh):** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001; **Mysore (Karnataka):** L - 350 , Silver Tower , Clock Tower, Ashoka Road, Mysore - 570 001; **Panipat (Haryana):** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat - 132103; **Patiala (Punjab):** SCO 27 D, Chhoti Baradari, Patiala - 147001; **Pondicherry:** First Floor, No.7, Thiagaraja Street Pondicherry 605 001; **Rajahmundry (Andhra Pradesh):** 79-1-3/1 First Floor, Near Ramalayam Centre, Jawaharlal Nehru Road, Rajahmundry - 533 103; **Ranchi (Jharkhand):** Commerce Towers, 3rd Floor, Room no. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001; **Shimla (Himachal Pradesh):** Triveni Building By Pas Chowk, Khallini Shimla 171 002; **Siliguri (West Bengal):** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001; **Trivandrum (Kerala):** 2nd Floor, Akshaya Towers Sasthamangalam Trivandrum 695 010; **Tirupur (Tamil Nadu):** First floor, 224 A, Selvakumar Departmental Stores, Ist floor, Kamaraj Road , Opp to Cotton market complex, Tirupur - 641 604; **Tirunelveli (Tamil Nadu):** Jeney Building, 55/18 S N Road, Near Arvind Eye Hospital, Tirunelveli 627 001; **Trichur (Kerala):** 2'nd Floor, Brother's Complex., Near Dhana Laxmi Bank Head Office., Naikkanal Junction Trichur - 680 001.

FOR CHEQUE WRITING ACCOUNT IN TIMMA ONLY

POWER OF ATTORNEY

The Manager
ABN AMRO Bank N.V., Chennai

Chennai
Dated _____

Dear Sir,

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

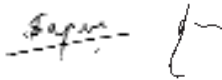
Photograph
with
signature

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

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

For FTMF TIMMA Redemption Account

TIMMA Account No _____



Authorised Signatories

First Applicant Second Applicant Third Applicant
Above Signature(s) attested

For cheque writing account in TIMMA

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

For Templeton India Pension Plan - Option Exercise Form

To. The Trustee, Franklin Templeton Mutual Fund

TIPP Account Number: _____

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

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

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

Place: _____

First Applicant Name: _____

Date: _____

Signature : _____

For Templeton India Children's Asset Plan

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

Name of the parent/guardian of beneficiary child _____

Address of the beneficiary child _____ Pin _____

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

Name of parent/guardian of alternate child _____

Address of the alternate child _____ Pin _____

Signatures :

First Applicant _____ Second Applicant _____ Third Applicant _____

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

Name of the 3rd party who has issued the cheque _____

Name of first applicant _____ Relationship _____

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

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

Signature* _____ Date _____ Place _____

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

FRANKLIN 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)
Equity and Equity Linked Instruments	Above 60%
Debt securities	Upto 40%
Money market instruments	Upto 15%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

K. N. Sivasubramanian/Anand Radhakrishnan

EXPENSES OF THE SCHEME

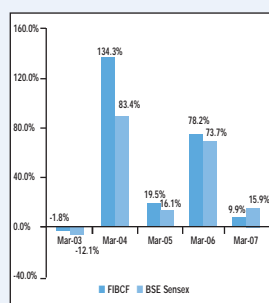
i) Load Structure	
Entry Load:	2.25%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.88

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	33.70%	30.94%
Last 3 years	43.13%	43.43%
Last 5 years	46.08%	36.89%
Since inception	29.64%	11.83%

Inception Date: December 1, 1993

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA 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)
Equity and Equity Linked Instruments	85%
Debt securities / Money market instruments	15%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Dr. J. Mark Mobius

EXPENSES OF THE SCHEME

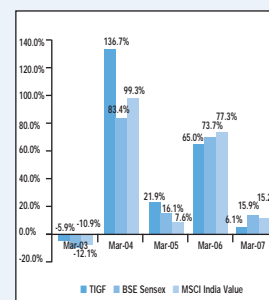
i) Load Structure	
Entry Load:	<Rs. 5 Crs : 2.25%; =>Rs.5 Crs: Nil
Exit Load:	<Rs. 5 Crs :1% if redeemed/ switched-out within 6 months of allotment; 0.5% if redeemed/ switched out after 6 months, but within 1 year of allotment =>Rs.5 Crs : 1% (if redeemed /switched-out within 1 year of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	2.32

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%) BSE Sensex	Benchmark Returns (%) MSCI India Value
Last 1 year	31.13%	30.94%	37.27%
Last 3 years	38.68%	43.43%	45.75%
Last 5 years	42.84%	36.89%	39.28%
Since inception	21.43%	14.59%	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. "Compounded and annualised" 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)
Equity and Equity Linked Instruments	70% - 100%# out of which Large companies 20%-75% Other Indian companies 0%-25% Foreign securities as permitted by SEBI/RBI 0%
Debt securities/ Money market instruments	50% 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%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Dr. J. Mark Mobius assisted by Chetan Sehgal, Vikas Chiranewal

EXPENSES OF THE SCHEME

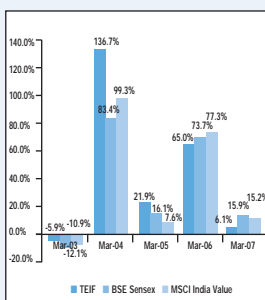
i) Load Structure	
Entry Load:	<Rs. 5 Crs : 2.25%;=>Rs.5 Crs: Nil
Exit Load:	<Rs. 5 Crs :1% if redeemed/switched-out within 6 months of allotment;0.5% if redeemed/ switched out after 6 months, but within 1 year of allotment =>Rs.5 Crs : 1% (if redeemed/switched-out within 1 year of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.97

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	39.50%	32.82%
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception*	29.60%	24.05%

*Inception Date: May 18, 2006

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN INDIA PRIMA FUND (FIPF)

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)
Equity and Equity Linked Instruments	Above 60%
Debt securities	Upto 40%
Money market instruments	Upto 15%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

K. N. Sivasubramanian

EXPENSES OF THE SCHEME

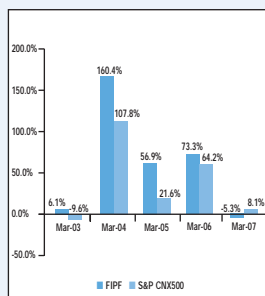
i) Load Structure	
Entry Load:	<Rs. 5 Crs : 2.25%;=>Rs.5 Crs: Nil
Exit Load:	<Rs. 5 Crs :1% if redeemed/switched-out within 6 months of allotment;0.5% if redeemed/ switched out after 6 months, but within 1 year of allotment =>Rs.5 Crs : 2% (if redeemed/ switched-out within 1 year of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.91

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	31.34%	32.18%
Last 3 years	41.16%	39.16%
Last 5 years	53.01%	38.12%
Since inception	25.59%	11.37%

Inception Date: December 1, 1993

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN INDIA PRIMA PLUS (FIPP)

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)
Equity and Equity Linked Instruments	Atleast 40%
Debt securities	Upto 40%
Money market instruments	Upto 20%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Sukumar Rajah/Anand Radhakrishnan

EXPENSES OF THE SCHEME

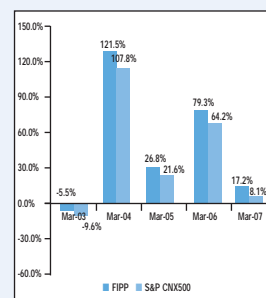
i) Load Structure	
Entry Load:	<Rs. 5 Crs : 2.25%;=>Rs.5 Crs: Nil
Exit Load:	<Rs. 5 Crs :1% if redeemed/switched-out within 6 months of allotment;0.5% if redeemed/ switched out after 6 months, but within 1 year of allotment =>Rs.5 Crs : 1% (if redeemed/ switched-out within 1 year of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	2.15

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	41.99%	32.18%
Last 3 years	46.59%	39.16%
Last 5 years	47.20%	38.12%
Since inception	23.87%	9.95%

Inception Date: September 29, 1994

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN 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)
Equity 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 upto 50%, exposure in derivatives upto a maximum of 50%

*including securitised debt upto 25%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

K.N. Sivasubramanian / Sukumar Rajah

EXPENSES OF THE SCHEME

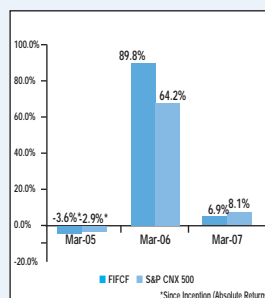
i) Load Structure	
Entry Load:	<Rs. 5 Crs : 2.25%;=>Rs.5 Crs: Nil
Exit Load:	<Rs. 5 Crs :1% if redeemed/switched-out within 6 months of allotment;0.5% if redeemed/switched out after 6 months, but within 1 year of allotment =>Rs.5 Crs : 1% (if redeemed/switched-out within 1 year of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.84

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	31.70%	32.18%
Last 3 Years	N.A.	N.A.
Last 5 Years	N.A.	N.A.
Since inception	41.39%	32.85%

Inception Date: March 2, 2005

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN 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 (AS % OF NET ASSETS):

Types of Instruments	Normal Allocation#
Equity and Equity Linked Instruments	70% - 100%
Debt securities* and Money Market Instruments	0% - 30%

*including securitised debt upto 25%

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%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

K.N. Sivasubramanian / Anand Radhakrishnan

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	<Rs.5 Crs : 2.25% >Rs.5 Crs < Rs.25 Crs : Nil =>Rs.25 Crs: Nil
Exit Load:	<Rs.5 Crs : 1% (if redeemed/switched-out within 6 months of allotment); 0.5% (if redeemed/switched-out after 6 months, but within 1 year of allotment) >Rs.5 Crs < Rs.25 Crs : 1% (1% if the Units are redeemed/switched-out within 1 year of allotment) =>Rs.25 Crs: Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	N.A.

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Since inception	0.47%	-3.57%

Inception Date: July 26, 2007

Past performance may or may not be sustained in future. "Absolute Returns" Bonus is adjusted and dividends declared are assumed to be reinvested

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. 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:

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Linked Instruments	Upto 100% in securities covered by BSE Sensex (BSE Sensex Plan); Upto 100% in securities covered by Nifty (NSE Nifty Plan)
Debt securities/ Money market instruments	Upto 20% (BSE Sensex Plan); Upto 5% (NSE Nifty Plan)

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

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)

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anil Prabhudas

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	Nil
Exit Load:	1% (If redeemed within 1 month from date of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	BSE Sensex Plan - 1.00% NSE Nifty Plan - 1.00%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

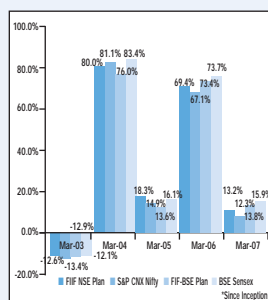
BSE Sensex Plan (Inception Date: 27.8.2001)

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	30.35%	30.94%
Last 3 years	41.99%	43.43%
Last 5 years	34.32%	36.89%
Since inception	27.25%	28.96%

NSE Nifty Plan (Inception Date: 4.8.2000)

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	31.25%	30.76%
Last 3 years	41.03%	39.86%
Last 5 years	35.58%	34.55%
Since inception	19.65%	18.81%

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN 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)
Equity and Equity Linked Instruments	Upto 100%
Money market instruments	Upto 35%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

K. N. Sivasubramanian

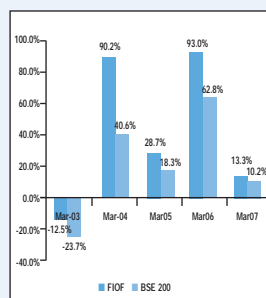
EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	<Rs. 5 Crs : 2.25%;=>Rs.5 Crs: Nil
Exit Load:	<Rs. 5 Crs :1% if redeemed/switched-out within 6 months of allotment;0.5% if redeemed/switched out after 6 months, but within 1 year of allotment =>Rs.5 Crs : 2% (if redeemed/switched-out within 1 year of allotment)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.23%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	34.71%	32.82%
Last 3 years	48.67%	39.52%
Last 5 years	44.18%	26.46%
Since inception	15.04%	-7.64%

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN INFOTECH FUND (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)
Equity and Equity Linked Instruments	Upto 100%
Money market instruments	Upto 60%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan

EXPENSES OF THE SCHEME

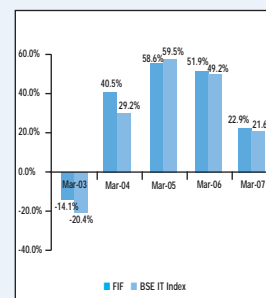
i) Load Structure	
Entry Load:	2.25%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.39%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	3.39%	6.98%
Last 3 years	28.63%	30.89%
Last 5 years	29.47%	27.13%
Since inception	28.00%	N.A

Inception Date: August 22, 1998

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN 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)
Equity and Equity Linked Instruments	Upto 100%
Money market instruments	Upto 35%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anil Prabhudas

EXPENSES OF THE SCHEME

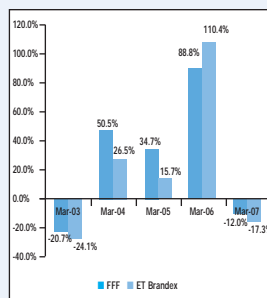
i) Load Structure	
Entry Load:	2.25%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.50%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.22%	4.49%
Last 3 years	35.66%	36.46%
Last 5 years	26.83%	19.66%
Since inception	16.64%	7.13%

Inception Date: March 31, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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 sector.

ASSET ALLOCATION PATTERN OF THE SCHEME:

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

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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 Lifex

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan / Abhinav Kumar

EXPENSES OF THE SCHEME

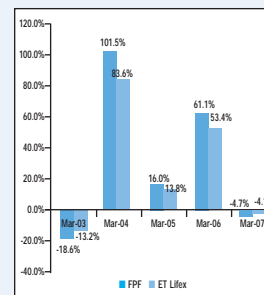
i) Load Structure	
Entry Load:	2.25%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.50%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	2.32%	1.55%
Last 3 years	19.16%	17.51%
Last 5 years	24.40%	22.66%
Since inception	13.00%	12.02%

Inception Date: March 31, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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 Linked Instruments	51% to 70%
Debt securities/ Money market instruments	30% to 50% (including high quality securitised debt upto a maximum limit of 10% of the scheme's corpus. Within the allocation towards fixed income instruments, upto 90% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan (Equity), Ninad Deshpande & Sachin Padwal-Desai (Debt).

EXPENSES OF THE SCHEME

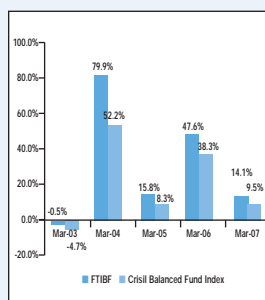
i) Load Structure	
Entry Load:	2.25%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.36%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	30.17%	20.81%
Last 3 years	31.04%	24.80%
Last 5 years	31.95%	22.97%
Since inception	18.49%	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. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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:

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Linked Instruments	Education Plan 0%-20% Gift Plan 40%-75%
Debt securities/ Money market instruments	Education Plan 80%-100%; Gift Plan 25%-60% (including high quality securitised debt upto a maximum limit of 10% of the scheme's corpus. Within the allocation towards fixed income instruments, upto 90% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)

RISK PROFILE OF THE SCHEME

Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment. All subscriptions in TICAP are locked in till the beneficiary child attains 18 years of age.

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

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), Ninad Deshpande & Sachin Padwal-Desai (Debt).

EXPENSES OF THE SCHEME

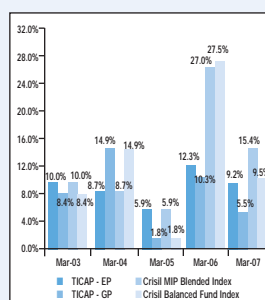
i) Load Structure	
Entry Load:	Education Plan 1%; Gift Plan 1.5%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.38%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)		Benchmark Returns (%)	
	EP	GP	CMBI	CBFI
Last 1 year	11.77%	27.44%	8.95%	20.81%
Last 3 years	10.19%	19.72%	8.75%	17.92%
Last 5 years	9.51%	15.09%	8.60%	14.00%
Since inception	11.18%	14.21%	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.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN 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 and Equity Linked Instruments	Upto 100%
Debt securities	Upto 20% (PSU Bonds/Debentures)
Money market instruments	Upto 20%

RISK PROFILE OF THE SCHEME

Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment. All subscriptions in FIT are locked in for a period of 3 years from the date of allotment.

PLANS AND OPTIONS

1. Growth Plan; 2.Dividend Plans (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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

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

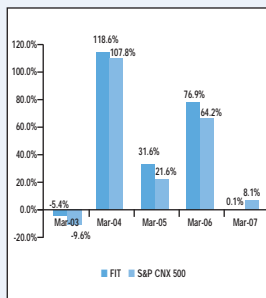
i) Load Structure	
Entry Load:	2.25%
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	2.33%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	29.35%	32.18%
Last 3 years	40.33%	39.16%
Last 5 years	43.31%	38.12%
Since inception	37.38%	22.10%

Inception Date: April 10, 1999

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA 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)
Equity and Equity Linked Instruments	Upto 40% (including preference shares)
Debt securities/ Money market instruments	Upto 100% (including securitised debt)

RISK PROFILE OF THE SCHEME

Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment. All subscriptions in TIPP are locked in for a period of 3 full financial years.

PLANS AND OPTIONS

1. Growth Plan; 2.Dividend Plan Dividend declared is compulsorily reinvested till investor attains 58 years of age.

TIPP offers Pension Option, Lumpsum Option, Combination Option and Flexible Option

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 58 years

BENCHMARK INDEX

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

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), Ninad Deshpande & Sachin Padwal-Desai (Debt).

EXPENSES OF THE SCHEME

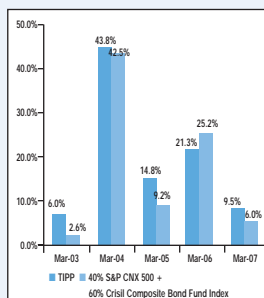
i) Load Structure	
Entry Load:	2.25%
Exit Load: (Subject to the completion of lock-in period and minimum target investment)	3%, if redeemed before the age of 58 years: NIL, if redeemed after the age of 58 years.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	2.20%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	18.91%	15.52%
Last 3 years	18.17%	17.71%
Last 5 years	20.14%	18.02%
Since inception	16.06%	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. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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. The equity allocation will be determined based on the month end weighted average PE Ratio of the S&P CNX Nifty Index.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Linked Instruments:	
If weighted average PE ratio of NSE Nifty falls in this band... ..the equity component will be...%	
	Upto 12: 90% - 100%
	12-16: 70% - 90%
	16-20: 50% - 70%
	20-24: 30% - 50%
	24-28: 10% - 30%
	Above 28: 0% - 10%
Debt securities/ Money market instruments:	
If weighted average PE ratio of NSE Nifty falls in this band... ..and the debt component will be ...%	
	Upto 12: 0% - 10%
	12-16: 10% - 30%
	16-20: 30% - 50%
	20-24: 50% - 70%
	24-28: 70% - 90%
	Above 28: 90% - 100%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. Growth Plan; 2. Dividend Plan

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

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Sukumar Rajah, Sachin Padwal Desai & Ninad Deshpande

EXPENSES OF THE SCHEME

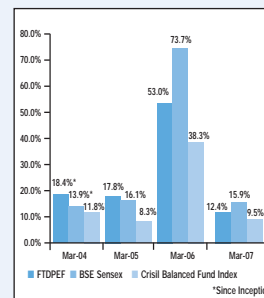
i) Load Structure	
Entry Load:	2.25%
Exit Load:	NIL
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	N.A.

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	21.38%	30.94%
Last 3 years	33.01%	43.43%
Last 5 years	N.A.	N.A
Since inception	29.84%	34.56%

Inception Date: October 31, 2003

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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:

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Linked Instruments:	Equity Schemes Upto 80% (The 20s Plan) Upto 55% (The 30s Plan) Upto 35% (The 40s Plan) Upto 20% (The 50s Plus Plan) Upto 20% (The 50s Plus Floating Rate Plan)
Debt securities/ Money market instruments	Debt Schemes Upto 20% (The 20s Plan) Upto 45% (The 30s Plan) Upto 65% (The 40s Plan) Upto 80% (The 50s Plus Floating Rate Plan)

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

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)

	Steady State Asset Allocation under normal conditions							
	Equity	Debt	Underlying schemes					
			FIBCF	FIPF	TIGF	TIIF	TIIBA	
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%	0%	10%	40%	40%	-
The 50s Floating Rate Plan	20%	80%	10%	0%	10%	0%	0%	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.

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Sukumar Rajah, Sachin Padwal Desai & Ninad Deshpande

EXPENSES OF THE SCHEME

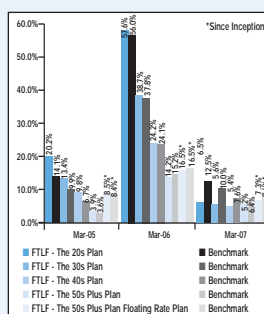
i) Load Structure	
Entry Load:	2.00% (The 20s Plan) 1.50% (The 30s Plan) 1.00% (The 40s Plan) 0.50% (The 50s Plus Plan) 0.50% (The 50s Plus Floating Rate Plan)
Exit Load:	Nil (For all plans)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	0.75% (The 20s Plan, The 30s Plan), 0.50% (The 40s Plan), 0.25% (The 50s Plus Plan) 0.25% (The 50s Plus Floating Rate Plan)

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

	Last 1 Year	Last 3 Years**	Last 5 Years	Since Inception**
The 20s Plan	23.57%	33.01%	N.A.	28.28%
Benchmark*	25.70%	34.45%	N.A.	27.25%
The 30s Plan	16.94%	23.25%	N.A.	19.92%
Benchmark*	19.04%	24.60%	N.A.	19.69%
The 40s Plan	11.87%	16.09%	N.A.	13.95%
Benchmark*	13.91%	16.87%	N.A.	13.67%
The 50s Plus Plan	9.76%	10.71%	N.A.	8.93%
Benchmark*	10.03%	11.61%	N.A.	9.33%
The 50s Plus Floating Rate Plan	12.71%	12.71%	N.A.	12.55%
Benchmark*	11.76%	12.76%	N.A.	12.65%

Inception Date: December 01, 2003

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA 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)
Equity and Equity Linked Instruments	Nil
Debt securities	Upto 100% (including securitised debt)
Money market instruments	Upto 25%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. Growth Plan, 2. Dividend 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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Ninad Deshpande & Sachin Padwal-Desai

EXPENSES OF THE SCHEME

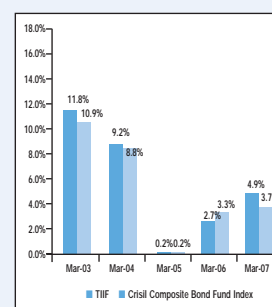
i) Load Structure	
Entry Load:	Nil
Exit Load:	Rs.10 lakhs & below - 0.5% (if redeemed within 6 months of allotment). Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.86%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.74%	5.14%
Last 3 years	4.72%	4.39%
Last 5 years	5.59%	5.08%
Since inception	9.84%	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. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA INCOME BUILDER ACCOUNT (TIIBA)

INVESTMENT OBJECTIVE

An open-end income scheme with an objective 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)
Equity and Equity Linked Instruments Debt securities	Upto 20% (shares) Upto 100% (including securitised debt)
Money market instruments	Upto 20%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. 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.40,000 (MD & QD); Rs.20,000 (HD, AD, BP & GP). Plan B: Rs.25,000 (MD & QD); Rs.10,000 (HD, AD, BP & GP)

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

BENCHMARK INDEX

Crisil Composite Bond Fund Index

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid

NAME OF THE FUND MANAGER(S)

Sachin Padwal-Desai & Ninad Deshpande

EXPENSES OF THE SCHEME

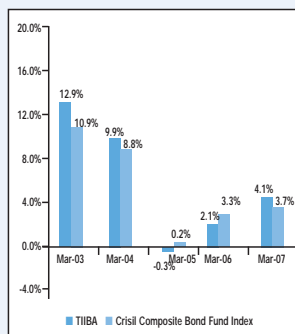
i) Load Structure	
Entry Load:	Nil (For all plans)
Exit Load:	Plan A - Nil. Plan B - Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	2.22%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns(%)	Benchmark Returns(%)
Last 1 year	5.24%	5.14%
Last 3 years	3.66%	4.39%
Last 5 years	5.19%	5.08%
Since inception	9.65%	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. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA GOVERNMENT SECURITIES FUND (TGSE)

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)
Equity and Equity Linked Instruments Debt securities	Nil (Sovereign securities issued by the Central Government and / or a state government and / or any security unconditionally guaranteed by the Central Government and / or state government for repayment of Principal and Interest.) In Composite Plan (CP), Treasury Plan (TP) & PF Plan (PF): Upto 100% In Long Term Plan (LT): 70% - 100% In CP, TP & PF Plan: Upto 100% (to meet the liquidity requirements of the scheme or to meet the defensive nature of the portfolio) In LT Plan: 30%
Money market instruments	

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. Composite Plan,(CP) with Growth and Dividend option; 2. Treasury Plan (TP) with Growth and Dividend option; 3. PF Plan (PF); 4. Long Term Plan (LT) with Growth, Bonus and Dividend Plans (with Payout (DP) and Reinvestment (DR) options) PF Plan offers two additional features:

- Prescribed maturity date option
- Appreciation Withdrawal Option

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:/Mutiples CP/LT: Rs.1,000/Re.1

TP: Rs.5,000/Re.1

PF Plan: Rs.5,000/Re.1

Repurchase: Minimum of Rs.1,000

BENCHMARK INDEX

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

I-Sec Libex (Long Term Plan)

I-Sec Sibex (Treasury Plan)

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Sachin Padwal-Desai / Ninad Deshpande(CP,PF,LT Plans)

Sachin Padwal-Desai / Pallab Roy (TP)

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	CP/TP/LT/PF: Nil
Exit Load:	CP: Rs.10 lakhs & below - 0.5%, if redemption is made within 6 months of allotment. Above Rs.10 lakhs - Nil. TP/LT - Nil. PF - 0.35% (if redemption is made within 6 months of allotment).
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	TGSE: CP/LT/PF 1.25% TP: 0.90%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

CP Inception Date: June 21, 1999

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.08%	8.45%
Last 3 years	3.89%	5.72%
Last 5 years	6.88%	6.70%
Since inception*	11.69%	N.A.

PF Plan - Inception Date: May 7, 2004

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.09%	8.45%
Last 3 years	3.90%	5.72%
Last 5 years	N.A.	N.A.
Since inception*	2.55%	3.89%

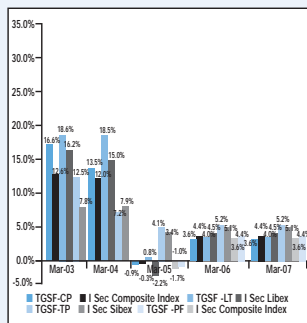
TP Plan - Inception Date: February 11, 2002

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.80%	7.36%
Last 3 years	5.11%	5.92%
Last 5 years	6.16%	6.03%
Since inception*	6.66%	N.A.

LT Plan - Inception Date: December 7, 2001

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.16%	9.70%
Last 3 years	4.50%	5.94%
Last 5 years	8.63%	7.58%
Since inception*	9.61%	N.A.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA 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)
Equity and Equity Linked Instruments	Nil
Debt securities	Upto 100% (including securitised debt not exceeding 30% of the scheme's corpus)
Money market instruments	Upto 100%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. Growth Plan (GP); 2. Bonus Plan (BP); 3. Quarterly Dividend Plan (QD); 4. Monthly Dividend Plan (MD) with Payout (DP) and Reinvestment (DR) options; 5. Weekly Dividend Plan (WD) with Dividend Reinvestment (DR) option; 6. Institutional Plan with Growth, Weekly Dividend and Monthly Dividend Plan

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

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

Institutional Plan

Purchase: Rs.5 crores and multiples of Re.1
Additional Purchase: Rs.1 crore and multiples of Re.1
Repurchase: Minimum of Rs.1,000 (Regular)
Minimum of Rs.1,00,000 (Institutional Plan)

BENCHMARK INDEX

Crisil Short-Term Bond Fund Index

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Ninad Deshpande/Sachin Padwal Desai

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	TISTIP: Nil; TISTIP Institutional: Nil
Exit Load:	TISTIP: Nil; TISTIP Institutional: 0.25% (if redeemed within 30 days of allotment)

ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.72%
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PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.51%	6.63%
Last 3 years	6.51%	5.42%
Last 5 years	6.35%	5.21%
Since inception	6.64%	N.A.

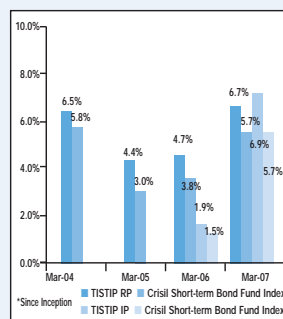
Inception Date: January 31, 2002

TISTIP -Institutional Plan

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.62%	6.63%
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception	7.07%	5.67%

Inception Date: September 6, 2005

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON 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)
Equity and Equity Linked Instruments	Nil
Debt securities/ Money market instruments	0% - 35 % Fixed Rate debt instruments: Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/Reverse Repos or any other instrument permitted by RBI/SEBI)
	Non-Money market instruments (including bonds & debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI)
	65% -100% Floating Rate debt

instruments ^a : Money market instruments with residual maturity of upto 182 days (Money at call, CPs, CDs, bill rediscounting, or any other instrument permitted by RBI/SEBI)
Non-Money market instruments (including floating rate bonds & debentures issued by corporates or PSUs, floating rate gilts, inverse floaters, floating rate bank deposits, floating rate securitised debt*, fixed rate debentures/bonds with swap, mibor linked debentures or any other instrument permitted by RBI/SEBI, fixed rate bonds & debentures with residual maturity of upto 182 days issued by corporates or PSUs, gilts, securitised debt*)

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

^a Includes fixed rate instruments swapped for floating rate returns.

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. Long Term Plan (LT) with Retail Option offering Growth Option & Dividend Option (with Payout (DP) and Reinvestment (DR) facility), Institutional Option with Growth and Dividend Options and Super Institutional Option with Growth option, Weekly Dividend Option (with payout and reinvestment facility) and Daily Dividend Reinvestment Option ; 2. Short Term Plan (ST) with Retail Option offering Growth Option & Dividend Option (with Dividend Reinvestment (DR) facility) and Institutional Option with Growth and Dividend Options

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.5 crores and multiples of Re.1

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

Long Term Super Institutional Option:

Purchase: Rs.10 crores and multiples of Re.1

Additional Purchase: Rs.1crore 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.1crore 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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes.

The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Ninad Deshpande/Sachin Padwal Desai

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	LT: Nil; ST: Nil.
Exit Load:	LT: Nil; ST: Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	0.74% (ST) 0.88% (LT)

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

ST Retail-Inception Date: February 11, 2002

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.14%	7.18%
Last 3 years	6.32%	5.72%
Last 5 years	6.01%	5.23%
Since inception	6.21%	N.A.

ST-Institutional Option: September 6, 2005

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.36%	7.18%
Since inception	7.10%	6.34%

LT Retail-Inception Date: February 11, 2002

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.03%	7.18%
Last 3 years	6.20%	5.72%
Last 5 years	5.98%	5.23%
Since inception	6.19%	N.A.

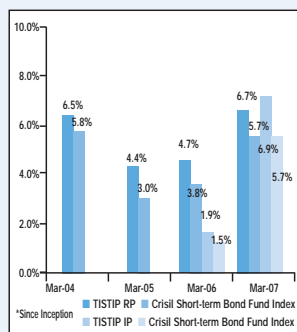
LT-Institutional Option: September 6, 2005

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.52%	7.18%
Since inception	7.07%	6.35%

LT-Super Institutional Option: May 9, 2007

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Since inception	2.63%	2.01%

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

FRANKLIN 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)
Equity and Equity Linked Instruments	Nil
Debt securities/ Money market instruments	80% - 100% (Franklin US Government Fund investing primarily in US government securities or government national mortgage association obligations) 0% - 20% (Money Market and short term instruments in India)

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Sachin Padwal Desai/Ninad Deshpande

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	NIL
Exit Load:	Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	0.84%

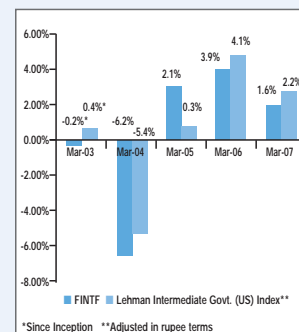
PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns (%)	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	-7.55%	-7.39%
Last 3 years	-1.14%	-1.09%
Last 5 years	N.A	N.A
Since inception	-0.70%	-0.43%

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

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 investment primarily in domestic fixed income securities.

ASSET ALLOCATION PATTERN OF THE SCHEME (AS % OF NET ASSETS):

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Linked Instruments	Upto 15%
Debt securities	Upto 100% (including securitised debts)
Money market instruments	Upto 20%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1. Growth Plan. 2. Half-yearly Dividend (HD). 3. Quarterly Dividend (QD). 4. Monthly Dividend (MD) plans (with Reinvestment (DR) and Payout (DP) options)

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan (Equity), Ninad Deshpande & Pallab Roy (Debt)

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	Nil
Exit Load:	CDSC: Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.

ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	1.94%
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PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Monthly & Quarterly Dividend
Inception Date: February 7, 2000

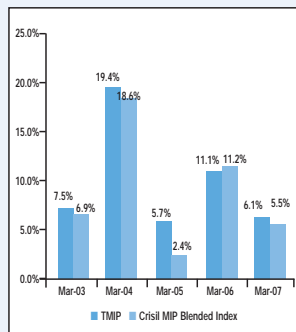
Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	6.11%	8.95%
Last 3 Years	4.87%	9.30%
Last 5 Years	4.91%	9.47%
Since inception	7.04%	N.A.

Half yearly & Growth

Inception Date: February 7, 2000

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	10.03%	8.95%
Last 3 Years	9.64%	9.30%
Last 5 Years	10.32%	9.47%
Since inception	10.26%	N.A.

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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)
Equity and Equity Linked Instruments	Upto 20%
Debt securities/ Money market instruments	Upto 100% (including securitised debts)

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Anand Radhakrishnan (Equity), Ninad Deshpande & Pallab Roy (Debt)

EXPENSES OF THE SCHEME

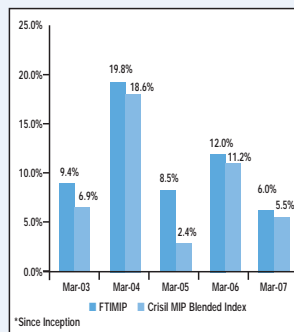
i) Load Structure	
Entry Load:	Plan A: Nil. Plan B: Above Rs.10 lakhs - 0.5%. Upto Rs.10 lakhs - Nil.
Exit Load:	Plan A : Nil. Plan B: Rs.10 lakhs & below - 1.00%, if redeemed within 1 year of allotment. Above Rs.10 lakhs - Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	1.94%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	11.68%	8.95%
Last 3 years	10.92%	9.30%
Last 5 years	11.87%	9.47%
Since inception	12.02%	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. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

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)
Equity and Equity Linked Instruments	Nil
Debt securities	0%-30% (including securitised debt. Within the allocation towards fixed income instruments, upto 30% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)
Money market instruments	70% to 100%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

1.Liquid Plan (LP) with Daily Dividend Reinvestment Option. Weekly Dividend (Reinvestment & Payout) and Growth Option. 2.Regular Plan (RP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option. 3.Institutional Plan (IP) and Super Institutional Plan (Super IP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Liquid Plan : Rs.25,000 Daily Dividend Plan: Rs. 1 lakh. Regular Plan: Rs. 1 lakh Institutional Plan: Rs.5 crores. Super Institutional Plan: Rs.15crores.Weekly Dividend Payout Option: Rs.10crores. (In all plans). All in multiples of Re.1. Additional Purchase: LP: Rs.5,000; RP: Rs. 1 lakh; IP - Rs.1 crore. Super Institutional Plan: Rs.1 croreWDP: Rs. 1 Lakh(RP); Rs. 1 crore (IP & Super IP); Rs.5000 (LP). Multiples: Re.1 in all the cases Repurchase: Minimum of Rs.1,000; IP - Rs.1 lakh; Super IP-Rs. 10 Lakhs.

BENCHMARK INDEX

Crisil Liquid Fund Index

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Ninad Deshpande/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 2007)	
	Regular Plan: 0.75%. Institutional Plan: 0.50%. Super Institutional Plan: 0.25%.Liquid Plan: 1.00%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Regular Plan - Inception Date April 29, 1998

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.40%	7.18%
Last 3 years	6.01%	5.72%
Last 5 years	5.76%	5.23%
Since inception	7.23%	N.A.

Institutional Plan - Inception Date June 22, 2004

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.68%	7.18%
Last 3 years	6.24%	5.72%
Last 5 years	N.A.	N.A.
Since inception	6.15%	5.61%

Liquid Plan - Inception Date September 17, 2004

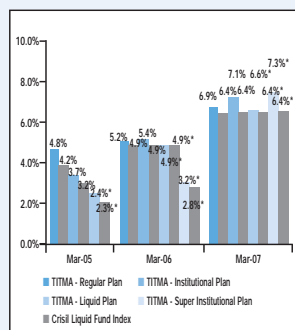
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.14%	7.18%
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception	5.77%	5.75%

Super Institutional Plan - Inception Date Sep. 2, 2005

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)
Last 1 year	7.89%	7.18%
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since inception	7.01%	6.34%

Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS



Past performance may or may not be sustained in future. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON INDIA 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)
Equity and Equity Linked Instruments	Nil.
Debt securities	Nil.
Money market instruments	100%

RISK PROFILE OF THE SCHEME

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

PLANS AND OPTIONS

Bonus Plan and Dividend Plan with Options of Regular Account and Cheque Writing Facility.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Regular Account : Rs.5,000 and multiples of Re.1. Cheque Writing : Purchase: Rs.10,000 and multiples of Re.1. Additional Purchase: Rs.1,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000. 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

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

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/Ninad Deshpande

EXPENSES OF THE SCHEME

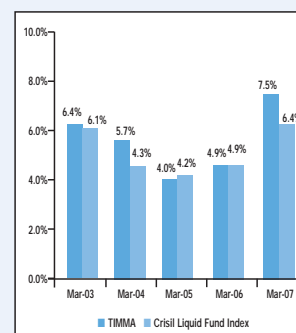
i) Load Structure	
Entry Load:	Nil
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	0.84%

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.80%	7.18%
Last 3 years	6.03%	5.72%
Last 5 years	5.33%	5.23%
Since inception	5.81%	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. "Compounded and annualised" Bonus is adjusted and dividends declared are assumed to be reinvested

TEMPLETON QUARTERLY INTERVAL PLAN (TQIP)

INVESTMENT OBJECTIVE

Templeton Quarterly Interval Plan (TQIP) is an interval income fund that seeks to generate returns and reduce interest rate volatility, through a portfolio of fixed income securities.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Linked Instruments	Nil.
Debt Securities and Money market instruments	100% (including Securitised Debt upto 100%, exposure in derivatives upto a maximum of 50%)

RISK PROFILE OF THE SCHEME

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

TRANSACTION WINDOW

The Transaction Window of Plans A, B and C under TQIP will open for subscription and redemption (including switches) at NAV based prices on an ongoing basis at quarterly intervals, i.e. after a period of 91 days from the date of the closure of the immediately preceding Transaction Window.

The Transaction Window will remain open for 5 Business Days commencing from the day of opening.

Please note that if the specified date of opening of Transaction Window falls on a Non-Business Day then the Transaction Window will open on the following Business Day.

However, the AMC reserves the right to change/alter the Transaction Window, depending upon the prevailing market conditions and to protect the interests of the investors.

Information with respect to the opening of Transaction Window during each financial year will be communicated to the investors / prospective investors by a notice displayed at the Investor Service Centres and issue of advertisements in 2 newspapers.

PLANS AND OPTIONS

This Scheme offers Plan A, Plan B and Plan C with each plan offering further choice of two Sub-plans, Retail Sub-plan and Institutional Sub-plan, each with Growth Option and Dividend Option (with Reinvestment and Payout facility).

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS.

Purchase: Retail: Rs. 5,000; Institutional Rs. 1 crore; Additional Purchase (at Quarterly Intervals, when the

Transaction Window is open): Retail: Rs. 5,000; Institutional Rs. 1 crore.; Repurchase (at Quarterly Intervals, when the Transaction Window is open) : Retail: Rs. 1000; Institutional: Rs. 1 Lakh

BENCHMARK INDEX

Crisil Liquid Fund Index

DIVIDEND POLICY

Dividends are distributed based on the distributable surplus in the fund. The Trustee may declare dividends in the fund at such frequency as it deems appropriate though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.

NAME OF THE FUND MANAGER(S)

Mr. Ninad Deshpande.

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load:	Nil
Exit Load:	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2007)	
	N.A.

PERFORMANCE OF THE SCHEME: AS OF AUGUST 31, 2007

Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)
Since inception (Plan A)	3.01%	2.43%
Since inception (Plan B)	2.71%	1.69%
Since inception (Plan C)	1.45%	0.85%

Inception Date: April 25, 2007 (Plan A); May 21, 2007 (Plan B); June 29, 2007 (Plan C)

Past performance may or may not be sustained in future. "Absolute Returns" Bonus is adjusted and dividends declared are assumed to be reinvested

YEAR-WISE RETURNS FOR THE LAST 5 FINANCIAL YEARS: - N.A.

COMMON FEATURES FOR ALL SCHEMES

Load Structure for all unitholders -FIFCF, FIPP, FIOF, TIGF & TIEIF (except for investments by Fund of Funds (FOF) schemes and dividend reinvestment transactions)

	Entry Load	Exit Load
• In respect of each purchase of Units where the current purchase amount along with the aggregate cost of outstanding investment is less than Rs.5 Crores	2.25%	- 1% if the Units are redeemed/switched-out within 6 months of allotment. - 0.5% if the Units are redeemed/ switched-out after 6 months, but within 1 year of allotment
• In respect of each purchase of Units where the current purchase amount along with the aggregate cost of outstanding investment is equal to or greater than Rs.5 Crores	Nil	- For FIFCF, FIPP, TIGF & TIEIF: 1% if the Units are redeemed/ switched-out within 1 year of allotment. - For FIFCF & FIOF: 2% if the Units are redeemed/switched-out within 1 year of allotment

For FIHGCF

	Entry Load	Exit Load
• In respect of each purchase of Units where the current purchase amount along with the	2.25%	- 1% if redeemed/ switched-out within 6 months of allotment - 0.5% if redeemed/

aggregate cost of outstanding investment is less than Rs.5 Crores • In respect of each purchase of Units where the current purchase amount along with the aggregate cost of outstanding investment is equal to or greater than Rs.5 Crores but less than Rs.25 crores	Nil	switched-out after 6 months, but within 1 year of allotment 1% if the Units are redeemed/ switched-out within 1 year of allotment
• In respect of each purchase of Units where the current purchase amount along with the aggregate cost of outstanding investment is equal to or greater than Rs.25 Crores	Nil	Nil

Who Can Buy

Units of the schemes can be purchased by :

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

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

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

applicable legislation/regulations governing such entities. Cheque writing facility in TIMMA is currently available in the following cities: Chennai, Kolkata, Bangalore, Hyderabad, Baroda, Delhi, Mumbai and Pune.

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 TIEF FIBCF FIPP, FIOF FIFCF FIFP FIF FFE FPF, FIHGCF TIEIF & FTDPEF	Dividend Reinvestment
FIT	Dividend Payout
TIPP	Dividend Plan
TICAP	Education Plan, Dividend Option
FTLF	The 20s Plan, Dividend Reinvestment Option
TIIBA	Plan B, Annual Dividend Reinvestment Option
TISTIP	Weekly Dividend Reinvestment Option
TTTMA	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
TQIP	Growth 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

- All schemes of Franklin Templeton Mutual Fund. expect scheme mentioned in point 2 and FINTEF:

a. Purchases including switch-ins:

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

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

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

b. Redemptions including switch-outs:

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

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

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

a. Purchases including switch-ins:

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

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

However, irrespective of the time of receipt* of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

b. Redemptions including switch-outs:

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

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

For liquid schemes/plans Mutual Fund shall calculate NAVs for every calendar day. Further, the day(s) on which the money markets are closed/not accessible, shall not be treated as business day(s). No outstation cheques will be accepted

3. Franklin India International Fund (FINIF)

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 FINIF, 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 original purchase transaction under that particular fund is realised.

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

Switchover/Exchange Fee/Load

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

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

TAX BENEFITS

(As per laws currently in force)

The following summary outlines the key tax implications applicable to unit holders based on the relevant provisions under the Income-tax Act, 1961 ('the Act'), the Wealth-tax Act, 1957 and the Finance Act, 2007 (collectively called 'the relevant provisions').

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

TAX IMPLICATIONS TO UNITHOLDERS

UNDER THE INCOME-TAX ACT, 1961

Taxability of income on units (other than sale/redemption):

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

Taxability of income on sale/redemption of units:

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

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

If the units are held by an investor as stock-in-trade of a business, the said income will be taxed at the rates at which the normal income of that investor is taxed.

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

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

If the units are held as investments:

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

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

Nature of income	Tax rate\$
Short-term capital gains on sale either to the Mutual Fund or on a recognised stock exchange	Capital gains tax payable at 10 percent* [applicable to all investors including Foreign Institutional Investors (FII)]
Long-term capital gains on sale either to the Mutual Fund or on a recognised stock exchange	No capital gains tax payable by any investor.

* plus surcharge and education cess as may be applicable. In case of non-resident investors, the above rates would be subject to applicable treaty relief.

\$ Additionally, STT would be payable at the rates specified in para on STT. The tax rates applicable on short term or long term capital gain arising on transfer of units of a scheme, not being an equity oriented fund as discussed above are stated in the following table:

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

*plus surcharge and education cess as may be applicable.

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

(a) Resident Investors:

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

(b) Non-Resident Investors:

The tax is required to be deducted at source from the sale proceeds or redemption proceeds paid to non-resident investors. This withholding is in addition to the STT payable, if any, by the investor. The rates are:

- (i) Foreign Institutional Investors: No tax has to be deducted on redemption/sale proceeds.
- (ii) Non-Resident Indian (NRI) / Person of Indian origin (PIO):

	Short Term Capital Gains	Long Term Capital Gains
Equity oriented funds*	10%	NIL
Other than equity oriented fund*	30%	20%

* plus surcharge and education cess as may be applicable.

For administrative purpose, the Fund will deduct 10% surcharge.

(iii) Non-Resident Corporates:

	Short Term Capital Gains	Long Term Capital Gains
Equity oriented funds*	40%	NIL
Other than equity oriented fund*	40%	20%

* plus surcharge and education cess as may be applicable.

For administrative purpose, the Fund will deduct 2.5% surcharge.

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

Provisions regarding Dividend income and Bonus

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

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

Note :

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

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

"Taxable securities transaction" means a transaction of -

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

Rates of Securities Transaction Tax (STT)

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

UNDER THE WEALTH TAX ACT, 1957

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

RELIGIOUS AND CHARITABLE TRUSTS

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

TAX IMPLICATIONS ON MUTUAL FUND

Income earned or received by the Mutual Fund

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

Income distributed by the Mutual Fund

Franklin Templeton Mutual Fund will be required to pay dividend distribution tax ('DDT') as follows:

- No DDT to be paid on equity oriented funds;
- DDT to be paid on other funds at the following rates:
 - at 28.325 percent (including surcharge and education cess) on dividend distributed by a money market mutual fund or a liquid fund;
 - at 14.1625 percent (including surcharge and education cess) on dividend distributed to any person being an individual or a Hindu Undivided Family by a fund other than a money market mutual fund or a liquid fund; and
 - at 22.66 percent (including surcharge education cess) on dividend distributed by a fund other than a money market mutual fund or a liquid fund, to persons other than individuals and HUFs.

"Money market mutual fund" is defined to mean a money market mutual fund as defined in sub-clause (p) of clause (2) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996.

"Liquid fund" is defined to mean a scheme or plan of a mutual fund which is classified by the Securities and Exchange Board of India as a liquid fund in accordance with the guidelines issued by it in this behalf under the Securities and Exchange Board of India Act, 1992 or regulations made thereunder.]

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 users only. Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone).

For Investor Grievances please contact

Ms. Sheela Kartik, Investor Services, Franklin Templeton Centre, No. 7, 3rd Cross Street, Adyar, Chennai 600 020. Off : 1-800-425 4255 (For MTNL/BSNL users only. Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone). Email: service@templeton.com.

Name and Address of Registrar: Franklin Templeton Asset Management (India) Pvt Ltd, Franklin Templeton Centre, No. 7, 3rd Cross Street, Adyar, Chennai 600 020. Off: 1-800-425 4255 (For MTNL/BSNL users only. Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone). Email: service@templeton.com.

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 six months thereafter, as the Trustee may decide, an abridged scheme-wise annual report to all the unitholders. The full annual report of the Fund will be furnished to the Unitholders upon a written request and will be available at the Head Office of the Investment Manager for inspection. The Fund will make all disclosures required by the SEBI Regulations, including information about the entire portfolio held by the Fund.

Half Yearly Disclosures

The Fund shall before the expiry of one month from the close of each half year that is on 31st March and 30th September, publish its financial results, containing details specified in Regulation 59 read with Twelfth Schedule of SEBI Regulations, in one English newspaper circulating in the whole of India and in one regional newspaper circulating in the

region where the head office of the Fund is situated. In addition, the Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the unitholder) or publish the complete portfolio to the investors before the expiry of one month from 31st March and 30th September each year. These shall also be displayed on the web site of the Mutual Fund and that of AMFI.

Prevention of Money Laundering

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

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 Prevention of Money-Laundering Act, 2002 (PMLA), Rules issued there under and the guidelines / circulars issued by SEBI thereto (AML Laws).

Submission of PAN:

As per Securities and Exchange Board of India (SEBI) Circular dated April 27, 2007 read with SEBI Letter dated June 25, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, effective July 2, 2007. Thus, submission of PAN card copy (along with original for verification, which will be returned across the counter) is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors and NRIs) for investing with mutual funds from this date.

If the investors do not have PAN Investors not having PAN must apply for PAN immediately and applications for investments in the Mutual Fund should be accompanied with evidence of having applied for PAN (copy of Form 49A) until December 31, 2007 or till the time PAN is allotted whichever is earlier. In such cases, if the investment is for a value of Rs.50,000 or more, this should also be accompanied by Form 60 with address proof, for each such transaction. 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) as soon as they receive the PAN.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as noted above. All investments without PAN (for all holders, including Guardians) or evidence of having applied for PAN (along with Form 60 wherever applicable), are liable to be rejected effective July 2, 2007. Please refer to the Offer Document of respective schemes for any further details.

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

Date: September 28, 2007

Note:

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

Instructions

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

1. Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need not fill the section 'Personal Details'. (For investments in 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.
 - 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 an application form under a Power of Attorney or by a limited company or a body corporate or a registered society, or a Trust, the relevant Power of Attorney or the relevant resolution or authority to make the application, as the case may be, or a duly certified copy thereof, alongwith a certified copy of the Memorandum and Articles of Association [where applicable] and/or bye law may be lodged alongwith the application form. The signature must be duly attested by a notary public.
6. As per SEBI Circular SEBI/ IMD/CIR No. 8/5611/ 2004 dated March 19, 2004, Franklin Templeton Mutual Fund (FTMF) hereby declares all its 34 branches (Investor Service Centres/ISCs) and Collection Centres as described on page 7 of the Key Information Memorandum under the head "Franklin Templeton Branch Offices/Collection Centres" as the Official Points of Acceptance of Transactions. Further, FTMF's website (www.franklintempletonindia.com) will also be treated as the "Official Point of Acceptance of Transactions" for web based transaction performed through HPIN Facility. Please note that the Collection Centres and the website are purely collection centres and all the investors/distributors queries will continue to be handled by the ISCs. The "cut off time" as mentioned in the Offer Documents shall be reckoned at these official points. All purchase, redemption and exchange applications must be demonstrably received by FTMF at these Official Point of Acceptance of Transactions within the stipulated cut off times on a business day.
7. Applications that are incomplete or inaccurate are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in

accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. All applications are accepted "Subject to Verification". Applications can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office.

Know Your Customer (KYC):

It is mandatory for all investors to furnish such documents and information as may be required to comply with the 'Know Your Customers' (KYC) policies under the Prevention of Money-Laundering Act, 2002 (PMLA), Rules issued there under and the guidelines / circulars issued by SEBI thereto ('AML Laws').

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.

Purchases/SIPs:

For applications for subscriptions of Rs.50000 and above, all investors (including Joint holders, POA holders and guardians in the case of minors) must ensure completion of Know Your Customer (KYC) formalities with CDSL Ventures Ltd., (CVL) and submit copy of the KYC Acknowledgement form issued by CVL alongwith the Application / Transaction Form, failing which the transaction may be rejected.

In cases where investors have submitted a copy of their KYC acknowledgement with their application and the signature in the application does not match the signature on the KYC Application Form, the transaction 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 application for subscription of Rs. 50,000 and above in a scheme where the Units are under a lock - in period as prescribed in the respective Offer Documents (including ELSS Schemes) or a New Fund Offer, applications where the KYC formalities are not completed may be rejected.

Redemptions:

In case of redemptions where the KYC formalities are completed for the investors in the folio, and a change of address is also requested, the redemption transaction will be processed based on the current data available in the AMC / RTA records and the change of address will be rejected. Changes of address can only be registered with a designated Point of Service of 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 will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application.

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

Additional Purchases:

- If an investor provides all details, including scheme plan, option, and there is only one existing account matching this in the folio, the purchase will be processed into that account. If there are multiple matching accounts, the purchase will be processed into the last transacted account. The last transacted account is determined by the date of the latest Purchase, Redemption or Switch transaction, or the date of registration of a Systematic Investment, Transfer or Withdrawal Plan.
- If an investor only provides the scheme name, but not the plan and or option, transactions will be processed based on the following rules:
 - If there is one account of the scheme in that folio, the transaction will be processed into that account irrespective of whether it is the default option.
 - If there are multiple accounts in different scheme options in the folio, the transaction will be processed in the account under the default option.
 - If there are multiple accounts of the default option in the folio, the transaction will be processed into the last transacted account.
 - If there is no account in that scheme under the folio, a new account in the default option will be created.
- For existing investors, in case of additional purchase, one of the investor's signature would be sufficient in the Application form, irrespective of whether it is a Joint account or 'Either or Survivor' account.
- If an investor does not provide their bank details in an additional purchase in new scheme, the bank details from the last transacted account will be used
- If an investor mentions their folio number but not the scheme name in which they want to invest, the transaction will be created in the scheme (under the default option of the scheme), as per the scheme name appearing in the cheque

- In case of a difference between the Investor's account number and the scheme name mentioned in the application, the same would be processed on the scheme name mentioned in the application.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- 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, the number of units (Cleared units) will be considered. Where the number of units and an amount is mentioned, the number of units (cleared units) will be considered.
- If neither units nor amount are mentioned in the request, ALL units (Cleared units) will be considered.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Schemes.
- Investors desirous of switching units into an existing scheme must provide the account number, failing which a new account may be created in the destination scheme.
- **Systematic Investment 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), Templeton India Equity Income Fund (TIEIF), 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@ (FTIMIP), Templeton India Government Securities Fund (TGGSF) 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 and FTDPEF 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, and in case of TGGSF - 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.
- Franklin Templeton now introduces an additional SIP date on the 25th of a month.
- 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) (TGGSF), Templeton Floating Rate Income Fund (TFIF), Templeton India Short-Term Income Plan (TISTIP) 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), 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) and Franklin India Taxshield (FIT).

Hybrid schemes - FT India Balanced Fund (FTIBF), Templeton India Pension Plan (TIPP), 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 (FTLF) 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

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	transferred to the specified Destination Scheme, on the 7th, 14th, 21st and 28th day of every month. The capital appreciation as on the last business day of every month/quarter can be transferred to the specified Destination Scheme
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- 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@ (FTMIP) 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, TIEIF, FIPF, FIPP, FIFCF, TIEIF, FIHGF, FIF, FIE, FFE, FPE, FIOF, FIT.
- 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), Templeton India Equity Income Fund (TIEIF), Franklin India Prima Plus (FIPP), Franklin India Prima Fund (FIPF), Franklin India Flexi Cap Fund (FIFCF), Templeton India Equity Income Fund (TIEIF), Franklin India High Growth

Companies Fund (FIHGF), 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 India Smaller Companies Fund (FISCF) (subsequent to its conversion into open end scheme upon maturity), 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 avilment of Direct Credit of dividend and redemption facility, Franklin Templeton Investments cannot be responsible for errors or delays in processing the request due to errors in the information provided.
- 11. As per SEBI circular No. SEBI/IMD/Cir-10/22701/03 dated December 12, 2003 read with Circular No. SEBI/IMD/Cir-1/42529/05 dated June 14, 2005, each portfolio under a scheme should have a minimum of 20 investors and no single investor should account for more than 25% of the corpus of such portfolio. Determining the breach of the 25 % limit by an Investor – The average net assets of the scheme would be calculated daily and any breach of the 25% holding limit by an investor would be determined. At the end of the quarter, the average of daily holding by each such investor is computed to determine whether that investor has breached the 25 % limit over the quarter. If there is a breach of limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the

25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.

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

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