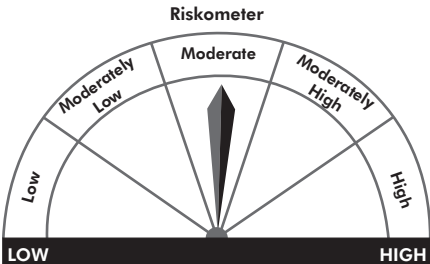
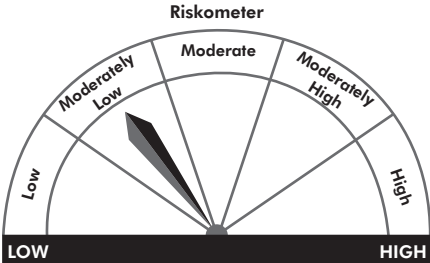
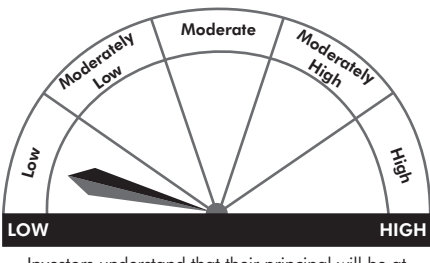


Franklin Templeton Mutual Fund

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

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

FRANKLIN TEMPLETON
INVESTMENTS

Sr. No.	Fund Name	Product Labeling This product is suitable for investors who are seeking*		
		Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	
1.	Franklin India Dynamic Accrual Fund (FIDA)	Medium term capital appreciation with current income	A fund that focuses on fixed income securities with high accrual and potential for capital gains	 <p>Investors understand that their principal will be at moderate risk</p>
2.	Franklin India Income Builder Account (FIIBA)	Medium term capital appreciation with current income	A long bond fund – focuses on Corporate/PSU Bonds.	
3.	Franklin India Short Term Income Plan (FISTIP)	Regular income for medium term	A fund that invests in short term corporate bonds including PTCs	
4.	Franklin India Ultra Short Bond Fund (FIUBF)	Regular income for short term	A fund that invests in short term debt and money market instruments	
5.	Franklin India Government Securities Fund (FIGSF)	Medium term capital appreciation with current income	A fund that invests in Indian government securities	
6.	Franklin India Low Duration Fund (FILDF)	Regular income for short term	An income fund focusing on low duration securities.	
7.	Franklin India Monthly Income Plan (FIMIP) (with no assured returns)	Medium term capital appreciation with current income	An MIP investing predominantly in debt instruments with marginal equity exposure	
8.	Franklin India Income Opportunities Fund (FIIOF)	Medium term capital appreciation with current income	A fund that invests across the yield curve - focusing on high accrual securities	
9.	Franklin India Corporate Bond Opportunities Fund (FICBOF)	Medium to long term capital appreciation with current income	A bond fund focusing on corporate securities	
10.	Franklin India Banking & PSU Debt Fund (FIBPDF)	Regular Income for medium term	An income fund that invests predominantly in debt and money market instruments issued by Banks and Public Sector Undertakings.	
11.	Franklin India Savings Plus Fund (FISPF)	Regular income for short term	A fund that invests primarily in floating and short term fixed rate debt instruments	 <p>Investors understand that their principal will be at moderately low risk</p>
12.	Franklin India Treasury Management Account (FITMA)	Regular income for short term	A liquid fund that invests in short term and money market instruments	 <p>Investors understand that their principal will be at low risk</p>
13.	Franklin India Cash Management Account (FICMA)	Regular income for short term	A liquid fund that invests in short term and money market instruments	

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

The Key Information Memorandum is dated June 27, 2016. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI.

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

Sponsor: Templeton International Inc., Florida, USA.

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



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₹ 500 a month.

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www.thegoodemi.com



**FRANKLIN TEMPLETON
INVESTMENTS**

An investor education and awareness initiative by Franklin Templeton Mutual Fund.

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

FRANKLIN TEMPLETON MUTUAL FUND - COMMON APPLICATION FORM

(Please read instructions before filling up the form)

Distributor information				For Office Use Only
Advisor ARN / RIA code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	Application received
ARN - 17397				

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

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

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

Signatures First/Sole Applicant/Guardian Second Applicant Third Applicant

1 Transaction Charges (Refer Instruction No. 13 and tick the appropriate option)

Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.

I am a first time investor in mutual funds (Rs.150 will be deducted). I am an existing mutual funds investor (Rs.100 will be deducted).

2 Existing Unitholders (To be filled in Block Letters. Please provide the following details in full; Please refer Instruction 2) Provide name as mentioned in your PAN card

First Applicant Name _____

Customer Folio No. _____ Account No. _____

3 Unit Holder Information (To be filled in Block Letters. Use one box for one alphabet leaving one box blank between name and surname) Provide name as mentioned in your PAN card

Name of First/Sole Applicant _____

City & Country of birth _____ Date of Birth # Gender: Male Female

PAN No. (Mandatory) _____ Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC) _____ Aadhaar No. (Mandatory if KYC done via Aadhaar) _____

Guardian details for Minors: Relationship with Minor** Father Mother Legal Guardian (Please specify relationship) _____

Name of Guardian _____

City & Country of birth _____ Date of Birth # Gender: Male Female

PAN No. (Mandatory) _____ Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC) _____ Aadhaar No. (Mandatory if KYC done via Aadhaar) _____

Power of Attorney (POA) Details: Name _____

Status: Resident Individual NRI/PIO Others (Please specify) _____ Date of Birth # Gender: Male Female

PAN No. (Mandatory) _____ Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC) _____ Aadhaar No. (Mandatory if KYC done via Aadhaar) _____

4 Joint Holder Information (If any) Provide name as mentioned in your PAN card Mode of Operation: Single Joint Either or Survivor(s) [Default]

Name of Second Applicant _____

City & Country of birth _____ Date of Birth # Gender: Male Female

PAN No. (Mandatory) _____ Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC) _____ Aadhaar No. (Mandatory if KYC done via Aadhaar) _____

Name of Third Applicant _____

City & Country of birth _____ Date of Birth # Gender: Male Female

PAN No. (Mandatory) _____ Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC) _____ Aadhaar No. (Mandatory if KYC done via Aadhaar) _____

5 KYC/FATCA/CRS/UBO Details (Mandatory. Please Tick/ Specify. The application is liable to get rejected if details not filled.)

Status details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-
Minor through Guardian#	<input type="checkbox"/>	-	-	-
Non Individual	<input type="checkbox"/> Company/Body <input type="checkbox"/> Corporate <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Bank <input type="checkbox"/> AOP <input type="checkbox"/> FI/FIL/FPI			
Others (Please specify)	_____	_____	_____	_____

FATCA / CRS / Ultimate Beneficiary Owner (UBO) details (Please consult your professional tax advisor for further guidance on your tax residency, if required)
Non individuals/HUF: Mandatory to enclose FATCA / CRS / UBO Annexure

For Individuals (including sole proprietor) - Tax residence declaration				
Nationality	_____	_____	_____	_____
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes: Mandatory to enclose FATCA / CRS Annexure				

Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Whole-time Directors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#Date of Birth and Document proof – mandatory for investments through Minors and investments in FIPEP (in FIPEP, only individuals may invest). Date of Birth – mandatory if CKYC ID mentioned

Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)	_____	_____	_____	_____

Gross Annual Income Range (in Rs.)				
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on _____	as on _____	as on _____	as on _____

*KYC Compliance is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. Investment without valid KYC will be rejected. Please submit CKYC Form, KRA KYC Application Form with CKYC supplementary form or copy of KYC acknowledgement issued by KRA/CKYCR. ^ Allowed only for investments through Micro investment route in lieu of KYC and PAN. Also in this case it is mandatory to attach contact details slip available on website.**Please provide following documents for evidencing the relationship:- Father/Mother – Photocopy of the certificate mentioning the date of birth of the Minor and Parent's Name; Legal Guardian – Court Order. In case of investments held in the name of a minor, no joint holders / nomination will be registered. The minor, acting through the guardian, should be the first and sole holder in the Folio/Account.

Acknowledgement Slip

Received from _____ Sl. No. _____ Pin _____

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

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

Name of Sole Proprietor/ Karta/ Contact Person (Non Individuals) _____
 Type of address given at KYC: Residential or Business Residential Business Registered Office
 Address⁵ _____
 _____ City _____ State _____ Pincode _____
 Overseas Address for NRIs/PIOs _____
 City _____ State _____ Country _____ Pin/Zip _____
 Tel _____ STD Code _____ Office _____ Residence _____ Fax _____
 Aadhaar No. _____ Email _____ Mobile _____
 I / We do not wish to receive my/our account related communication by email I/We do not wish to register for SMS updates on my/our mobile phone
In case no option is selected 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.
SMandatory if you have not completed your KYC process via CKYC / KRA, else the address of the 1st Holder as registered with CKYC / KRA will be automatically updated in our records.
 Address of tax residence would be taken as available in CKYC / KRA database. In case of any change please approach CKYC / KRA & notify the changes.

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

Bank Name (Do not abbreviate) _____
 Account No.# _____ Branch/City _____
 Branch Address _____ Pin _____
 Account type For Residents Savings Current | For Non-Residents NRO NRE FCNR Others _____
 *RTGS/NEFT/IFSC code _____ *MICR code _____ Enclosed: Multiple Bank Registration Form

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. The registered bank will be the default bank and all redemptions / dividends proceeds will be processed into default bank through electronic payment facility. I/We DO NOT wish to avail Electronic Payment Facility (Please tick) . #Please provide the full account no. *For more details on RTGS/NEFT/IFSC/MICR codes, please refer detailed instructions on page no. 13.

8 Investment Details: I/We would like to invest in (Please read Product labeling details available on cover page of KIM)

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

Separate cheque/demand draft required for each investment, drawn in favour of scheme name e.g. "Franklin India Bluechip Fund". You may refer to the KIM for more details scheme name(s) and the plan/option. Investors in Franklin India Pension Plan are requested to also fill in the option exercise form available at the ISC. 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 Enclosed: Cheque / DD Third Party Declaration

9 Depository Account Details (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instruction

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

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

10 Nomination Details (In case of more than one nominee, please submit a separate nomination form available with any of our ISCs or on our website). Refer instruction no.14

Nominee Name and Address	For Minor Nominee (Mandatory to attach DOB Proof)		Allocation	Nominee/ Guardian Signature
	DOB	Guardian Name & Address		
_____	_____	_____	100 %	X

OR I/We DO NOT wish to nominate and sign here
 (To be signed by all the joint holders irrespective of the mode of holdings.)


11 Declaration

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I/ we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by the terms, conditions, rules and regulations of the respective scheme. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and derived through legitimate sources. I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon. * I / We confirm that I am / we are Non-Resident Indian(s) (NRIs) / Person(s) of Indian Origin (PIOs)/ Foreign Portfolio Investor(s) (FPIs), and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines. I / We confirm that I am / we are not United States (U.S.) persons within the meaning of Regulation (S) under the U.S. Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. I/ We have understood the information requirements of this Form (read along with the FATCA instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/we have read and understood the FATCA Terms and Conditions and hereby accept the same. I/ We further agree not to hold FTMF, Franklin Resources Inc. and its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton Investments / Franklin Templeton) liable for any consequences in case of any of the above parties being false, incorrect or incomplete. I/ We hereby undertake to promptly inform Franklin Templeton Investments of any changes to the information provided hereinabove and agree and accept that Franklin Templeton Investments shall not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We understand and acknowledge that FTMF, its Trustee, the AMC reserves the right to accept / reject any transactions / redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto. The rejection may be for any reason including but not limited to comply and adhere to such orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies. I/ We hereby agree to provide any additional information / documentation that may be required by Franklin Templeton Investments, in connection with this application. I/We hereby authorise Franklin Templeton Investments to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including KYC data registered with regulatory/quasi regulatory agencies and all changes, updates to such information as and when provided by me/ us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising / informing me/us of the same. **I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes this investment / first SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the scheme(s) is being recommended to me/us.

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

Signatures: First/Sole Applicant/Guardian _____ Second Applicant _____ Third Applicant _____

Date: _____ Place: _____

 FRANKLIN TEMPLETON INVESTMENTS	CHECK LIST: Please ensure the following <input checked="" type="checkbox"/> Application form is complete in all respects and signed by all Applicants. <input checked="" type="checkbox"/> Enclosures: <input type="checkbox"/> Supporting documents for bank account details furnished in the Form. <input type="checkbox"/> For payment by Demand Draft - a certificate from the banker in the prescribed format confirming the account from which the funds have been remitted. <input type="checkbox"/> For 'Third Party payment - Third Party Declaration' in the prescribed format along with the KYC acknowledgement issued by KRA for the Payer. <input type="checkbox"/> Proof of KYC for all applicants, guardians for minors and POA <input type="checkbox"/> Non Individuals: FATCA / CRS / UBO Annexure Mandatory	<input checked="" type="checkbox"/> Enclosures (if applicable) <input type="checkbox"/> Proof of relationship with minor <input type="checkbox"/> Proof of identity & address <input type="checkbox"/> Proof of DOB <input type="checkbox"/> Multiple bank registration form <input type="checkbox"/> Client Master list/DP statement <input type="checkbox"/> Multiple nomination form <input type="checkbox"/> SIP Form
	For investment related enquiries, please contact: ☎ 1800 425 4255 or 6000 4255 (from 8 am to 9 pm, Monday to Saturday) ✉ service@franklintempleton.com 🌐 www.franklintempletonindia.com	

FRANKLIN TEMPLETON MUTUAL FUND - COMMON APPLICATION FORM

(Please read instructions before filling up the form)

Distributor information				For Office Use Only
Advisor ARN / RIA code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	Application received
ARN - 17397				

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

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

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

Signatures First/Sole Applicant/Guardian Second Applicant Third Applicant **1 Transaction Charges (Refer Instruction No. 13 and tick the appropriate option)**

Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.

 I am a first time investor in mutual funds (Rs.150 will be deducted). I am an existing mutual funds investor (Rs.100 will be deducted).**2 Existing Unitholders (To be filled in Block Letters. Please provide the following details in full; Please refer Instruction 2) Provide name as mentioned in your PAN card**

First Applicant Name

Customer Folio No.

Account No.

3 Unit Holder Information (To be filled in Block Letters. Use one box for one alphabet leaving one box blank between name and surname) Provide name as mentioned in your PAN card

Name of First/Sole Applicant

City & Country of birth

Date of Birth #

D | D | M | M | Y | Y | Y | Y

Gender: Male Female

PAN No. (Mandatory)

Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC)

Aadhaar No. (Mandatory if KYC done via Aadhaar)

Guardian details for Minors: Relationship with Minor** Father Mother Legal Guardian (Please specify relationship)

Name of Guardian

City & Country of birth

Date of Birth #

D | D | M | M | Y | Y | Y | Y

Gender: Male Female

PAN No. (Mandatory)

Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC)

Aadhaar No. (Mandatory if KYC done via Aadhaar)

Power of Attorney (POA) Details: Name

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

Date of Birth #

D | D | M | M | Y | Y | Y | Y

Gender: Male Female

PAN No. (Mandatory)

Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC)

Aadhaar No. (Mandatory if KYC done via Aadhaar)

4 Joint Holder Information (If any) Provide name as mentioned in your PAN card Mode of Operation: Single Joint Either or Survivor(s) [Default]

Name of Second Applicant

City & Country of birth

Date of Birth #

D | D | M | M | Y | Y | Y | Y

Gender: Male Female

PAN No. (Mandatory)

Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC)

Aadhaar No. (Mandatory if KYC done via Aadhaar)

Name of Third Applicant

City & Country of birth

Date of Birth #

D | D | M | M | Y | Y | Y | Y

Gender: Male Female

PAN No. (Mandatory)

Enclosed: PAN Card Copy CKYC application / KYC acknowledgment* PEKRN/Proof of Identity & Address ^

KIN No. (Mandatory if KYC done via CKYC)

Aadhaar No. (Mandatory if KYC done via Aadhaar)

5 KYC/FATCA/CRS/UBO Details (Mandatory. Please Tick/ Specify. The application is liable to get rejected if details not filled.)

Status details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-
Minor through Guardian#	<input type="checkbox"/>	-	-	-
Non Individual	<input type="checkbox"/> Company/Body <input type="checkbox"/> Corporate <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Bank <input type="checkbox"/> AOP <input type="checkbox"/> FI/FII/FPI			
Others (Please specify)				

FATCA / CRS / Ultimate Beneficiary Owner (UBO) details (Please consult your professional tax advisor for further guidance on your tax residency, if required)

Non individuals/HUF: Mandatory to enclose FATCA / CRS / UBO Annexure

For Individuals (including sole proprietor) - Tax residence declaration

Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No

If Yes: Mandatory to enclose FATCA / CRS Annexure

Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Whole-time Directors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#Date of Birth and Document proof – mandatory for investments through Minors and investments in FIPEP (in FIPEP, only individuals may invest). Date of Birth – mandatory if CKYC ID mentioned

Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)				

Gross Annual Income Range (in Rs.)	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on	as on	as on	as on

*KYC Compliance is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. Investment without valid KYC will be rejected. Please submit CKYC Form, KRA KYC Application Form with CKYC supplementary form or copy of KYC acknowledgement issued by KRA/CKYCR. ^ Allowed only for investments through Micro investment route in lieu of KYC and PAN. Also in this case it is mandatory to attach contact details slip available on website.**Please provide following documents for evidencing the relationship:- Father/Mother – Photocopy of the certificate mentioning the date of birth of the Minor and Parent's Name; Legal Guardian – Court Order. In case of investments held in the name of a minor, no joint holders / nomination will be registered. The minor, acting through the guardian, should be the first and sole holder in the Folio/Account.

Acknowledgement Slip

Received from

Sl. No.

Pin

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

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

Name of Sole Proprietor/ Karta/ Contact Person (Non Individuals) _____
 Type of address given at KYC: Residential or Business Residential Business Registered Office
 Address⁵ _____
 _____ City _____ State _____ Pincode _____
 Overseas Address for NRIs/PIOs _____
 City _____ State _____ Country _____ Pin/Zip _____
 Tel _____ STD Code _____ Office _____ Residence _____ Fax _____
 Aadhaar No. _____ Email _____ Mobile _____
 I / We do not wish to receive my/our account related communication by email I/We do not wish to register for SMS updates on my/our mobile phone
 In case no option is selected 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.
SMandatory if you have not completed your KYC process via CKYC / KRA, else the address of the 1st Holder as registered with CKYC / KRA will be automatically updated in our records.
 Address of tax residence would be taken as available in CKYC / KRA database. In case of any change please approach CKYC / KRA & notify the changes.

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

Bank Name (Do not abbreviate) _____
 Account No.# _____ Branch/City _____
 Branch Address _____ Pin _____
 Account type For Residents Savings Current | For Non-Residents NRO NRE FCNR Others _____
 *RTGS/NEFT/IFSC code _____ *MICR code _____ Enclosed: Multiple Bank Registration Form

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. The registered bank will be the default bank and all redemptions / dividends proceeds will be processed into default bank through electronic payment facility. I/We DO NOT wish to avail Electronic Payment Facility (Please tick) . #Please provide the full account no. *For more details on RTGS/NEFT/IFSC/MICR codes, please refer detailed instructions on page no. 13.

8 Investment Details: I/We would like to invest in (Please read Product labeling details available on cover page of KIM)

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

Separate cheque/demand draft required for each investment, drawn in favour of scheme name e.g. "Franklin India Bluechip Fund". You may refer to the KIM for more details scheme name(s) and the plan/option. Investors in Franklin India Pension Plan are requested to also fill in the option exercise form available at the ISC. 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 Enclosed: Cheque / DD Third Party Declaration

9 Depository Account Details (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instruction

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

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

10 Nomination Details (In case of more than one nominee, please submit a separate nomination form available with any of our ISCs or on our website). Refer instruction no.14

Nominee Name and Address	For Minor Nominee (Mandatory to attach DOB Proof)		Allocation	Nominee/ Guardian Signature
	DOB	Guardian Name & Address		
_____	_____	_____	100 %	X

OR I/We DO NOT wish to nominate and sign here
 (To be signed by all the joint holders irrespective of the mode of holdings.)


11 Declaration

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I/ we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by the terms, conditions, rules and regulations of the respective scheme. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and derived through legitimate sources. I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon. * I / We confirm that I am / we are Non-Resident Indian(s) (NRIs) / Person(s) of Indian Origin (PIOs)/ Foreign Portfolio Investor(s) (FPIs), and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines. I / We confirm that I am / we are not United States (U.S.) persons within the meaning of Regulation (S) under the U.S. Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. I/ We have understood the information requirements of this Form (read along with the FATCA instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/we have read and understood the FATCA Terms and Conditions and hereby accept the same. I/ We further agree not to hold FTMF, Franklin Resources Inc. and its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton Investments / Franklin Templeton) liable for any consequences in case of any of the above parties being false, incorrect or incomplete. I/ We hereby undertake to promptly inform Franklin Templeton Investments of any changes to the information provided hereinabove and agree and accept that Franklin Templeton Investments shall not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We understand and acknowledge that FTMF, its Trustee, the AMC reserves the right to accept / reject any transactions / redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto. The rejection may be for any reason including but not limited to comply and adhere to such orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies. I/ We hereby agree to provide any additional information / documentation that may be required by Franklin Templeton Investments, in connection with this application. I/We hereby authorise Franklin Templeton Investments to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including KYC data registered with regulatory/quasi regulatory agencies and all changes, updates to such information as and when provided by me/ us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising / informing me/us of the same. **I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes this investment / first SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the scheme(s) is being recommended to me/us.

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

Signatures: First/Sole Applicant/Guardian _____ Second Applicant _____ Third Applicant _____

Date: _____ Place: _____

 <p>FRANKLIN TEMPLETON INVESTMENTS</p>	<p>CHECK LIST: Please ensure the following</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Application form is complete in all respects and signed by all Applicants. <input checked="" type="checkbox"/> Enclosures: <ul style="list-style-type: none"> <input type="checkbox"/> Supporting documents for bank account details furnished in the Form. <input type="checkbox"/> For payment by Demand Draft - a certificate from the banker in the prescribed format confirming the account from which the funds have been remitted. <input type="checkbox"/> For 'Third Party payment - Third Party Declaration' in the prescribed format along with the KYC acknowledgement issued by KRA for the Payer. <input type="checkbox"/> Proof of KYC for all applicants, guardians for minors and POA <input type="checkbox"/> Non Individuals: FATCA / CRS / UBO Annexure Mandatory 	<p><input checked="" type="checkbox"/> Enclosures (if applicable)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Proof of relationship with minor <input type="checkbox"/> Proof of identity & address <input type="checkbox"/> Proof of DOB <input type="checkbox"/> Multiple bank registration form <input type="checkbox"/> Client Master list/DP statement <input type="checkbox"/> Multiple nomination form <input type="checkbox"/> SIP Form
	<p>For investment related enquiries, please contact: 1800 425 4255 or 6000 4255 (from 8 am to 9 pm, Monday to Saturday) service@franklintempleton.com www.franklintempletonindia.com</p>	

Instructions

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

- Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need to fill 'Personal Details' only if there is change in existing details already given in the folio or account.
- The application form must be completed in BLOCK LETTERS in ENGLISH. More than one scheme can be applied for in the same application form, but with separate cheques for each scheme.
- Alterations in Application Form: Any changes/alterations in the Application Form must be countersigned by the investor(s). The Mutual Fund/AMC will not be bound to take cognisance of any changes/alterations if the same are not so countersigned.
- 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.
- 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

6. Mode of payment:-

a. For Resident Investors

- For Resident Investors - by local cheque/ draft deposited with any Franklin Templeton branch/ Collection Centres or transfer/electronic transfer to Franklin Templeton Mutual Fund Account
- Applicants from places where there is no Franklin Templeton branch/ Collection Centres can deduct DD charges from the application amount (except in case of Liquid funds) provided these drafts are payable at locations where the application is submitted to a Franklin Templeton branch/Collection Centre. Applicants may send their application along with bank draft to the Investor Service Centre/Collection Centre. However, DD charges shall be limited the bank charges stipulated by The State Bank of India. The AMC will not accept any request for refund of Demand Draft charges. Please note that the reimbursement of DD charges will not apply to Liquid Schemes.
- Investors are instructed NOT to make cash payments. No outstanding cheques or post-dated cheques will be accepted. Applications with outstanding cheques/post dated cheques may be rejected. Outstanding cheques may be accepted by Franklin Templeton provided the location (ISC/Collection Centre) at which such outstanding cheques are accepted is covered under the Speed Clearing facility offered by the Reserve Bank of India (RBI). Further, the outstanding cheques would be accepted only if the cheques are drawn on a bank branch which is enabled for Speed Clearing. For the list of eligible location and bank branches, please visit the RBI website at <http://www.rbi.org.in/scripts/FAQView.aspx?Id=72>.
- Cheques should be drawn in favour of the Scheme name A/c For e.g. "Franklin India Bluechip Fund", "Templeton India Growth Fund", "Franklin India Prima Plus". Separate cheques should be sent for each scheme / plan. The fund is not obliged to represent dishonored cheques or inform the investor/investor's agent about it.

b. For Non-Resident Investors:

- by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch. Please provide a photocopy of the cheque along with the application form if investment is made through a NRE/NRO account.
- by Rupee draft purchased abroad payable at locations where the application is submitted to Franklin Templeton branch/ Collection Centre - by wire transfer/inward remittance to Franklin Templeton Mutual Fund's account with Citibank, Fort, Mumbai.

- Foreign Institutional Investors and International Multifateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. RTGS/NEFT details for Fund Transfer to Franklin Templeton's collection account through RTGS/NEFT, for which the details will be as follows:

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

Important instructions with respect to RTGS / NEFT deposits:

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

7. Exit Load:

For investments under the new 'Direct' plan, the Exit load applicable shall be the same as the exit load applicable in the respective Scheme/Scheme Portfolio. The applicability of exit load in respect of switches between plans and options within the same Scheme will be as follows:

Nature of investment	Exit Load applicability
Existing and new investments made under a Distributor code	Switch to Direct will be permitted subject to applicable exit load, if any
Existing and new investments made without a Distributor code	No load will be charged on switches to Direct.
Investment made under Direct route on or after January 01, 2013	No load will be charged on switches from Direct to other plans and options under the Scheme available for investment under a Distributor code.

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

8. Change of Broker code:

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

9. Verification and registration of bank account:

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

- In case of application by a limited company or a body corporate or an eligible institution or a registered society or a trust or a partnership firm under a Power of Attorney or otherwise, the original Power of Attorney duly notarized or a certified true copy thereof or the relevant resolution or authority to make the application / redemption as the case may be, or certified true duly thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye laws and/or trust deed and/or partnership deed (as the case may be) and Certificate of Registration / Incorporation should be submitted. The officials should sign the application under their official designation. In case of a Trust, it shall submit a certified true copy of the resolution from the Trustee(s) authorizing such purchases / redemption.

- As per SEBI Circular SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006, FTMF hereby declare all its branch offices [Investor Service Centres (ISC)], the designated branch offices of Karvy Computershare Private Limited (Karvy) and Computer Age Management Services Private Limited (CAMS) (termed as Collection Centres) and FTMF's website (www.franklintempletonindia.com) as the Official Points of Acceptance of Transactions ("OPAT"). Additionally, the Secured internet site hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility (in accordance with the terms and conditions, as may be prescribed from time to time). Further, MF Utilities India Private Limited (MFUI) website www.mfuonline.com and authorised MFUI POS updated on www.mfuindia.com will be considered as OPAT. The "cut off time" mentioned in the Scheme Information Document shall be reckoned at these official points. All transaction (purchase/redemption/switch) applications must be demonstrably received by the Mutual Fund at these OPAT.

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

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

13. Transactions charges

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

14. Nomination:

The nomination details should be filled up only by investors who opt for allotment in physical (non-demat) form. In case of units held in electronic (demat) form, the nomination details as recorded for the depository account shall be applicable. Nomination would normally be registered at the Folio level and will be recorded for all Accounts under that Folio. However the investor may choose to register different nomination for any of the Accounts under that Folio. For investment made under the Franklin Templeton Family Solutions facility, the nomination can be registered at Goal level. In case of switch which results in creation of a new Account, the nomination, if any, registered in the source (switch-out) account will automatically be registered for the destination (switch-in) account. In case of subscription which results in creation of a new Account, the nomination registered in the last transacted account under that Folio will be automatically registered for the new account. Nomination cannot be registered in Ffolios/Accounts held in the name of a minor. Where a minor is nominated, the name and address of the guardian of the minor nominee shall be provided by the unit holder(s). Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. A new nomination or any change in the nomination already registered with the Mutual Fund/AMC will overwrite the existing nomination registered.

15. Know Your Customer (KYC):

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

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

Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc. or any senior political figures and their immediate family members and close associates.

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

the central agency that the KYC is final and if the central agency informs that the KYC is cancelled, the original amount invested may be refunded.

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

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

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

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

16. Default Options:

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

New Purchases:

- Where the mode of holding is not mentioned, an application be treated as either SINGLE or JOINT based on the number of applicants/ number of signatures on the form.
- In case the social status of the investor is not mentioned in the application form, the same would be derived on the basis of the other information available in the application form. Eg. PAN, Pay-in bank details, etc
- In case more than one investor's name appears in the application form, but the form has been signed by the first holder only, the same will be processed with the mode of holding as SINGLE in favour of the first holder.
- Application where the scheme name / abbreviation is available, but specifics of the plan or options are not mentioned will be processed as per the default options listed in the KIM.
- Where the investor had failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. 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/Plan/Option is not mentioned in the application form, the transaction will be processed as per the scheme name (under the default option of the scheme) appearing in the cheque.
- In case the amount specified on the cheque /instrument or payment advice differs from the amount on the application, the application will be processed for the amount of the cheque /instrument or payment advice only.

Additional Purchases:

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

- The allotment of units is subject to realisation of the payment instrument. Units purchased can be redeemed only after realisation of cheques. The Mutual Fund will reject any request for redemption (including switch-out) of units in respect of which the payment is not realised. In case of switch, requests for redemption/switch-out from destination scheme for the units switched shall be accepted and/or processed only if the payment in respect of those units is received from the source scheme to destination scheme.

Applications under 'Direct'

New Purchases / Fresh SIP:

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

Additional Purchases:

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

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

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
 - 17. 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.
 - 18. 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.
 - 19. In case investor has requested for electronic payment of dividend and redemption facility, Franklin Templeton Investments cannot be responsible for errors or delays in processing the request due to errors in the information provided.
 - 20. 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.
 - 21. Investors can avail online Account Access and full transaction capabilities, on our website www.franklintempletonindia.com. The HPIN Facility is currently available to all individual and non-individual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to service@franklintempleton.com. On receipt and verification of the form, investors will be issued an HPIN – using this, investors must create a username and password to access the site. For performing transactions through the HPIN facility, investors are required to furnish verified PAN, failing which the facility may be restricted to a "View Only" facility. For investor transacting through Channel Partners only "View" facility is available under HPIN. Further this facility is not available for investors holding units in demat form.
- Franklin Templeton has also introduced a facility for distributors to view their client accounts or transact on the web on behalf of their clients. Transaction can be effected provided the client has authorized the distributor by executing a Power of Attorney (PoA) in favour of the distributor for this purpose. The Power of Attorney must be

submitted to the Fund before performing any transactions via the website.

22. Payment through electronic modes

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

23. Ultimate Beneficial Owner:-

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO'). The Ultimate Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is a unincorporated association or body of individuals.

In case of a Trust, the settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO.

Non-Individual investors who are not the ultimate beneficial owners of the investments, must mandatorily enclose a Declaration for Ultimate Beneficial Ownership duly signed by the authorized signatory along with the purchase application for units of schemes of FTMF. The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

- 24. **Details under FATCA/Foreign Tax Laws:** Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

Please note that you may receive more than one request for information if you have multiple relationships with Franklin Templeton Asset Management (India) Pvt. Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

For more information on the relevant sections covered above, please refer the updated Scheme Information Document and Statement of Additional Information.

Franklin Templeton Mutual Fund Systematic Investment Plan through Auto Debit (See instructions overleaf)

Sl. No. _____



Distributor information			
Advisor ARN / RIA Code	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN
ARN - 17397			

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

Applicable only if ARN is mentioned but EUIN box is left blank: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."
 Applicable only if RIA Code is mentioned: "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser whose code is mentioned herein."

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

Transaction Charges (Refer Instruction in Common Application Form and tick the appropriate option)

Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.

I am a first time investor in mutual funds (Rs.150 will be deducted). I am an existing mutual funds investor (Rs.100 will be deducted).

Name of Sole/First Account holder			
Existing Unitholders' Folio Number			
New Investors (Please also complete and submit a Common Application Form)	Account No.		
	Regn. No.	(For office use only)	

SIP Details (Please note that 30 business days are required to set up the Auto Debit.) Application for Normal SIP Micro SIP (For Micro SIP, Please provide required proof / documentation)

Scheme _____ Plan _____ Option _____

SIP Amount Rs. (per installment) 5,000 10,000 25,000 50,000 1,00,000 Any other amount _____ Frequency Monthly (Default) Quarterly (please tick as applicable) Monthly (Default) Quarterly (please tick as applicable)

First SIP Cheque Date _____ Cheque No. _____ (D | D | M | M | Y | Y | Y | Y)

SIP Period Start Date [m][m][y][y][y][y] End Date 1 | 2 | 2 | 0 | 9 | 9 (Perpetual) OR [m][m][y][y][y][y] (Regular)

(Should be from the Bank Account from which NACH is to be effected) (for minimum period and installments, please refer Terms & Conditions no. 1 overleaf). I/We authorize Franklin Templeton Mutual Fund or their authorized service providers to Debit my/our account listed below by NACH (National Automated Clearing House) for collection of SIP payments. In case the payment isn't processed through NACH within 30 days then same shall be processed through Direct Debit / ECS using my/our below mentioned account.

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

Please tick as applicable: Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below. SIP auto debit can start in FIVE Days i.e. for debit date 7th, form can be submitted till 2nd of the month Bank Name _____ Bank Account Number _____
 Auto Debit Form (ADF) is attached and to be registered in the Folio. SIP Auto Debit will start after mandate registration which takes Thirty Business days.
 Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered / submitted, if not registered.

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

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

Depository Account Details

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

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued to the SID and KIM till date, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for registration of Systematic Investment Plan (SIP) & NACH as indicated above, and agree to abide by the terms, conditions, rules and regulations of the Fund and the SIP NACH as on the date of this investment. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or wrongly effected or not effected at all for reasons of incomplete or incorrect information, I/we will not hold FTMF, Franklin Resources Inc. and its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton Investments / Franklin Templeton), agents, authorized representatives, appointed service providers or the Bank responsible. I/We further undertake that any changes in my/our Bank details will be informed to FTMF immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We confirm that the monies invested in the scheme(s) of FTMF legally belong to me / us and derived through legitimate sources. I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

I/We have read and understood the terms and features of the scheme(s) and associated risk factors and have satisfied myself/ourselves about suitability of the scheme(s) for my/our investment in light of my/our risk appetite and investment horizon. * I / We confirm that I am / we are Non-Resident Indian(s) (NRIs) / Person(s) of Indian Origin (PIOs) / Foreign Portfolio Investor(s) (FPIs), and I / we hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines. I / We confirm that I am / we are not United States (U.S.) persons within the meaning of Regulation(S) under the U.S. Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. I/We understand and acknowledge that FTMF, its Trustee, the AMC reserves the right to accept / reject any transactions / redeem any investments, at their sole discretion and as they may deem fit without assigning any reason therefor. The rejection may be for any reason including but not limited to comply and adhere to such orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities / agencies. I/ We hereby agree to provide any additional information / documentation that may be required by Franklin Templeton Investments, in connection with this application. I/We hereby authorize Franklin Templeton Investments to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including KYC data registered with regulatory/quasi regulatory agencies and all changes, updates to such information as and when provided by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising / informing me/us of the same. ** I/We confirm that I/we do not have any other existing investment in the schemes of Franklin Templeton Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. Further, I/we understand and accept that in case Franklin Templeton Mutual Fund processes this investment / first SIP instalment and the application is subsequently found to be incomplete in any respect or not supported by adequate documentation or if the existing aggregate investment together with this proposed investment exceeds Rs.50,000/- in a year, the SIP registration under the Micro investment route will be cancelled for future instalments and no refund shall be made for the units already allotted. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the scheme(s) is being recommended to me/us.

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

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

A single mandate for all your investments will make it easier for you to invest with Franklin Templeton Mutual Fund (FTMF) in the future. To avoid having to provide another mandate, you can select 'As & when presented' for Frequency and 'Maximum Amount' for Debit Type, specifying the maximum value you intend to invest at any time. FTMF will ensure that only the value of the transaction will be debited from your account.

SIP Auto Debit Form [ADF]

FRANKLIN TEMPLETON INVESTMENTS UMRN _____ F o r o f f i c e u s e Date _____

Sponsor Bank Code _____ For Office Use _____ Utility Code _____ For Office Use _____

Tick (✓) CREATE MODIFY CANCEL I/We hereby authorize _____ Franklin Templeton Mutual Fund to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other _____

Bank a/c number _____

with Bank _____ Name of Customers bank _____ IFSC _____ or MICR _____

an amount of Rupees _____ ₹ _____

FREQUENCY Mthly Qlty H-Yrly Yrly As & when presented ⁸ DEBIT TYPE Fixed Amount Maximum Amount ⁹

Reference 1 _____ Folio Number _____ Phone No. _____

Reference 2 _____ Application Number _____ Email ID _____

PERIOD From _____ To _____ I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. ¹⁴

Or Until Cancelled

Signature Primary Account holder _____ Signature of Account holder _____ Signature of Account holder _____

1. _____ Name as in Bank records 2. _____ Name as in Bank records 3. _____ Name as in Bank records ¹⁵

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This is to confirm that the declaration has been carefully read, understood & made by me/us. I/We also confirm that I/we have carefully read, understood and agree to abide by the Terms and conditions and instructions. I am authorizing Franklin Templeton to debit my account. I/We have understood that I/We am/are authorized to cancel/amend this mandate by appropriately communicating the cancellation/ amendment request to Franklin Templeton or the bank where I have authorized the debit'

Acknowledgement Slip for SIP through Auto Debit (To be filled in by investor)

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

Franklin Templeton Investor Service Centre Signature & Stamp

SIP Payment through National Automated Clearing House Facility / ECS/ Direct Debit

General Instructions

- 1) This facility is offered to investors having Bank accounts in select banks mentioned in the link below (please refer point 16). The Banks in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Franklin Templeton Asset Management (India) Pvt. Ltd. ("AMC"), Franklin Templeton Trustee Services Pvt. Ltd. ("Trustee") or Franklin Templeton Mutual Fund ("FTMF") without assigning any reasons or prior notice. SIP instructions for investors in such Banks via NACH route will be discontinued.
- 2) The AMC/ Trustee/ FTMF will not liable for any transaction failures due to rejection by the investors bank/branch.
- 3) SIP through Auto Debit Facility 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 NACH facility of NPCI and ECS/Direct Debit facility of Reserve Bank of India (RBI)
- 5) Investor will not hold AMC/ Trustee/ FTMF and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH/ ECS/ Direct Debit Registration / Cancellation / Rejections, if any.
- 6) The AMC/ Trustee/ FTMF reserves the right to reverse allotments in case the Auto debit/ ECS/ Direct Debit is rejected by the bank for any reason whatsoever.
- 7) The AMC/ Trustee/ FTMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH / ECS/ Direct Debit and takes full responsibility for the same.
- 8) The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
- 9) The AMC/ Trustee reserves the right to discontinue the SIP in case of Auto Debit through NACH / ECS/ Direct Debit routes are rejected by the investor bank for any reasons.
- 10) For load details, please refer to the Key Information Memorandum and the addendum issued from time to time.
- 11) The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
- 12) SIP cancellation can be done separately by submitting the request atleast 30 Business days in advance; however the associated NACH / Direct Debit / ECS mandate can be retained for future investments.
- 13) For intimating the change in bank particulars, please use the Auto Debit Form to modify transaction limit or add / remove banks from the NACH / Direct Debit / ECS facility. Also fill-up all the relevant details as applicable. Requests for any changes/ cancellation in the NACH / Direct Debit / ECS Bank Mandate request should be submitted atleast 30 Business days in advance.
- 14) In case of micro SIPs, please provide any one of the following photo identification documents as mentioned below:
Voter Identity Card, Driving License, Government / Defense identification card, Passport Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks., Senior Citizen / Freedom Fighter ID card issued by Government., Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.

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

- 1) Minimum Investments: 12 installments of Rs.500/- (or) 6 installments of Rs.1000/-. All Instalments should be of the same amount. In FILSF 12 installments of Rs.2000/- (or) 6 installments of Rs.4000/-, in FIDPEF 12 installments of Rs.1000/- (or) 6 installments of Rs.2000/- and in FIGSF-PF Plan 12 installments of Rs.10, 000/- or 6 installments of Rs.20, 000/-.
- 2) Existing investors must provide their Folio Number / Account number and need to fill up a Common Transaction Form in case the investment is into a new scheme.
- 3) New investors who wish to enroll for SIP through Auto Debit should also fill up the Common Application form in addition to this form.
- 4) The SIP through Auto Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 Business days in advance of the date of the first Auto Debit.
- 5) If Auto Debit Form (ADF) is already registered in the folio. SIP Auto debit can start in FIVE Business Days
- 6) Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form already registered or submitted, if not registered
- 7) The application is liable to rejection if the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit / ECS validity period expired.
- 8) Investors are required to ensure adequate funds in their bank account on the date of investment transaction. FTMF will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions are debited subsequently
- 9) FTMF or its authorized banker or agent will initiate the Auto Debit form registrations/ debit transactions
- 10) Investments made through Auto Debit/ ECS/ Direct Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds
- 11) Auto Debit/ ECS/Direct Debit bank mandate is applicable only for investments via Auto Debit/ ECS/ Direct Debit instructions
- 12) The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be a holder in the bank account.
- 13) The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account number are not mentioned in the request form.
- 14) The AMC/ Trustee/ FTMF/ Sponsor Bank / NPCI are not liable for the bank charges, if any, debited from investor's bank account, by the destination bank, on account of payment through NACH/ ECS/ Direct Debit.
- 15) For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com.
- 16) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for Auto Debit/ ECS/ Direct Debit Facility
- 17) 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 AMC/Trustee/ FTMF will not liable for any transaction failures due to rejection by the investors bank/branch.
- 18) For all SIP purchase transactions during ongoing sale, the entry and exit load as applicable for normal purchases shall be applicable .please refer to the Key Information Memorandum and the addendum issued from time to time
- 19) The amount of each SIP instalment should be less than Rs.1 crore: FIDA, FIOF, FIIBA, FIGSF, FISTIP, FISPF, FILDF, FIMIP, FIUBF, FIPEP, FICBOF and FIBPDF schemes
- 20) If during the currency of a SIP, the unit holder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.
- 21) The AMC / Trustee reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration
- 22) 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.
- 23) 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
- 24) Please write the Bank Name in "Full Form" to avoid any ambiguity and rejections E.g., State Bank of India (and not SBI)

Instructions To Fill Auto Debit Form and Terms and Conditions

- Following fields need to be filled mandatorily:-

1. Date: In format DD/MM/YYYY
 2. Select the appropriate checkbox to create, modify or cancel the mandate
 3. Bank A/c Type: Tick the relevant box
 4. Fill Bank Account Number
 5. Fill name of Destination Bank
 6. IFSC / MICR code: Fill respective code
 7. Mention amount of mandate
 8. Select frequency of mandate
 9. Select whether the mandate amount is fixed value or maximum value
 10. Reference 1: Mention Folio Number
 11. Reference 2: Mention Application Number
 12. Telephone Number (Optional)
 13. Email ID (Optional)
 14. Period: Starting and Ending dates of NACH registration (in format DD/MM/YYYY). For perpetual SIP, please leave the end date blank and select 'until cancelled'
 15. Signature as per bank account
 16. Name: Mention Holder Name as Per Bank Record
- Auto Debit Bank Mandate can be used for both SIP and Lump Sum Purchase.
 - Investors are allowed to perform Lump sum purchase and SIP on a same day provided the Auto Debit bank account has the adequate funds to honor multiple debits
 - Auto Debit Bank Mandate is applicable for both Individual and Non-Individual
 - Registration of Multiple Auto Debit forms is acceptable with different Bank and Accounts.
 - Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form Mandate already registered or submitted, if not registered
 - For cancelling / updating an Auto Debit mandate. Investor has to use a separate form – "Auto Debit Cancellation/

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

- Investors are required to submit "New Auto Debit / ECS Mandate" registration first and only after successful registration an existing "Auto Debit Mandate" associated with a SIP can be cancelled.
- Auto Debit Mandate request will be accepted only if the "Bank" mentioned in the request form is listed in the NACH banks list. Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks eligible for Auto Debit Facility.
- Submitting Auto Debit/ ECS/Direct Debit form does not confirm your investments in FTMF unless supported by SIP Investment Form or Common Transaction forms
- Franklin Templeton will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
- For other Terms and Conditions governing NACH Auto Debit/ECS/Direct Debit payments please refer to SID or www.franklintempletonindia.com
- Auto Debit bank mandate is applicable only for investments via debit instructions
- By submitting the Auto Debit mandate the investor authorizes Franklin Templeton to utilize the information provided herein for the purpose of his/her investments in Franklin Templeton Mutual Fund
- Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents

The following applications will be considered as 'not in good order' (NIGO) and are liable to be rejected:

- If folio number mentioned in the Fresh / Additional Purchase, SIP, Auto Debit form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in Auto Debit registration mandate Form.
- If the folio number mentioned in the Auto Debit mandate registration form does not match with our record, the Auto Debit mandate will not be registered.
- If the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit validity period expired.
- Incase no frequency has been selected or multiple frequencies are selected
- Incase no debit type has been selected or multiple types are selected
- Incase no SIP end date mentioned or until cancelled not opted

Third Party Payment Rules

In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "Risk mitigation process against Third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions.

1. The following words and expressions shall have the meaning specified herein:

- (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
- (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
- (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the Beneficiary Investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

2. The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of

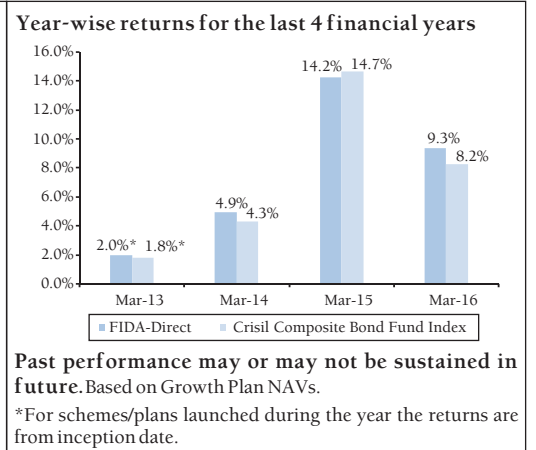
- a. In case of investment in the name of a minor, payment by Parents / Grand- Parents / related persons (other than the person registered as Guardian in the minor's Folio) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment);
- b. In case of investment in the name of a minor, payment by the person registered as Guardian in the minor's Folio irrespective the amount of investment;
- c. Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement;
- d. Payment by Employer towards subscription in the name of employees as bonus/incentive paid in form of mutual fund units;
- e. Custodian on behalf of an FII or a client.
- f. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time;
- g. Payment by Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal-agent relationship), on account of commission/incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/one-time subscription.

3. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time, without which applications for subscriptions for units will be rejected / not processed / refunded.

4. KYC is mandatory for all investors (guardian in case of minor) and the person making the payment i.e. third party.

The above mentioned Third Party Payment Rules are subject to change from time to time.

FRANKLIN INDIA DYNAMIC ACCRUAL FUND (FIDA)			
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) ⁷	
	Debt instruments including Corporate Debt, PSU Bonds, Gilt and Securitised debts	Up to 100%	
	Money Market Instruments & Cash & Deposits (including Money at Call, MIBOR linked Instruments and Fixed Deposits)	Up to 25%	
	Note: Debt includes Securitised Debt, including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.		
INVESTMENT STRATEGY	Please refer to Page No.29		
RISK PROFILE OF THE SCHEME	Please refer to Page No.30		
RISK MITIGATION FACTORS	Please refer to Page No.30		
PLANS AND OPTIONS	<ul style="list-style-type: none"> Growth Plan Dividend Plan (with Reinvestment and Payout Options) Direct - Growth Plan Direct - Dividend Plan (with Reinvestment and Payout Options). 		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30		
BENCHMARK INDEX	Crisil Composite Bond Fund Index		
DIVIDEND POLICY	Please refer to Page No.30		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)	
	1. Santosh Kamath	1.34 Years	
	2. Umesh Sharma	5.98 Years	
	3. Sachin Padwal-Desai	9.90 years	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30		
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	8.88%	8.95%
	Last 3 years	8.17%	7.88%
	Last 5 years	8.95%	9.01%
	Since inception	8.93%	N.A
	Inception date: March 05, 1997		
	Year-wise returns for the last 5 financial years		
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		
	FIDA - Direct		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	9.92%	8.95%
	Last 3 years	8.97%	7.88%
	Last 5 years	N.A	N.A
	Since inception	9.53%	8.90%
	Inception date - January 1, 2013		



EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units - <ul style="list-style-type: none"> 3% if redeemed within 12 months from the date of allotment 2% if redeemed after 12 months but within 24 months from the date of allotment 1% if redeemed after 24 months but within 36 months from the date of allotment 0.50% if redeemed after 36 months but within 48 months from the date of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	1.76% 0.80% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.31	
UNITHOLDERS' INFORMATION	Please refer to Page No.31	
SCHEME COMPARISON	Please refer to Page No.29	
NO. OF FOLIOS	Please refer to Page No.29	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29	

FRANKLIN INDIA INCOME OPPORTUNITIES FUND (FIOF)		
INVESTMENT OBJECTIVE	An open-end income fund which seeks to provide regular income and capital appreciation by investing in fixed income securities across the yield curve.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation# (% of Net Assets)
	Government Securities and/or securities unconditionally guaranteed by the Central/ State Government for repayment of principal and interest	Up to 100%
	Debt securities issued by Public Sector Undertakings (PSU)	Up to 100%
	Debt securities issued by private sector corporate including banks and financial institutions	Up to 100%
	Securitised Debt	Up to 100%
	Money Market Instruments	Up to 100%
	# including investments in Foreign Securities as may be permitted by SEBI/RBI up to 50% of the net assets of the scheme, exposure in derivatives up to a maximum of 50%	
INVESTMENT STRATEGY	Please refer to Page No.29	
RISK PROFILE OF THE SCHEME	Please refer to Page No.30	
RISK MITIGATION FACTORS	Please refer to Page No.30	

PLANS AND OPTIONS	<ul style="list-style-type: none"> • Growth Plan • Direct – Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct - Dividend Plan (with Reinvestment and Payout Options).
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs. 5,000/- and multiples of Re. 1 Additional Purchase: Rs. 1,000/- and multiples of Re. 1 Further, fresh/additional purchase (including switch-in) by an investor on a single day in FIIOF will be allowed/ accepted only up to Rs.20 crores per application. Repurchase: Minimum of Rs. 1,000/-
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30
BENCHMARK INDEX	Crisil Short Term Bond Fund Index
DIVIDEND POLICY	Please refer to Page No.30
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager 1. Santosh Kamath 2. Sumit Gupta Tenure of managing the scheme (in years) 2.20 Years 2.20 Years
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016 <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.99%</td> <td>8.63%</td> </tr> <tr> <td>Last 3 years</td> <td>8.63%</td> <td>8.98%</td> </tr> <tr> <td>Last 5 years</td> <td>9.45%</td> <td>9.11%</td> </tr> <tr> <td>Since inception</td> <td>9.00%</td> <td>8.18%</td> </tr> </tbody> </table> <p>Inception date: December 11, 2009</p> <p>Year-wise returns for the last 5 financial years</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p> <p>FIIOF - DIRECT</p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.96%</td> <td>8.63%</td> </tr> <tr> <td>Last 3 years</td> <td>9.59%</td> <td>8.98%</td> </tr> <tr> <td>Last 5 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Since inception</td> <td>10.04%</td> <td>9.11%</td> </tr> </tbody> </table> <p>Inception date: January 1, 2013</p> <p>Year-wise returns for the last 4 financial years</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs. *For schemes/plans launched during the year the returns are from inception date.</p>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	6.99%	8.63%	Last 3 years	8.63%	8.98%	Last 5 years	9.45%	9.11%	Since inception	9.00%	8.18%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.96%	8.63%	Last 3 years	9.59%	8.98%	Last 5 years	N.A	N.A	Since inception	10.04%	9.11%
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UNITHOLDERS' INFORMATION	Please refer to Page No.31			
SCHEME COMPARISON	Please refer to Page No.29			
NO. OF FOLIOS	Please refer to Page No.29			
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29			

FRANKLIN INDIA CORPORATE BOND OPPORTUNITIES FUND (FICBOF)		
INVESTMENT OBJECTIVE	An open-end income fund which seeks to provide regular income and capital appreciation through a focus on corporate securities.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)
	Debt & money market securities issued by private sector corporate and Public Sector Undertakings including banks, financial institutions, Non-Banking Financial Companies*	65% - 100%
	CBLO and T-Bills	0% - 35%
	* Including securitised Debt (ABS, MBS, single loan) up to 50%	
	The scheme does not intend to invest in Government Securities and in such debt securities that may have a coupon or payout linked to the performance of an equity/equity index as an underlying (popularly known as 'equity linked debentures'). It is clarified that the scheme may invest in Treasury Bills (T-Bills) up to the extent mentioned above.	
	The Scheme may invest in Foreign Securities up to 50% of the net assets of the scheme.	
INVESTMENT STRATEGY	Please refer to Page No.29	
RISK PROFILE OF THE SCHEME	Please refer to Page No.30	
RISK MITIGATION FACTORS	Please refer to Page No.30	
PLANS AND OPTIONS	Growth Plan and Dividend Plan (with Reinvestment and Payout Options). Direct - Growth Plan and Direct - Dividend Plan (with Reinvestment and Payout Options). All the Plans have common portfolio.	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000/- or any amount in multiple of Re.1/- thereafter Additional Purchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter Fresh/additional purchase (including switch-in) by an investor on a single day in each Plan will be allowed/ accepted only up to Rs. 20 crores per application. Repurchase: Minimum of Rs.1,000 or 'All Units' if the account balance is less than Rs.1,000/-	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30	
BENCHMARK INDEX	Crisil Short Term Bond Fund Index	
DIVIDEND POLICY	Please refer to Page No.30	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager 1. Santosh Kamath 2. Sumit Gupta Tenure of managing the scheme (in years) 2.20 Years 2.20 Years	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30	

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	7.56%	8.63%
	Last 3 years	8.94%	8.98%
	Last 5 years	N.A	N.A
Since inception	10.04%	9.11%	

Inception date: December 7, 2011

Year-wise returns for the last 5 financial years

Year	FICBOF	Crisil Short - Term Bond Fund Index
Mar-12	4.2%*	2.6%*
Mar-13	11.1%	9.1%
Mar-14	8.8%	8.8%
Mar-15	11.9%	10.4%
Mar-16	7.0%	8.5%

Past performance may or may not be sustained in future. Based on Growth Plan NAVs.
*For schemes/plans launched during the year the returns are from inception date.

FICBOF - Direct

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.51%	8.63%
Last 3 years	9.91%	8.98%
Last 5 years	N.A	N.A
Since inception	10.27%	9.11%

Inception date: January 1, 2013

Year-wise returns for the last 4 financial years

Year	FICBOF-Direct	Crisil Short-Term Bond Fund Index
Mar-13	2.4%*	1.9%*
Mar-14	9.8%	8.8%
Mar-15	12.9%	10.4%
Mar-16	7.9%	8.5%

Past performance may or may not be sustained in future. Based on Growth Plan NAVs.
*For schemes/plans launched during the year the returns are from inception date.

EXPENSES OF THE SCHEME	i) Load Structure
Entry Load	Nil
Exit Load	In respect of each purchase of Units - <ul style="list-style-type: none"> • 3% if redeemed within 12 months from the date of allotment • 2% if redeemed after 12 months but within 24 months from the date of allotment • 1% if redeemed after 24 months but within 36 months from the date of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	1.81% 0.93% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.31
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SCHEME COMPARISON	Please refer to Page No.29
NO. OF FOLIOS	Please refer to Page No.29
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29

FRANKLIN INDIA INCOME BUILDER ACCOUNT (FIIBA)																																					
INVESTMENT OBJECTIVE	An open-end income scheme with an objective to primarily provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.																																				
ASSET ALLOCATION PATTERN OF THE SCHEME	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)*</th> </tr> </thead> <tbody> <tr> <td>Debentures* (Investment grade, privately placed etc.), Bonds issued by Public Sector Units and other Fixed Income Instruments</td> <td>Up to 100%</td> </tr> <tr> <td>Money Market Instruments</td> <td>Up to 20%</td> </tr> <tr> <td>Shares</td> <td>Up to 20%</td> </tr> </tbody> </table> <p>* Includes Securitised Debt up to 40% *including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.</p>	Types of Instruments	Normal Allocation (% of Net Assets)*	Debentures* (Investment grade, privately placed etc.), Bonds issued by Public Sector Units and other Fixed Income Instruments	Up to 100%	Money Market Instruments	Up to 20%	Shares	Up to 20%																												
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RISK PROFILE OF THE SCHEME	Please refer to Page No.30																																				
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PLANS AND OPTIONS	Choice of two Plans - Plan A, Direct – Plan A Each Plan offers choice of <ul style="list-style-type: none"> - Growth Plan (GP) - Annual Dividend Plan (AD) - Half-yearly Dividend Plan (HD) - Quarterly Dividend Plan (QD) - Monthly Dividend Plan (MD) The Dividend Plans further offer choice of Reinvestment and Payout Options.																																				
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30																																				
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Plan A: Rs.10,000/- Additional Purchase: Plan A: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-																																				
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	FIIBA - Direct																	
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)															
	Last 1 year	7.38%	8.95%															
	Last 3 years	8.68%	7.88%															
	Last 5 years	N.A	N.A															
	Since inception	9.87%	8.90%															
	Inception date: January 1, 2013																	
	Year-wise returns for the last 4 financial years																	
	<table border="1"> <thead> <tr> <th>Year</th> <th>FIIBA-Direct</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-13</td> <td>1.6%*</td> <td>1.8%*</td> </tr> <tr> <td>Mar-14</td> <td>9.5%</td> <td>4.3%</td> </tr> <tr> <td>Mar-15</td> <td>14.1%</td> <td>14.7%</td> </tr> <tr> <td>Mar-16</td> <td>6.7%</td> <td>8.2%</td> </tr> </tbody> </table>			Year	FIIBA-Direct	Crisil Composite Bond Fund Index	Mar-13	1.6%*	1.8%*	Mar-14	9.5%	4.3%	Mar-15	14.1%	14.7%	Mar-16	6.7%	8.2%
Year	FIIBA-Direct	Crisil Composite Bond Fund Index																
Mar-13	1.6%*	1.8%*																
Mar-14	9.5%	4.3%																
Mar-15	14.1%	14.7%																
Mar-16	6.7%	8.2%																
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs. *For schemes/plans launched during the year the returns are from inception date.																	
EXPENSES OF THE SCHEME	i) Load Structure																	
	Entry Load	Nil																
	Exit Load	In respect of each purchase of Units – 0.50% if redeemed within 1 year of allotment																
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	1.96% 1.18% (Direct)																
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31																	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31																	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.31																	
UNITHOLDERS' INFORMATION	Please refer to Page No.31																	
SCHEME COMPARISON	Please refer to Page No.29																	
NO. OF FOLIOS	Please refer to Page No.29																	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29																	

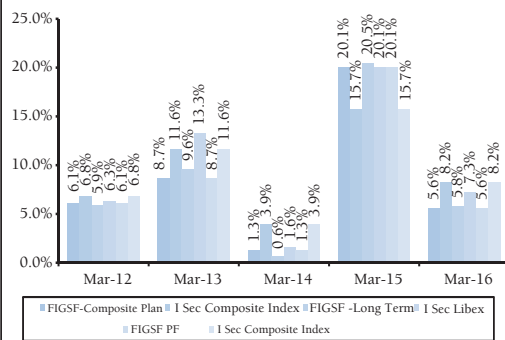
INVESTMENT STRATEGY	Please refer to Page No.29																																														
RISK PROFILE OF THE SCHEME	Please refer to Page No.30																																														
RISK MITIGATION FACTORS	Please refer to Page No.30																																														
PLANS AND OPTIONS	<ul style="list-style-type: none"> Composite Plan (CP) with Growth Option and Dividend Option Long Term Plan (LT) with Quarterly Dividend Option (with Reinvestment & Payout Facility) and Growth Option PF Plan (PF) with Growth Option and Dividend Option Direct - Composite Plan with Growth Option and Dividend Option Direct - Long Term Plan with Quarterly Dividend Option (with Reinvestment & Payout Facility) and Growth Option Direct - PF Plan with Growth Option and Dividend Option <p>Composite Plan and PF Plan have a common portfolio. Long Term Plan has separate portfolio.</p>																																														
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30																																														
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	CP/LT: Purchase: Rs.10,000 and multiples of Re.1 (Growth Option); Rs.25,000 and multiples of Re.1 (Dividend Option) Additional Purchase: Rs.1,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000 PF Plan: Purchase: Rs.25,000 and multiples of Re.1. Additional Purchase: Rs.5,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000																																														
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30																																														
BENCHMARK INDEX	I-Sec Composite Index (Composite Plan, PF Plan) I-Sec Libex (Long Term Plan)																																														
DIVIDEND POLICY	Please refer to Page No.30																																														
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)																																													
	1. Sachin Padwal-Desai 2. Umesh Sharma	9.90 Years 5.98 Years																																													
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30																																														
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016 COMPOSITE PLAN <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.21%</td> <td>9.37%</td> </tr> <tr> <td>Last 3 years</td> <td>7.03%</td> <td>8.13%</td> </tr> <tr> <td>Last 5 years</td> <td>8.51%</td> <td>9.63%</td> </tr> <tr> <td>Since inception</td> <td>10.00%</td> <td>N.A</td> </tr> </tbody> </table> <p>Inception date: June 21, 1999</p> PF PLAN <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.21%</td> <td>9.37%</td> </tr> <tr> <td>Last 3 years</td> <td>7.03%</td> <td>8.13%</td> </tr> <tr> <td>Last 5 years</td> <td>8.51%</td> <td>9.63%</td> </tr> <tr> <td>Since inception</td> <td>6.80%</td> <td>7.36%</td> </tr> </tbody> </table> <p>Inception date: May 07, 2004</p> LONG TERM PLAN <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.42%</td> <td>9.20%</td> </tr> <tr> <td>Last 3 years</td> <td>6.94%</td> <td>7.74%</td> </tr> <tr> <td>Last 5 years</td> <td>8.62%</td> <td>10.03%</td> </tr> <tr> <td>Since inception</td> <td>9.10%</td> <td>N.A</td> </tr> </tbody> </table> <p>Inception date: July 09, 2004</p> <p>The inception returns of FIGSF – LT and its benchmark have been calculated based on the merged fund's inception date i.e. December 7, 2001.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.21%	9.37%	Last 3 years	7.03%	8.13%	Last 5 years	8.51%	9.63%	Since inception	10.00%	N.A	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.21%	9.37%	Last 3 years	7.03%	8.13%	Last 5 years	8.51%	9.63%	Since inception	6.80%	7.36%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.42%	9.20%	Last 3 years	6.94%	7.74%	Last 5 years	8.62%	10.03%	Since inception	9.10%	N.A
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																													
Last 1 year	7.21%	9.37%																																													
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Last 1 year	7.42%	9.20%																																													
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Last 5 years	8.62%	10.03%																																													
Since inception	9.10%	N.A																																													

FRANKLIN INDIA GOVERNMENT SECURITIES FUND (FIGSF)			
INVESTMENT OBJECTIVE	An open end dedicated Gilts scheme with the primary objective to generate credit risk-free return through investments in sovereign securities issued by the Central Government and/or State Government and/or any security unconditionally guaranteed by the Central Government and/or State Government for repayment of Principal and Interest.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets) [*]	
	Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/ State Government for repayment of principal and interest	CP/PF	LT
		Up to 100%	70%-100%
Money market instruments and securities held under reverse repos	-	30%	
	In normal circumstances, the average maturity of the securities in the Long Term Plan will be over 3 years.		
	[*] including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.		

PERFORMANCE OF THE SCHEME

AS OF MAY 31, 2016

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16
FIGSF-Composite Plan	6.1%	8.7%	1.3%	20.1%	5.6%
I Sec Composite Index	6.8%	11.6%	3.9%	15.7%	8.2%
FIGSF - Long Term	5.9%	9.6%	0.6%	20.5%	5.8%
I Sec Libex	6.3%	13.3%	1.6%	20.1%	7.3%
FIGSF PF	6.1%	8.7%	1.3%	20.1%	5.6%
I Sec Composite Index	6.8%	11.6%	3.9%	15.7%	8.2%

COMPOSITE PLAN - DIRECT

	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year		8.41%	9.37%
Last 3 years		7.84%	8.13%
Last 5 years		N.A	N.A
Since inception		9.18%	9.25%

Inception date: January 1, 2013

PF PLAN - DIRECT

	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year		8.37%	9.37%
Last 3 years		7.41%	8.13%
Last 5 years		N.A	N.A
Since inception		8.80%	9.25%

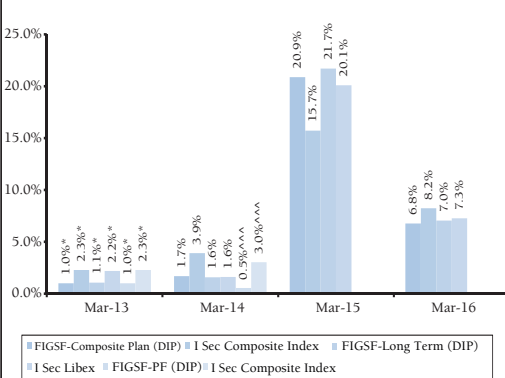
Inception date: January 1, 2013

LONG TERM PLAN - DIRECT

	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year		8.68%	9.20%
Last 3 years		8.11%	7.74%
Last 5 years		N.A	N.A
Since inception		9.48%	9.45%

Inception date: January 1, 2013

Year-wise returns for the last 4 financial years



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

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

^^^ Returns upto last NAV declared on March 10, 2014.

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load	Nil
Exit Load: (CDSC)	FIGSF (CP/PF): In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment FIGSF - LT: Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	1.77% (CP, PF) 1.73% (LT) 0.67% (Direct - CP, PF) 0.51% (Direct - LT)

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.31

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.31

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No.31

UNITHOLDERS' INFORMATION

Please refer to Page No.31

SCHEME COMPARISON

Please refer to Page No.29

NO. OF FOLIOS

Please refer to Page No.29

ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No.29

FRANKLIN INDIA SHORT TERM INCOME PLAN (FISTIP)

INVESTMENT OBJECTIVE	An open-end income scheme with an objective to provide stable returns by investing in fixed income securities.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)*
	Debentures (investment grade, privately placed, etc.), government securities and other fixed income instruments*	Up to 100%
	Money market instruments and securities held under reverse repos (including debentures with maturity less than 1 year)	Up to 100%
* If the scheme decides to invest in securitised debt, it is the intention of the Fund Manager that such investments will not exceed 30% of the corpus of the scheme. *including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.		

INVESTMENT STRATEGY

Please refer to Page No.29

RISK PROFILE OF THE SCHEME

Please refer to Page No.30

RISK MITIGATION FACTORS

Please refer to Page No.30

PLANS AND OPTIONS

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

APPLICABLE NAV (after the scheme opens for repurchase and sale)

Please refer to Page No.30

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Retail Plan
Purchase: Rs.5,000 and multiples of Re.1
Additional Purchase: Rs.5,000 and multiples of Re.1
Repurchase: Minimum of Rs.1,000
Institutional Plan
Repurchase: Minimum of Rs.1,00,000

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No.30

BENCHMARK INDEX

Crisil Short-Term Bond Fund Index

DIVIDEND POLICY

Please refer to Page No.30

NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)
	1. Santosh Kamath	2.20 Years
	2. Kunal Agrawal	2.20 Years

NAME OF THE TRUSTEE COMPANY Please refer to Page No.30

PERFORMANCE OF THE SCHEME AS OF MAY 31, 2016

RETAIL PLAN		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.68%	8.63%
Last 3 years	8.68%	8.98%
Last 5 years	9.40%	9.11%
Since inception	8.22%	N.A

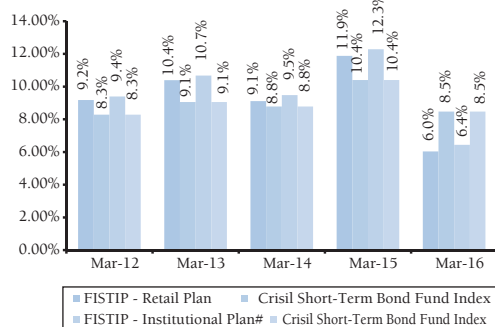
Inception date: January 31, 2002

INSTITUTIONAL PLAN#

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.09%	8.63%
Last 3 years	9.07%	8.98%
Last 5 years	9.74%	9.11%
Since inception	9.05%	7.73%

Inception date: September 06, 2005

Year-wise returns for the last 5 financial years



These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.

Past performance may or may not be sustained in future.

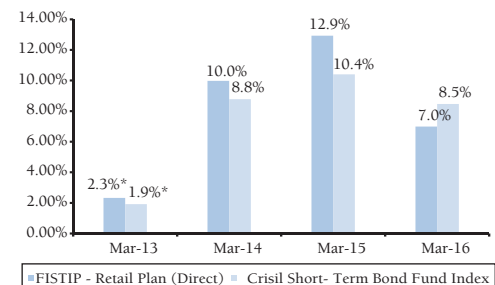
Based on Growth Plan NAVs.

FISTIP - RETAIL PLAN - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.61%	8.63%
Last 3 years	9.64%	8.98%
Last 5 years	N.A	N.A
Since inception	10.05%	9.11%

Inception date: January 1, 2013

Year-wise returns for the last 4 financial years



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

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

EXPENSES OF THE SCHEME

i) Load Structure	
Entry Load	Nil
Exit Load	Retail Plan/Institutional Plan: In respect of each purchase of Units – 0.50% if redeemed within 1 year of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	
	1.55% (RP) 1.18% (IP) 0.66% (RP - Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.31
UNITHOLDERS' INFORMATION	Please refer to Page No.31
SCHEME COMPARISON	Please refer to Page No.29
NO. OF FOLIOS	Please refer to Page No.29
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29

FRANKLIN INDIA SAVINGS PLUS FUND (FISPF)

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

ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	As % of Net Asset (Min. – Max.)*	
		Minimum	Maximum
Fixed Rate debt instruments: • Money market instruments (including CPs, CDs, treasury bills, bill rediscounting, gilts less than 1 year, Repos/ Reverse Repos or any other instrument permitted by RBI/SEBI) • Non - Money market instruments (including bonds & debentures of over 182 days to maturity issued by corporates or PSUs, gilts, securitised debt*, fixed deposits or any other instrument permitted by RBI/SEBI)		0%	35%
	Floating Rate debt instruments**: • Money market instruments with residual maturity of upto 182 days (Money at call, CPs, CDs, bill rediscounting, or any other instrument permitted by RBI/SEBI) • Non - Money market instruments (including floating rate bonds & debentures issued by corporates or PSUs, floating rate gilts, inverse floaters, floating rate bank deposits, floating rate securitised debt*, fixed rate debentures/ bonds with swap, mibor linked debentures or any other instrument permitted by RBI/SEBI, fixed rate bonds & debentures with residual maturity of upto 182 days issued by corporates or PSUs, gilts, securitised debt*)		65%

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

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

*including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.

INVESTMENT STRATEGY	Please refer to Page No.29
RISK PROFILE OF THE SCHEME	Please refer to Page No.30
RISK MITIGATION FACTORS	Please refer to Page No.30
PLANS AND OPTIONS	<ul style="list-style-type: none"> - Retail Plan with Daily Dividend Option (with Reinvestment Facility only) - Direct - Retail Plan with Daily Dividend Option (with Reinvestment Facility only) - Retail Plan with Growth Option and Monthly & Quarterly Dividend Option (with Reinvestment & Payout Facility) - Direct - Retail Plan with Growth Option and Monthly & Quarterly Dividend Option (with Reinvestment & Payout Facility)

APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30
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MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Retail Option: Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000 Institutional Option: Repurchase: Minimum of Rs.1,00,000
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DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30
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BENCHMARK INDEX	Crisil Liquid Fund Index
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DIVIDEND POLICY	Please refer to Page No.30
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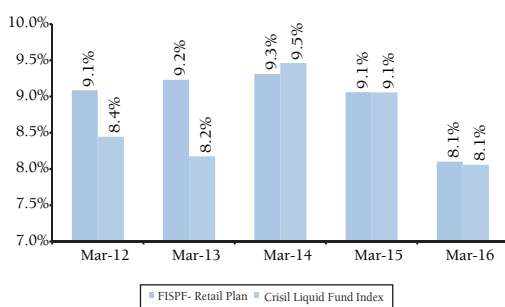
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)
	1. Pallab Roy	8.01 Years
	2. Sachin Padwal-Desai	9.90 Years

NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30
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PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016 RETAIL PLAN <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.18%</td> <td>7.97%</td> </tr> <tr> <td>Last 3 years</td> <td>8.61%</td> <td>8.77%</td> </tr> <tr> <td>Last 5 years</td> <td>8.90%</td> <td>8.62%</td> </tr> <tr> <td>Since inception</td> <td>7.42%</td> <td>N.A</td> </tr> </tbody> </table>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	8.18%	7.97%	Last 3 years	8.61%	8.77%	Last 5 years	8.90%	8.62%	Since inception	7.42%	N.A
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)														
Last 1 year	8.18%	7.97%														
Last 3 years	8.61%	8.77%														
Last 5 years	8.90%	8.62%														
Since inception	7.42%	N.A														

Inception date: February 11, 2002

Year-wise returns for the last 5 financial years



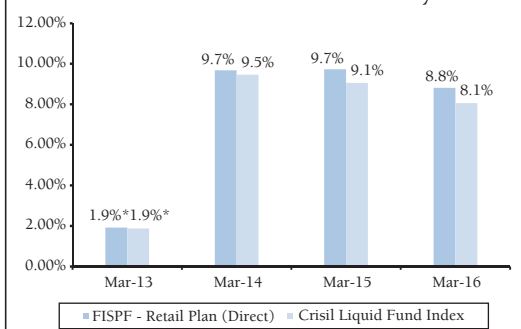
Past performance may or may not be sustained in future.
Based on Growth Plan NAVs.

FISPFP - RETAIL PLAN - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.90%	7.97%
Last 3 years	9.22%	8.77%
Last 5 years	N.A	N.A
Since inception	9.25%	8.72%

Inception date: January 1, 2013

Year-wise returns for the last 4 financial years



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

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

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	NIL
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	0.85% (Retail) 0.83% (Institutional) 0.20% (Retail - Direct Plan)

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31
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DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31
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FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.31
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UNITHOLDERS' INFORMATION	Please refer to Page No.31
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SCHEME COMPARISON	Please refer to Page No.29
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NO. OF FOLIOS	Please refer to Page No.29
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ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29
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FRANKLIN INDIA LOW DURATION FUND (FILDF)

INVESTMENT OBJECTIVE	An open-ended income scheme having an objective to earn regular income for investors through investments primarily in highly rated debt securities.
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ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	As % of Net Asset (Min. - Max.) [*]
	Debt including Corporate Debt, PSU Bonds, Gilts and Securitised Debt	10% - 80%
	Money Market Instruments	20% - 90%

^{*}including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.

INVESTMENT STRATEGY	Please refer to Page No.29
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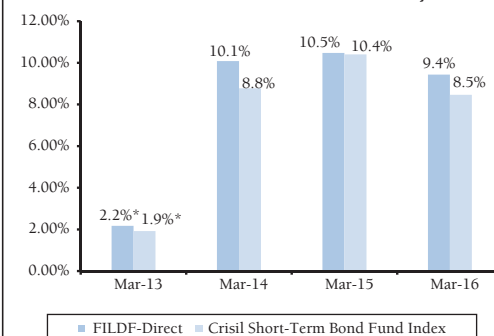
RISK PROFILE OF THE SCHEME	Please refer to Page No.30
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RISK MITIGATION FACTORS	Please refer to Page No.30
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PLANS AND OPTIONS	<ul style="list-style-type: none"> • Monthly Dividend Plan (MD) • Quarterly Dividend Plan (QD) • Growth Plan (GP) • Direct – Monthly Dividend Plan • Direct – Quarterly Dividend Plan • Direct – Growth Plan The Dividend Plans further offers Reinvestment and Payout Options.
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APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30																			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.25,000 and multiples of Re.1 (MD & QD); Rs.10,000 and multiples of Re.1 (GP) Additional Purchase: Rs.5,000 (MD & QD); Rs.1,000 (GP) and multiples of Re.1. Repurchase: Minimum of Rs.1,000 (All plans)																			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30																			
BENCHMARK INDEX	Crisil Short-Term Bond Fund Index																			
DIVIDEND POLICY	Please refer to Page No.30																			
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)																		
	1. Santosh Kamath 2. Kunal Agrawal	2.20Years 2.20 Years																		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30																			
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016																			
	GROWTH PLAN																			
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																	
	Last 1 year	9.31%	8.63%																	
	Last 3 years	9.62%	8.98%																	
	Last 5 years	9.78%	9.11%																	
	Since inception	9.53%	8.69%																	
	MONTHLY DIVIDEND PLAN																			
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																	
	Last 1 year	9.30%	8.63%																	
Last 3 years	9.60%	8.98%																		
Last 5 years	9.76%	9.11%																		
Since inception	7.85%	N.A																		
QUARTERLY DIVIDEND PLAN																				
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
Last 1 year	9.30%	8.63%																		
Last 3 years	9.60%	8.98%																		
Last 5 years	9.76%	9.11%																		
Since inception	7.86%	N.A																		
Inception date: February 07, 2000. Growth Plan was introduced in the scheme w.e.f. July 26, 2010 and hence, returns are calculated based on Dividend Plan.																				
Year-wise returns for the last 5 financial years																				
<table border="1"> <caption>Year-wise returns for the last 5 financial years</caption> <thead> <tr> <th>Year</th> <th>FILDF - Quarterly</th> <th>Crisil Short - Term Bond Fund Index #</th> </tr> </thead> <tbody> <tr> <td>Mar-12</td> <td>10.2%</td> <td>8.3%</td> </tr> <tr> <td>Mar-13</td> <td>9.9%</td> <td>9.1%</td> </tr> <tr> <td>Mar-14</td> <td>9.8%</td> <td>8.8%</td> </tr> <tr> <td>Mar-15</td> <td>10.1%</td> <td>10.4%</td> </tr> <tr> <td>Mar-16</td> <td>9.1%</td> <td>8.5%</td> </tr> </tbody> </table>		Year	FILDF - Quarterly	Crisil Short - Term Bond Fund Index #	Mar-12	10.2%	8.3%	Mar-13	9.9%	9.1%	Mar-14	9.8%	8.8%	Mar-15	10.1%	10.4%	Mar-16	9.1%	8.5%	
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#Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of Crisil MIP Blended Index. Load has not been taken into consideration. Performance of dividend plan / option would be at the gross rates. Dividends assumed to be reinvested and Bonus is adjusted.																				
FILDF - Direct																				
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
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Last 5 years	N.A	N.A																		
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Inception date: January 1, 2013																				

Year-wise returns for the last 4 financial years



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

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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	0.77% 0.45% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.31

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.31

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No.31

UNITHOLDERS' INFORMATION

Please refer to Page No.31

SCHEME COMPARISON

Please refer to Page No.29

NO. OF FOLIOS

Please refer to Page No.29

ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No.29

FRANKLIN INDIA MONTHLY INCOME PLAN (FIMIP)

INVESTMENT OBJECTIVE

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

ASSET ALLOCATION PATTERN OF THE SCHEME

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

* Includes Securitised Debt up to 40%

*including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.

INVESTMENT STRATEGY

Please refer to Page No.29

RISK PROFILE OF THE SCHEME

Please refer to Page No.30

RISK MITIGATION FACTORS

Please refer to Page No.30

PLANS AND OPTIONS

Choice of two Plans - **Plan A, Direct - Plan A**
Each Plan offers choice of
- Growth Plan (GP)
- Quarterly Dividend Plan (QD)
- Monthly Dividend Plan (MD)
The Dividend Plans further offer choice of Reinvestment and Payout Options.

APPLICABLE NAV (after the scheme opens for repurchase and sale)

Please refer to Page No.30

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Plan A : Rs.10,000 and in multiples of Re.1. (All Options) Additional Purchase: Rs.1,000 and in multiples of Re.1. (All Options) Repurchase: Minimum of Rs.1,000																																																															
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EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/ switched-out within one year of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	2.27% 1.24% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31	
FOR INVESTOR GRIEVANCES PLEASE CONTACT UNITHOLDERS' INFORMATION	Please refer to Page No.31	
SCHEME COMPARISON	Please refer to Page No.29	
NO. OF FOLIOS	Please refer to Page No.29	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29	

FRANKLIN INDIA TREASURY MANAGEMENT ACCOUNT (FITMA)

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	Allocation as % of net assets*	Risk Profile
	Money Market Instruments	50% - 100%	Low
	Debentures (investment grade, privately placed etc.)*	0% - 50%	Low to Medium
	*including securitised debt up to 30%		
	*including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.		
INVESTMENT STRATEGY	Please refer to Page No.29		
RISK PROFILE OF THE SCHEME	Please refer to Page No.30		
RISK MITIGATION FACTORS	Please refer to Page No.30		
PLANS AND OPTIONS	<p>Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout facility) and Daily Dividend Reinvestment Option</p> <p>Direct - Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout facility) and Daily Dividend Reinvestment Option.</p>		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<p>Super Institutional: Purchase: Rs.10,000 (Rs.25 lakhs in WDP) Additional Purchase: Rs.1,000 (Rs.1 lakh in WDP) Repurchase: Minimum of Rs.1,000 Additional amount in multiple of Re.1</p>		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30		
BENCHMARK INDEX	Crisil Liquid Fund Index		
DIVIDEND POLICY	Please refer to Page No.30		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)	
	1. Pallab Roy	8.01 Years	
	2. Sachin Padwal-Desai	9.90 Years	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30		

PERFORMANCE OF THE SCHEME

AS OF MAY 31, 2016

REGULAR PLAN[#]

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.53%	7.90%
Last 3 years	8.27%	8.77%
Last 5 years	8.49%	8.62%
Since inception	7.44%	N.A

Inception date: April 29, 1998

INSTITUTIONAL PLAN[#]

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.80%	7.90%
Last 3 years	8.54%	8.77%
Last 5 years	8.76%	8.62%
Since inception	7.44%	7.11%

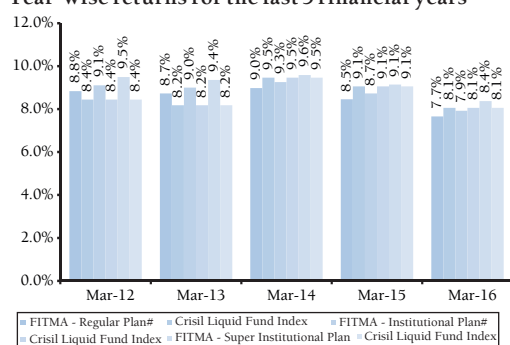
Inception date: June 22, 2004

SUPER INSTITUTIONAL PLAN

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.25%	7.90%
Last 3 years	8.94%	8.77%
Last 5 years	9.15%	8.62%
Since inception	8.02%	7.42%

Inception date: September 02, 2005

Year-wise returns for the last 5 financial years



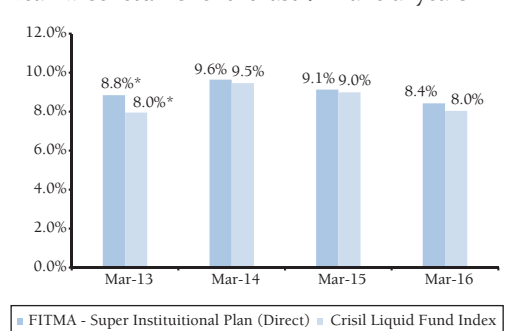
These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.

FITMA - SUPER INSTITUTIONAL PLAN - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	8.33%	7.90%
Last 3 years	9.01%	8.77%
Last 5 years	N.A	N.A
Since inception	9.02%	8.72%

Inception date: December 31, 2012

Year-wise returns for the last 4 financial years



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

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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.20% Super Institutional Plan - Direct: 0.13%

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.31

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.31

FOR INVESTOR GRIEVANCES PLEASE CONTACT

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UNITHOLDERS' INFORMATION

Please refer to Page No.31

SCHEME COMPARISON

Please refer to Page No.29

NO. OF FOLIOS

Please refer to Page No.29

ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No.29

FRANKLIN INDIA ULTRA SHORT BOND FUND (FIUBF)

INVESTMENT OBJECTIVE

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

ASSET ALLOCATION PATTERN OF THE SCHEME

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

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

INVESTMENT STRATEGY

Please refer to Page No.29

RISK PROFILE OF THE SCHEME

Please refer to Page No.30

RISK MITIGATION FACTORS

Please refer to Page No.30

PLANS AND OPTIONS

Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout Facility) and Daily Dividend (Reinvestment) Option
Direct - Super Institutional Plan offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout Facility) and Daily Dividend (Reinvestment) Option

APPLICABLE NAV (after the scheme opens for repurchase and sale)

Please refer to Page No.30

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Super Institutional Plan:
Purchase: Rs.10,000 and multiples of Re.1
Additional Purchase: Rs.1000 and multiples of Re.1
Repurchase: Minimum of Rs.1000

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No.30

BENCHMARK INDEX

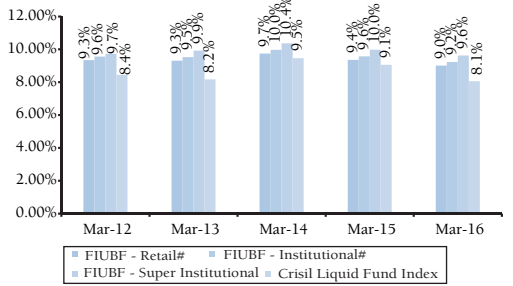
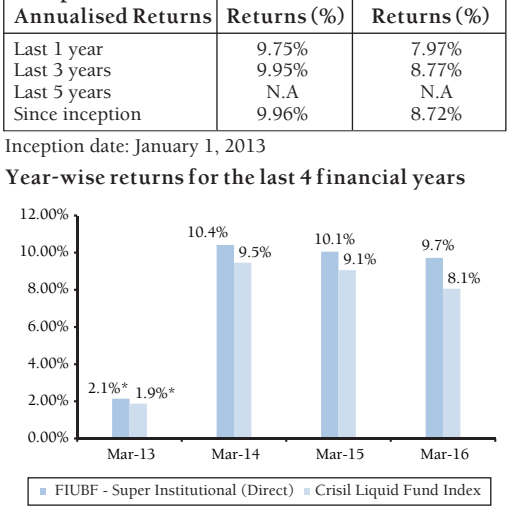
Crisil Liquid Fund Index

DIVIDEND POLICY

Please refer to Page No.30

NAME & TENURE OF THE FUND MANAGER(S)

Name of the Fund Manager	Tenure of managing the scheme (in years)
1. Pallab Roy	8.01 Years
2. Sachin Padwal-Desai	8.53 Years

NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30			TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31																		
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	Inception date: December 18, 2007			FRANKLIN INDIA BANKING & PSU DEBT FUND (FIBPDF)																			
	Year-wise returns for the last 5 financial years			INVESTMENT OBJECTIVE	<p>The fund seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks and Public Sector Undertakings (PSUs).</p> <p>However, there is no assurance or guarantee that the objective of the scheme will be achieved.</p>																		
	 <p># These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>			ASSET ALLOCATION PATTERN OF THE SCHEME	<p>Under normal market circumstances, the investment range would be as follows:</p> <table border="1" data-bbox="1035 853 1549 1128"> <thead> <tr> <th>Instruments</th> <th>As % of Net Assets (Min. – Max.)</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs)</td> <td>80% - 100%</td> </tr> <tr> <td>Debt* and Money Market Instruments issued by other entities; Gilt Securities and State Development Loans (SDLs)</td> <td>0% - 20%</td> </tr> </tbody> </table>			Instruments	As % of Net Assets (Min. – Max.)	Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs)	80% - 100%	Debt* and Money Market Instruments issued by other entities; Gilt Securities and State Development Loans (SDLs)	0% - 20%										
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Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs)	80% - 100%																						
Debt* and Money Market Instruments issued by other entities; Gilt Securities and State Development Loans (SDLs)	0% - 20%																						
	<p># These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>			* Including securitised Debt (ABS, MBS, single loan) up to 20%																			
	<p>FIUBF – SUPER INSTITUTIONAL - DIRECT</p> <table border="1" data-bbox="277 1113 791 1196"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.75%</td> <td>7.97%</td> </tr> <tr> <td>Last 3 years</td> <td>9.95%</td> <td>8.77%</td> </tr> <tr> <td>Last 5 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Since inception</td> <td>9.96%</td> <td>8.72%</td> </tr> </tbody> </table>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.75%	7.97%	Last 3 years	9.95%	8.77%	Last 5 years	N.A	N.A	Since inception	9.96%	8.72%	<ul style="list-style-type: none"> The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets. The cumulative gross exposure through debt and derivative positions should not exceed 100% of the net assets of the Scheme. The scheme shall not invest in foreign securities. The scheme shall not participate in repo in corporate debt securities. The Scheme may engage in securities lending in accordance with the guidelines issued by SEBI. If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI. 				
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																					
Last 1 year	9.75%	7.97%																					
Last 3 years	9.95%	8.77%																					
Last 5 years	N.A	N.A																					
Since inception	9.96%	8.72%																					
	Inception date: January 1, 2013			INVESTMENT STRATEGY	Please refer to Page No.29																		
	Year-wise returns for the last 4 financial years			RISK PROFILE OF THE SCHEME	Please refer to Page No.30																		
	 <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs. *For schemes/plans launched during the year the returns are from inception date.</p>			RISK MITIGATION FACTORS	Please refer to Page No.30																		
	<p>EXPENSES OF THE SCHEME</p> <table border="1" data-bbox="277 1762 791 1874"> <thead> <tr> <th colspan="2">i) Load Structure</th> </tr> </thead> <tbody> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>Nil</td> </tr> <tr> <th colspan="2">ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)</th> </tr> <tr> <td></td> <td>0.86% - Retail Plan</td> </tr> <tr> <td></td> <td>0.66% - Institutional Plan</td> </tr> <tr> <td></td> <td>0.29% - Super Institutional Plan</td> </tr> <tr> <td></td> <td>0.22% - Super Institutional Plan (Direct)</td> </tr> </tbody> </table>			i) Load Structure		Entry Load	Nil	Exit Load	Nil	ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)			0.86% - Retail Plan		0.66% - Institutional Plan		0.29% - Super Institutional Plan		0.22% - Super Institutional Plan (Direct)	PLANS AND OPTIONS	<p>Growth Plan Dividend Plan (with Reinvestment and Payout Facility) Growth Plan - Direct Dividend Plan – Direct (with Reinvestment and Payout Facility)</p>		
i) Load Structure																							
Entry Load	Nil																						
Exit Load	Nil																						
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)																							
	0.86% - Retail Plan																						
	0.66% - Institutional Plan																						
	0.29% - Super Institutional Plan																						
	0.22% - Super Institutional Plan (Direct)																						
	<p>APPLICABLE NAV (after the scheme opens for repurchase and sale)</p>			MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Please refer to Page No.30																		
					Purchase	Additional Purchase	Repurchase																
					Rs.5,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter or All Units if the account balance is less than Rs.1,000/-																

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30																
BENCHMARK INDEX	CRISIL Composite Bond Fund Index																
DIVIDEND POLICY	Please refer to Page No.30																
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)															
	1. Umesh Sharma 2. Sachin Padwal-Desai	2.18 Years 2.18 Years															
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30																
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2016																
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.84%</td> <td>8.95%</td> </tr> <tr> <td>Last 3 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Last 5 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Since inception</td> <td>8.95%</td> <td>11.21%</td> </tr> </tbody> </table>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.84%	8.95%	Last 3 years	N.A	N.A	Last 5 years	N.A	N.A	Since inception	8.95%	11.21%	Inception date: December 18, 2007.
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)															
Last 1 year	7.84%	8.95%															
Last 3 years	N.A	N.A															
Last 5 years	N.A	N.A															
Since inception	8.95%	11.21%															
Year-wise returns for the last 2 financial years <table border="1"> <thead> <tr> <th>Year</th> <th>FIBPDF</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>10.2%*</td> <td>13.8%*</td> </tr> <tr> <td>Mar-16</td> <td>7.1%</td> <td>8.2%</td> </tr> </tbody> </table>			Year	FIBPDF	Crisil Composite Bond Fund Index	Mar-15	10.2%*	13.8%*	Mar-16	7.1%	8.2%						
Year	FIBPDF	Crisil Composite Bond Fund Index															
Mar-15	10.2%*	13.8%*															
Mar-16	7.1%	8.2%															
Past performance may or may not be sustained in future. Based on Growth Plan NAVs.																	
FIBPDF-DIRECT <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.46%</td> <td>8.95%</td> </tr> <tr> <td>Last 3 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Last 5 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Since inception</td> <td>9.58%</td> <td>11.21%</td> </tr> </tbody> </table>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	8.46%	8.95%	Last 3 years	N.A	N.A	Last 5 years	N.A	N.A	Since inception	9.58%	11.21%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)															
Last 1 year	8.46%	8.95%															
Last 3 years	N.A	N.A															
Last 5 years	N.A	N.A															
Since inception	9.58%	11.21%															
Inception date: January 1, 2013																	
Year-wise returns for the last 2 financial years <table border="1"> <thead> <tr> <th>Year</th> <th>FIBPDF-Direct</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>10.8%*</td> <td>13.8%*</td> </tr> <tr> <td>Mar-16</td> <td>7.7%</td> <td>8.2%</td> </tr> </tbody> </table>			Year	FIBPDF-Direct	Crisil Composite Bond Fund Index	Mar-15	10.8%*	13.8%*	Mar-16	7.7%	8.2%						
Year	FIBPDF-Direct	Crisil Composite Bond Fund Index															
Mar-15	10.8%*	13.8%*															
Mar-16	7.7%	8.2%															
Past performance may or may not be sustained in future. Based on Growth Plan NAVs. *For schemes/plans launched during the year the returns are from inception date.																	
EXPENSES OF THE SCHEME	i) Load Structure																
	<table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>NIL</td> </tr> </table>	Entry Load	Nil	Exit Load	NIL												
Entry Load	Nil																
Exit Load	NIL																
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)																
	0.96% 0.38% (Direct)																
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.31																

DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.31
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.31
UNITHOLDERS' INFORMATION	Please refer to Page No.31
SCHEME COMPARISON	Please refer to Page No.29
NO. OF FOLIOS	Please refer to Page No.29
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.29

FRANKLIN INDIA CASH MANAGEMENT ACCOUNT (FICMA)			
INVESTMENT OBJECTIVE	An open-end liquid scheme with the objective to provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market and debt instruments.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Types of Instruments	Normal Allocation (% of Net Assets)	
	Money Market Instruments & Cash & Deposits (including-money at Call, mibor, linked instruments and Fixed Deposits)	65% - 100%	
	Debt including Corporate Debt, PSU Bonds, Gilts and Securitised debt.	0% - 35%	
*It is the intention of the Fund that the investments in securitised debts will not, normally, exceed 35% of the corpus of the scheme.			
INVESTMENT STRATEGY	Please refer to Page No.29		
RISK PROFILE OF THE SCHEME	Please refer to Page No.30		
RISK MITIGATION FACTORS	Please refer to Page No.30		
PLANS AND OPTIONS	Growth Plan Dividend Plan (with Reinvestment facility only) Direct - Growth Plan Direct - Dividend Plan (with Reinvestment facility only)		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.30		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase
	Rs.1,000 and multiples of Re.1 thereafter	Rs.1,000 and multiples of Re.1 thereafter	Minimum of Rs.1,000/-
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.30		
BENCHMARK INDEX	Crisil Liquid Fund Index		
DIVIDEND POLICY	Please refer to Page No.30		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years)	
	1. Pallab Roy 2. Umesh Sharma	9.90 Years 5.98 Years	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.30		

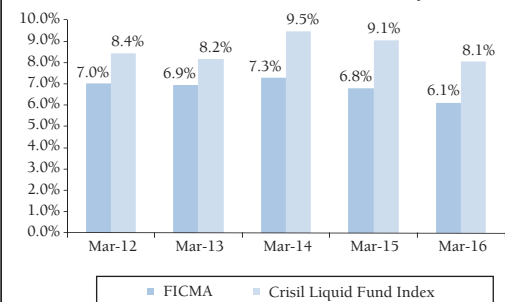
PERFORMANCE OF THE SCHEME

AS OF MAY 31, 2016

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.22%	7.90%
Last 3 years	6.67%	8.77%
Last 5 years	6.82%	8.62%
Since inception	5.79%	N.A

Inception date: April 23, 2001.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

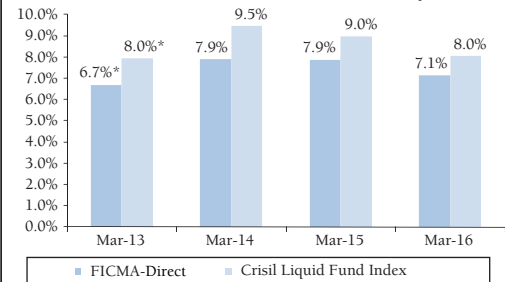
Based on Growth Plan NAVs.

FICMA-DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.19%	7.90%
Last 3 years	7.62%	8.77%
Last 5 years	N.A	N.A
Since inception	7.58%	8.72%

Inception date: December 31, 2012

Year-wise returns for the last 4 financial years



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

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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2016)	1.07% 0.16% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.31

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.31

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No.31

UNITHOLDERS' INFORMATION

Please refer to Page No.31

SCHEME COMPARISON

Please refer to Page No.29

NO. OF FOLIOS

Please refer to Page No.29

ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No.29

Portfolio Details

Portfolio Details (as on May 31, 2016)

FRANKLIN INDIA DYNAMIC ACCRUAL FUND

Top 10 Holding- Issuer Wise*	% to NAV
Reliance Broadcast Network Ltd.	4.77
HPCL-Mittal Energy Ltd.	4.45
Future Retail Ltd.	4.40
Renew Power Ventures Pvt Ltd.	4.27
DLF Ltd.	4.04
Tata Teleservices (Maharashtra) Ltd.	3.44
Essel Infraprojects Ltd.	3.28
Tata Teleservices Ltd.	3.18
Dolvi Minerals And Metals Ltd.	3.16
Equitas Housing Finance Ltd.	3.14

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	47.12
Media & Entertainment	15.49
Services	7.05
Construction	6.49
Energy	6.32
Consumer Goods	5.26
Call, Cash and Other Current Asset	4.74
Automobile	4.68
IT	2.87

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA INCOME OPPORTUNITIES FUND

Top 10 Holding- Issuer Wise*	% to NAV
Future Retail Ltd.	8.23
Hinduja Leyland Finance Ltd.	6.18
Jindal Power Ltd.	6.00
HPCL-Mittal Energy Ltd.	5.74
JSW Steel Ltd.	5.41
JSW Energy Ltd.	5.19
Renew Power Ventures Pvt Ltd.	4.99
Reliance Project Ventures And Management Pvt.Ltd.	4.98
Reliance Communications Enterprises Pvt Ltd.	4.86
DLF Ltd.	4.81

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	40.22
Energy	19.17
Construction	7.93
Automobile	6.92
Services	6.11
Media & Entertainment	5.50
Metals	5.41
Consumer Goods	4.04
Call, Cash and Other Current Asset	2.77
IT	1.93

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA CORPORATE BOND OPPORTUNITIES FUND

Top 10 Holding- Issuer Wise*	% to NAV
JSW Steel Ltd.	8.41
Essel Infraprojects Ltd.	5.57
Dolvi Minerals And Metals Ltd.	4.98
Reliance Project Ventures And Management Pvt.Ltd.	4.86
Reliance Communications Enterprises Pvt Ltd.	4.24
Renew Power Ventures Pvt Ltd.	4.12
Tata Teleservices (Maharashtra) Ltd.	3.66
Future Retail Ltd.	3.46
DLF Ltd.	3.28
Nufuture Digital (India) Ltd.	3.28

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	50.05
Media & Entertainment	9.30
Metals	8.41
Construction	6.26
Energy	6.24
Automobile	6.23
Services	5.40
IT	3.28
Consumer Goods	2.75
Call, Cash and Other Current Asset	2.08

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA INCOME BUILDER ACCOUNT

Top 10 Holding- Issuer Wise*	% to NAV
HPCL-Mittal Energy Ltd.	6.27
Reliance Broadcast Network Ltd.	6.10
Dolvi Minerals And Metals Ltd.	5.72
Future Retail Ltd.	5.63
DLF Ltd.	5.56
Legitimate Asset Operators Pvt Ltd.	5.14
Sprit Textiles Pvt Ltd.	5.02
Reliance Project Ventures And Management Pvt.Ltd.	4.99
Pri-media Services Pvt Ltd.	4.00
Reliance Infrastructure Ltd.	3.90

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	36.89
Sovereign	15.26
Media & Entertainment	12.85
Services	10.65
Energy	8.03
Construction	7.32
Call, Cash and Other Current Asset	2.91
Metals	2.43
Automobile	2.06
IT	1.60

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

Portfolio Details

Portfolio Details (as on May 31, 2016)

FRANKLIN INDIA GOVERNMENT SECURITIES FUND - Long Term Plan

Top 10 Holding- Issuer Wise*	% to NAV
GOI	94.09

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Sovereign	94.54
Call, Cash and Other Current Asset	5.46

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA GOVERNMENT SECURITIES FUND - Composite Plan

Top 10 Holding- Issuer Wise*	% to NAV
GOI	94.53

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Sovereign	94.54
Call, Cash and Other Current Asset	5.46

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA SHORT TERM INCOME PLAN

Top 10 Holding- Issuer Wise*	% to NAV
DLF Ltd.	6.31
Sprit Textiles Pvt Ltd.	5.74
Essel Corporate Resources Pvt Ltd.	5.10
Reliance Project Ventures And Management Pvt.Ltd.	5.04
Dolvi Minerals And Metals Ltd.	4.90
Future Retail Ltd.	4.73
HPCL-Mittal Energy Ltd.	4.62
Hinduja Leyland Finance Ltd.	4.50
ATC Telecom Infra Ltd.	3.55
JSW Energy Ltd.	3.23

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	47.55
Media & Entertainment	14.12
Energy	13.84
Construction	8.07
Automobile	6.29
Services	4.30
Metals	2.43
Call, Cash and Other Current Asset	1.89
Consumer Goods	1.51

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA LOW DURATION FUND

Top 10 Holding- Issuer Wise*	% to NAV
JSW Steel Ltd.	9.54
LIC Housing Finance Ltd.	7.79
Future Retail Ltd.	6.80
Reliance Project Ventures And Management Pvt.Ltd.	6.63
DLF Ltd.	6.19
JSW Techno Projects Management Ltd.	5.89
Sprit Textiles Pvt Ltd.	5.69
Au Financiers (india) Pvt Ltd.	5.04
Reliance Infrastructure Ltd.	4.20
Bhavna Asset Operators Pvt Ltd.	4.18

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	62.09
Metals	9.54
Services	6.96
Construction	6.19
Energy	5.89
Call, Cash and Other Current Asset	4.55
IT	2.25
Automobile	1.52
Media & Entertainment	1.02

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA MONTHLY INCOME PLAN

Top 10 Holding- Issuer Wise*	% to NAV
GOI	59.00
HPCL-Mittal Energy Ltd.	6.13
Power Grid Corporation Of India Ltd.	3.85
Power Finance Corporation Ltd.	2.62
HDFC Bank Ltd.	1.76
Rural Electrification Corporation Ltd.	1.45
Infosys Ltd.	1.24
Export Import Bank Of India	1.23
LIC Housing Finance Ltd.	0.95
IndusInd Bank Ltd.	0.94

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Sovereign	59.00
Financial Services	16.36
Energy	7.38
Call, Cash and Other Current Asset	4.32
Automobile	2.42
IT	2.02
Pharma	1.84
Consumer Goods	1.31
Telecom	1.12
Construction	1.01
Services	0.85
Industrial Manufacturing	0.53
Cement & Cement Products	0.53
Media & Entertainment	0.43
Chemicals	0.42
Metals	0.24
Textiles	0.23

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

Portfolio Details

Portfolio Details (as on May 31, 2016)

FRANKLIN INDIA TREASURY MANAGEMENT ACCOUNT

Top 10 Holding- Issuer Wise*	% to NAV
National Bank For Agriculture And Rural Development	8.43
Kotak Mahindra Bank Ltd.	6.70
Small Industries Development Bank Of India	6.12
Power Finance Corporation Ltd.	5.15
S.D. Corporation Pvt Ltd.	5.13
National Fertilizers Ltd.	4.35
Tata Steel Ltd.	4.27
Edelweiss Commodities Services Ltd.	4.20
JSW Techno Projects Management Ltd.	3.92
Family Credit Ltd.	3.49

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	76.07
Energy	5.31
Construction	5.13
Fertilisers & Pesticides	4.35
Metals	4.27
Services	4.20
Call, Cash and Other Current Asset	0.66

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA ULTRA SHORT BOND FUND

Top 10 Holding- Issuer Wise*	% to NAV
JSW Energy Ltd.	7.21
Power Finance Corporation Ltd.	6.82
Punjab And Sind Bank	6.18
Edelweiss Commodities Services Ltd.	6.06
Edelweiss Retail Finance Ltd.	5.56
Albrecht Builder Pvt Ltd.	5.19
DLF Ltd.	5.01
Oriental Bank Of Commerce	4.00
Hinduja Leyland Finance Ltd.	3.80
JSW Techno Projects Management Ltd.	3.63

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	62.76
Energy	16.73
Automobile	5.80
Construction	5.49
Metals	3.96
Media & Entertainment	2.46
Call, Cash and Other Current Asset	1.13
Services	0.98
Fertilisers & Pesticides	0.70

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA BANKING & PSU DEBT FUND

Top 10 Holding- Issuer Wise*	% to NAV
Food Corporation Of India Ltd.	11.05
Power Grid Corporation Of India Ltd.	10.68
Power Finance Corporation Ltd.	10.64
National Housing Bank	8.37
Small Industries Development Bank Of India	8.36
National Bank For Agriculture And Rural Development	7.84
Export Import Bank Of India	5.80
National Hydroelectric Power Ltd.	5.65
Indian Railway Finance Corporation Ltd.	5.62
Rural Electrification Corporation Ltd.	5.61

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	85.15
Call, Cash and Other Current Asset	9.28
Energy	5.57

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

FRANKLIN INDIA CASH MANAGEMENT ACCOUNT

Top 10 Holding- Issuer Wise*	% to NAV
Axis Finance Ltd.	8.19
HDFC Bank Ltd.	8.13
National Bank For Agriculture And Rural Development	8.12
Kotak Mahindra Bank Ltd.	8.11
Power Finance Corporation Ltd.	8.09
Small Industries Development Bank Of India	6.84
Reliance Capital Ltd.	6.74
Mahindra Rural Housing Finance Ltd.	6.71
LIC Housing Finance Ltd.	5.46
Allahabad Bank	5.46

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2016 - Not Applicable

Sector Allocation	% to NAV
Financial Services	77.31
Call, Cash and Other Current Asset	18.65
Services	4.04

Note: All securities belonging to a given sector are considered for this disclosure. It may be noted that Sector exposure limits are monitored as per applicable SEBI Regulations/circulars. This disclosure does not represent the exposure as per aforesaid Regulatory limits.

Scheme Comparison

Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning	Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning	Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning
Income Funds			Franklin India Short Term Income Plan (FISTIP)	Focuses on investment opportunities at the short-end of the curve.	A fixed income fund investing in opportunities at the shorter end of the curve, with focus on higher accrual.	Franklin India Banking & PSU Debt Fund (FIBPDF)	The fund is managed with investments focused on debt and money market instruments consisting predominantly of securities issued by entities such as Banks Public Sector undertakings and Public Financial Institutions (PFIs). The fund may also seek exposure in Gilt Securities and State Development Loans in order to maintain an optimum balance of yield, safety and liquidity. The fund will follow an active investment strategy within the overall mandate, depending on opportunities available at various points in time.	An income fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings and Public Financial Institutions
Franklin India Government Securities Fund (FIGSF) No. of Folios: CP: 1353 PF: 43 LT: 2021 Assets Under Management (AUM): FIGSF - CP Rs. 54.46 crores FIGSF - PF Rs. 11.10 crores FIGSF - LT Rs. 364.27 crores	Seeks to provide capital appreciation by primarily investing in Indian government securities and actively managing the portfolio duration based on market conditions	An income fund which predominantly invests in government securities based on market outlook.	No. of Folios: 45405 Assets Under Management (AUM): Rs. 8033.19 crores	Franklin India Savings Plus Fund (FISPF)	Looks to minimise the risk arising from interest rate fluctuations.	No. of Folios: 1460 Assets Under Management (AUM): Rs. 180.34 crores		
Franklin India Income Builder Account (FIIBA) No. of Folios: 12268 Assets Under Management (AUM): Rs. 1263.27 crores	Strives to deliver superior risk-adjusted returns by actively managing a portfolio of high quality fixed income securities.	An income fund that primarily focuses on duration with a potential for higher accrual gains.	No. of Folios: 7904 Assets Under Management (AUM): Rs. 304.63 crores	Franklin India Income Opportunities Fund (FIIOF)	Focuses on emerging opportunities in the fixed income market and has the flexibility to take concentrated exposure to a particular security class based on macro/ micro analysis Investment Universe: PTCs/ corporate debt and money market securities	Liquid Funds		
Franklin India Dynamic Accrual Fund (FIDA) No. of Folios: 12653 Assets Under Management (AUM): Rs. 1616.63 crores	Looks to earn steady returns in the fixed income market by actively managing the fund's portfolio on interest rate movements and credit risks.	An income fund that primarily focuses on accrual income with a potential for capital gains through duration.	No. of Folios: 18538 Assets Under Management (AUM): Rs. 3128.82 crores	Franklin India Ultra Short Bond Fund (FIUBF)	Strives to strike an optimum balance between regular income and high liquidity through a judicious mix of short term debt and money market instruments.	Franklin India Treasury Management Account (FITMA) No. of Folios: 13030 Assets Under Management (AUM): Rs. 2822.82 crores	Strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments.	A liquid fund that invests in short term and money market instruments.
Franklin India Low Duration Fund (FILDF) No. of Folios: 13991 Assets Under Management (AUM): Rs. 1782.56 crores	Strives to earn steady returns in the fixed income market by actively managing the portfolio while maintaining a low duration	An income fund which endeavours to invest at the short end of the yield curve by primarily investing in incorporate bond and other fixed income instruments.	No. of Folios: 43647 Assets Under Management (AUM): Rs. 5006.24 crores	Franklin India Corporate Bond Opportunities Fund (FICBOF)	The general maturity/ duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables The shifts within this range are then determined by short term cyclical trends in the economy.	Franklin India Cash Management Account (FICMA) No. of Folios: 3266 Assets Under Management (AUM): Rs. 73.51 crores	Invests in short term debt and money market instruments, with high liquidity and low credit risk as its main objectives.	Invests in money market and short term instruments
Franklin India Monthly Income Plan (FIMIP) No. of Folios: 13501 Assets Under Management (AUM): Rs. 424.52 crores	The debt portion will be primarily invested in high quality fixed income securities. For the equity portion, the scheme follows a blend of value and growth style of investing and a bottom-up approach to stock-picking.	An MIP investing predominantly in debt instruments with marginal equity exposure.	No. of Folios: 44111 Assets Under Management (AUM): Rs. 6874.95 crores					

Note:
The data on No. of Folios and Assets Under Management is on May 31, 2016.

Risk Profile of the Schemes

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

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

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

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

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

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

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

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

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

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

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

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

Risks associated with securities issued by Banks and PSUs:

The risks associated with debt and money market securities issued by banks and PSUs are perceived to be lower compared to other fixed income instruments. However, these entities are unique in terms of being heavily regulated and affected by government policies, which could impact the credit profile of these issuers.

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

Risk Mitigation Factors

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

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

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

Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. The schemes may take positions in interest rate derivatives to hedge market/interest rate risks.

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

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

No Load on Bonus / Dividend Reinvestment: No entry and exit load shall be charged on bonus units or units allotted on reinvestment of dividend.

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

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

Transaction Charges:

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

(i) First time investor in mutual funds:

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

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

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

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

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

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

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

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

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

(d) transactions routed through stock exchange platform.

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

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

Employee Unique Identification Number (EUIDN):

As per SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012; the employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products is required to obtain a EUIDN from AMFI. EUIDN needs to be mentioned on the application along with the ARN number. This will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder / Sub broker. In case the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the distributor/sub broker, the investor needs to sign the declaration stating the same.

Who Can Buy

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

- Adult individuals, either singly or jointly (not exceeding three), resident in India.
- Parents/Guardian on behalf of minors.
- Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
- Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
- Banks, Financial Institutions and Investment Institutions.
- Non-Resident Indians (NRIs), Persons of Indian Origin residing abroad (PIOs) and Overseas Citizens of India (OCI) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
- Foreign Institutional Investors and their sub accounts on full repatriation basis/ Foreign Portfolio Investors (subject to RBI approval) and such other entities as may be permitted under SEBI (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.
- Hindu Undivided Family (HUF).
- Wakf Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
- Sole Proprietorship, Partnership Firms and Limited Liability Partnerships.
- Army/Air Force/Navy/Para-military funds and other eligible institutions.

12. Scientific and/or industrial research organizations.

13. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.

14. Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

15. The Mutual Fund Schemes/ Alternative Investment Funds can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.

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

FIGSF-PF:

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

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

Default Option

Scheme	Default Option
FIIBA	Plan A, Annual Dividend Reinvestment Option
FIBPDF, FIOF, FICBOF, FIDA	Dividend Reinvestment
FISTIP	Weekly Dividend Reinvestment Option
FITMA	Super Institutional Plan - Weekly Dividend Reinvestment Option
FIGSF	Composite Plan - Dividend Reinvestment Option
FISPF	Retail Plan - Quarterly Dividend Reinvestment
FIMIP	Plan A - Monthly Dividend Reinvestment Option
FILDF	Monthly Dividend Reinvestment
FIUBF	Daily Dividend (Reinvestment) Option

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

Trustee Company:

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

Despatch of Repurchase (Redemption) Request

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

Applicable NAV

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

a. Purchases including switch-in**For amount less than Rs.2 lacs**

In respect of valid applications received* up to 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received* after 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

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

For amount Rs.2 lacs or more:

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

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

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

For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cutoff time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

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

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

For SIP / STP/ Dividend Reinvestment transactions:

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

Half-yearly Statement:

- The AMC shall provide the Account Statement to the Unitholders who are not having Valid PAN and have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units across all schemes in the respective folio, prior to the date of generation of the account statement.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. The unitholder may request for a physical account statement by writing/calling us at any of the ISC.

The Account Statement issued by the AMC is a record of holdings in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement.

Annual Financial Reports

As required by the SEBI Regulations, the Fund will mail the schemewise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by e-mail and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same without demur. For the rest of the investors, i.e. whose email addresses are not available with the mutual fund, the AMC shall continue to send physical copies of scheme annual reports or abridged summary.

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

Half Yearly Disclosures

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

The Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the Unitholder) to all unitholders or publish, by way of an advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the Mutual Fund is situated the complete scheme portfolio before the expiry of one month of the close of each half year i.e., 31st March and 30th September. These shall also be displayed on the website of the Mutual Fund and that of AMFI. Additionally, in accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the Mutual Fund shall disclose the scheme portfolios as on the last day of the month on its website on or before the tenth day of the succeeding month.

Prevention of Money Laundering

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

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

Submission of PAN:

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

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

However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy. This exemption will be available only to Micro investment made by individuals being Indian citizens (including NRIs, joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

