

Franklin Templeton Mutual Fund

KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORM

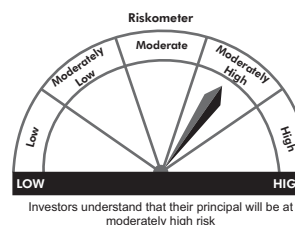
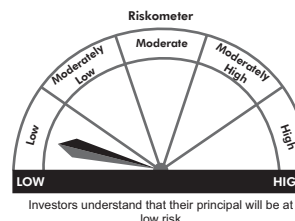
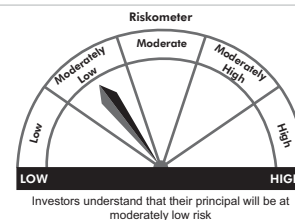
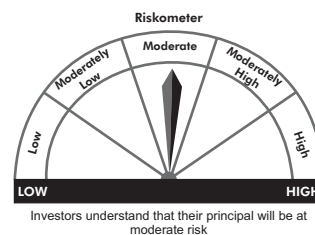
FOR OPEN END DEBT & DEBT-ORIENTED SCHEMES#

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



FRANKLIN TEMPLETON INVESTMENTS

Sr. No.	Fund Name	Product Labeling	
		Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product
This product is suitable for investors who are seeking*			
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
2.	Franklin India Corporate Debt Fund (FICDF)	Medium term capital appreciation with current income	A bond fund – focuses on AA+ and above rated 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	A fund that focuses on low duration securities
7.	Franklin India Income Opportunities Fund (FIOF)	Medium term capital appreciation with current income	A fund that focuses on high accrual securities
8.	Franklin India Credit Risk Fund (FICRF)	Medium to long term capital appreciation with current income	A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds)
9.	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, PSUs, PFIs and Municipal Bonds.
10.	Franklin India Floating Rate Fund (FIFRF)	Regular income for short term	A fund that invests primarily in floating rate and short term fixed rate debt instruments
11.	Franklin India Savings Fund- (FISF)	Regular income for short term	A money market fund that invests in money market instruments
12.	Franklin India Liquid Fund (FILF)	Regular income for short term	A liquid fund that invests in short term and money market instruments
13.	Franklin India Debt Hybrid Fund (FIDHF)	Medium term capital appreciation with current income	A fund that invests predominantly in debt instruments with marginal equity exposure



*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, 2018. 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. (CIN - U67190MH1995PTC093356)

Few scheme features like Scheme Name, Investment Objective, Benchmark etc. have undergone changes with effect from June 4, 2018 as per SEBI's Product Categorization and Rationalisation circular. For details, please refer Addendum dated April 19, 2018.



**FRANKLIN TEMPLETON
INVESTMENTS**

EVERY PORTFOLIO NEEDS SOME STABILITY

Invest in **Debt Mutual Funds** to give your investments the stability it needs. Choose from our wide range of fixed income funds based on your investment tenure, risk profile or life goals.

To know more, call your Mutual Fund distributor or visit

www.franklintempletonindia.com



FRANKLIN TEMPLETON
INVESTMENTS

APPLICATION FORM FOR NEW INVESTORS

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

Adviser ARN / RIA code 146822	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only
---	------------------------	----------------	---------------------	---------------------

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."

TRANSACTION CHARGES (Refer instructions 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).

DECLARATION

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, 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 all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/we hereby confirm that (i) I/we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (ii) the money used for investment is my/our own and from legitimate sources (iii) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (iv) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/we further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the 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 hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us along with the details of investment made 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, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/we hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/we hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/we hereby provide my consent for sharing/disclosing of my/our Aadhaar number including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA), KRA(s) & Central KYC Registry for the purpose of updating the same in the folios linked to my/our PAN.

Date _____ Place _____

Sole / First Unit Holder

Second Unit Holder

Third Unit Holder

MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)

My Name (Should match with Aadhaar Card)

PAN/PEKRN (1st Applicant) KYC

My Guardian's Name (if minor)/POA/Contact Person

PAN/PEKRN (Guardian/POA) KYC

On behalf of Minor

Date of Birth

Minor's

D D / M M / Y Y

Date of Birth

Proof attached *

Guardian named is :

 Father Mother Court Appointed

JOINT APPLICANTS (IF ANY) DETAILS

Mode of Operation : Single Joint Either or Survivor(s) [Default]

2nd Applicant Name (Should match with Aadhaar Card)

PAN/PEKRN (2nd Applicant) KYC

3rd Applicant Name (Should match with Aadhaar Card)

PAN/PEKRN (3rd Applicant) KYC

MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters)

Email ID
(in capital)

Mobile +91

Tel (STD Code)

Address

Landmark

City

Pin Code
(Mandatory)

State

Address Type (Mandatory)

- a. Residential & Business
 b. Residential
 c. Business
 d. Registered Office

I wish to receive Scheme Annual Report and Abridged Summary : Online (Preferred & Default) Physical Copy

Choose online mode to help us save paper and contribute towards a greener and cleaner environment.

MY INVESTMENT DETAILS (Cheque/DD should be in favour of "Scheme Name". Default plan/Option will be applied incase of no information, ambiguity or discrepancy)

Full Scheme/Plan/Option	Amount / Each SIP Amount	Payment Mode	Drawn on Bank/Branch
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment	Rs. _____ Less DD charges _____	<input type="checkbox"/> Cheque/DD No. _____ <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: _____ A/c no. _____
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment	Rs. _____ Less DD charges _____	<input type="checkbox"/> Cheque/DD No. _____ <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: _____ A/c no. _____

Payment through NACH (Attach NACH form) | Documents attached to avoid Third Party Payment Rejection, if applicable: Bank Certificate, for DD Third Party Declarations

IF YOU OPT TO START TWO SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIP'S. → My Additional SIP Details

SIP Date: D D (If left blank 10th will be considered as the default date) | Investment Frequency Monthly (default) Quarterly

SIP Period Start Date m m / y y y y End Date Continue Until Cancelled OR m m / y y y y First SIP Cheque Date: _____

Step-up my SIP annually by: Increase in %: _____ (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100)

or Increase in Rupee Value: _____ (in multiples of Rs. 500)

ACKNOWLEDGEMENT SLIP

Sl. No.

Received from

Pin

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

BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

My Bank Name			
Bank A/C No.			A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____
Branch Address			
	City	Pin	
IFSC code: (11 digit)	MICR code (9 digit)	(This is a 9 digit number next to your cheque number)	

ADDITIONAL INFORMATION

Applicant	Aadhaar No.*	KIN No. (If KYC done via CKYC)	Date of Birth*	Gender
1st			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
2nd			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
3rd			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
G or POA^			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

#Date of Birth - Mandatory if CKYC ID mentioned. *G: Guardian; ^POA: Power Of Attorney *If Aadhaar number is not assigned Aadhaar enrollment number and proof to be provided.

Details	2 nd Applicant	3 rd Applicant	G or POA
Mobile No.			
Email Id.			

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 instructions.

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

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

DEPOSITORY ACCOUNT DETAILS (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.

<input type="checkbox"/> NSDL: DP Name	DP ID	I N	Beneficiary Ac No.
<input type="checkbox"/> 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

KNOW YOUR CUSTOMER (KYC) 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	Occupation 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"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO/OCI	<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"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual	<input type="checkbox"/> Company/Body <input type="checkbox"/> Corporate <input type="checkbox"/> Partnership				Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF				Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Bank <input type="checkbox"/> AOP <input type="checkbox"/> FI/FII/FPI				Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)					Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gross Annual Income Range (in Rs.)					Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Others (Please specify)				
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Politically Exposed Person (PEP) details:				
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	Is a PEP	Related to PEP	Not Applicable	
10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 nd Applicant	<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"/>	3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1 -5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)	as on [DDMMYYYY]	as on [DDMMYYYY]	as on [DDMMYYYY]	as on [DDMMYYYY]	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Whole-time Directors/Turstees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

FATCA/CRS/UBO DETAILS: For Individuals (Mandatory). Non Individual investors including HUF should mandatorily fill separate FATCA/CRS/UBO details form

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
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

1800 425 4255 or 6000 4255 (from 8 am to 9 pm, Monday to Saturday)

service@franklintempleton.com

www.franklintempletonindia.com

- Quick Checklist**
- Name, Address are correctly mentioned
 - Full scheme name, plan, option is mentioned
 - Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
 - Email ID / Mobile number are mentioned
 - Pay-In bank details and supportings are attached
 - Non Individual investors should attach
 - KYC information provided for each applicant
 - Nomination facility opted
 - FATCA/CRS details provided for each applicant
 - Form is signed by all applicants
 - FATCA Details and Declaration Form
 - Corporate Documents/ Trust Deed
 - Proof of relationship with minor
 - UBO Declaration Form
 - PoA Documents

FRANKLIN TEMPLETON
INVESTMENTS

APPLICATION FORM FOR NEW INVESTORS

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

Advisor ARN / RIA code 146822	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only
---	------------------------	----------------	---------------------	---------------------

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 inappropriateness, 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."

TRANSACTION CHARGES (Refer instructions 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).

DECLARATION

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, 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 all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/we hereby confirm that (i) I/we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (ii) the money used for investment is my/our own and from legitimate sources (iii) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (iv) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/we further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the 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 hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us along with the details of investment made 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, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I/we hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/we hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/we hereby provide my consent for sharing/disclosing of my/our Aadhaar number including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA), KRA(s) & Central KYC Registry for the purpose of updating the same in the folios linked to my/our PAN.

Date _____	Place _____
_____	_____
Sole / First Unit Holder	Second Unit Holder
_____	_____
_____	_____
_____	Third Unit Holder

MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)

My Name (Should match with Aadhaar Card)	PAN/PEKRN (1st Applicant)	<input type="checkbox"/> KYC
_____	_____	_____
My Guardian's Name (if minor)/POA/Contact Person	PAN/PEKRN (Guardian/POA)	<input type="checkbox"/> KYC
_____	_____	_____
On behalf of Minor (* Attach Mandatory Documents as per instructions).	Date of Birth Minor's	Date of Birth Proof attached * <input type="checkbox"/>
_____	DD / MM / YY	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed
_____	_____	_____
_____	_____	_____
_____	_____	_____

JOINT APPLICANTS (IF ANY) DETAILS

Mode of Operation : <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Either or Survivor(s) [Default]		
2nd Applicant Name (Should match with Aadhaar Card)	PAN/PEKRN (2nd Applicant)	<input type="checkbox"/> KYC
_____	_____	_____
3rd Applicant Name (Should match with Aadhaar Card)	PAN/PEKRN (3rd Applicant)	<input type="checkbox"/> KYC
_____	_____	_____

MY CONTACT DETAILS (As per KYC records. To be filled in Block Letters)

Email ID (in capital)	Tel	(STD Code)	Address Type (Mandatory)
_____	_____	_____	<input type="checkbox"/> a. Residential & Business
Mobile +91	_____	_____	<input type="checkbox"/> b. Residential
_____	_____	_____	<input type="checkbox"/> c. Business
Address	_____	_____	<input type="checkbox"/> d. Registered Office
_____	_____	_____	_____
Landmark	_____	_____	_____
City	Pin Code (Mandatory)	State	_____
_____	_____	_____	_____
I wish to receive Scheme Annual Report and Abridged Summary : <input type="checkbox"/> Online (Preferred & Default) <input type="checkbox"/> Physical Copy			
Choose online mode to help us save paper and contribute towards a greener and cleaner environment.			

MY INVESTMENT DETAILS (Cheque/DD should be in favour of "Scheme Name". Default plan/Option will be applied incase of no information, ambiguity or discrepancy)

Full Scheme/Plan/Option	Amount / Each SIP Amount	Payment Mode	Drawn on Bank/Branch
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Rs. _____ Less DD charges _____	<input type="checkbox"/> Cheque/DD No. _____ <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: _____ A/c no. _____
Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment	Rs. _____ Less DD charges _____	<input type="checkbox"/> Cheque/DD No. _____ <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: _____ A/c no. _____
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Rs. _____ Less DD charges _____	<input type="checkbox"/> Cheque/DD No. _____ <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: _____ A/c no. _____
Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment	Rs. _____ Less DD charges _____	<input type="checkbox"/> Cheque/DD No. _____ <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer	Name/Branch: _____ A/c no. _____
<input type="checkbox"/> Payment through NACH (Attach NACH form) Documents attached to avoid Third Party Payment Rejection, if applicable: <input type="checkbox"/> Bank Certificate, for DD <input type="checkbox"/> Third Party Declarations			
IF YOU OPT TO START TWO SIP'S, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIP'S. My Additional SIP Details			
SIP Date: DD (If left blank 10 th will be considered as the default date) Investment Frequency <input type="checkbox"/> Monthly (default) <input type="checkbox"/> Quarterly			
SIP Period Start Date MM / YY End Date <input type="checkbox"/> Continue Until Cancelled OR MM / YY First SIP Cheque Date: _____			
Step-up my SIP annually by: <input type="checkbox"/> Increase in %: _____ (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or <input type="checkbox"/> Increase in Rupee Value: _____ (in multiples of Rs. 500)			

ACKNOWLEDGEMENT SLIP

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

BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

My Bank Name																	
Bank A/C No.											A/C Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> Others
Branch Address																	
											City				Pin		
IFSC code: (11 digit)											MICR code (9 digit)				(This is a 9 digit number next to your cheque number)		

ADDITIONAL INFORMATION

Applicant	Aadhaar No.*	KIN No. (If KYC done via CKYC)	Date of Birth*	Gender
1st			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
2nd			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
3rd			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F
G or POA^			D D / M M / Y Y	<input type="checkbox"/> M <input type="checkbox"/> F

#Date of Birth - Mandatory if CKYC ID mentioned. *G: Guardian; ^POA: Power Of Attorney *If Aadhaar number is not assigned Aadhaar enrollment number and proof to be provided.

Details	2 nd Applicant	3 rd Applicant	G or POA
Mobile No.			
Email Id.			

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 instructions.

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.)

DEPOSITORY ACCOUNT DETAILS (Optional. To be filled if investor wishes to hold the units in Demat mode). Refer instructions.

<input type="checkbox"/> NSDL: DP Name		DP ID	I N		Beneficiary Ac No.	
<input type="checkbox"/> 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

KNOW YOUR CUSTOMER (KYC) 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	Occupation 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"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO/OCI	<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"/>
Sole Proprietorship	<input type="checkbox"/>	-	-	-	Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/>	-	-	-	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual	<input type="checkbox"/> Company/Body	<input type="checkbox"/> Corporate	<input type="checkbox"/> Partnership		Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Trust	<input type="checkbox"/> Society	<input type="checkbox"/> HUF		Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Bank	<input type="checkbox"/> AOP	<input type="checkbox"/> FI/FII/FPI		Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)				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.)					Politically Exposed Person (PEP) details:				
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is a PEP	<input type="checkbox"/>	Related to PEP	<input type="checkbox"/>	Not Applicable
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	<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"/>	2 nd Applicant	<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"/>	3 rd Applicant	<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"/>	Guardian	<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"/>	Authorised Signatories	<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"/>	Promoters	<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"/>	Partners	<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 [DD][MM][YY]	as on [DD][MM][YY]	as on [DD][MM][YY]	as on [DD][MM][YY]	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Whole-time Directors/Turstees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FATCA/CRS/UBO DETAILS: For Individuals (Mandatory). Non Individual investors including HUF should mandatorily fill separate FATCA/CRS/UBO details form

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
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

☎ 1800 425 4255 or 6000 4255 (from 8 am to 9 pm, Monday to Saturday)

✉ service@franklintempleton.com

🌐 www.franklintempletonindia.com

- | | | |
|---|---|---|
| <p>Quick Checklist</p> <ul style="list-style-type: none"> <input type="checkbox"/> Name, Address are correctly mentioned <input type="checkbox"/> Email ID / Mobile number are mentioned <input type="checkbox"/> KYC information provided for each applicant <input type="checkbox"/> FATCA/CRS details provided for each applicant <input type="checkbox"/> Corporate Documents/ Trust Deed <input type="checkbox"/> PoA Documents | <ul style="list-style-type: none"> <input type="checkbox"/> Full scheme name, plan, option is mentioned <input type="checkbox"/> Pay-In bank details and supportings are attached <input type="checkbox"/> Nomination facility opted <input type="checkbox"/> Form is signed by all applicants <input type="checkbox"/> Proof of relationship with minor | <ul style="list-style-type: none"> <input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. <input type="checkbox"/> Non Individual investors should attach <ul style="list-style-type: none"> <input type="checkbox"/> FATCA Details and Declaration Form <input type="checkbox"/> UBO Declaration Form |
|---|---|---|

INSTRUCTIONS

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

- Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need to be filled 'Personal Details' only if there is change in existing details already given in the folio or account.
- The application form must be completed in BLOCK LETTERS in ENGLISH. More than one scheme can be applied for in the same application form, but with separate cheques for each scheme.
- 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.
- 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.
- PEKRN 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. Copy of the KYC acknowledgement issued by KRA is mandatory for all Investors (including Sikkim Resident) irrespective of the amount of investment. For investments through Micro investment route, address proof and identity proof is required to be submitted.
- For Minors, 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. -
- Please verify and ensure the accuracy of the bank details provided in the form 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. Please provide the full account no. *For more details on RTGS/NEFT/IFSC/MICR codes, please refer detailed instructions.
- Separate cheque/demand draft required for each investment, drawn in favour of scheme name e.g. "Franklin India Bluechip Fund". Please 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 in the form, this purchase will be treated as an additional purchase in the same account.
- Mode of payment:-**
 - For Resident Investors**
 - For Resident Investors - by local cheque/ draft deposited with any Franklin Templeton branch/ Collection Centres or transfer/ electronic transfer to Franklin Templeton Mutual Fund Account
 - Applicants from places where there is no Franklin Templeton branch/ Collection Centres can deduct DD charges from the application amount (except in case of Liquid funds) provided these drafts are payable at locations where the application is submitted to a Franklin Templeton branch/Collection Centre. Applicants may send their application 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.
 - 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 Multilateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. RTGS/NEFT details for Fund Transfer to Franklin Templeton's collection account through RTGS / NEFT, for which the details will be as follows:

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

- 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.

11. 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.

12. 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

- 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.mfuionline.com and authorised MFUI POS updated on www.mfuiindia.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.

17. 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.

18. Nomination:

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

19. 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.

Central KYC Registry (CKYCR) is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity. With effect from February 1, 2017, individual investors whose KYC is not registered or verified in the KYC Registration Agency (KRA) system should use "CKYC Form". In case such investor provides the old KRA KYC form, additional/missing information must be provided in a "Supplementary CKYC Form". Investors who have already completed Centralised KYC (CKYC) and have a KYC Identification Number (KIN) from CKYCR may quote their 14 digit KIN in the application form. If PAN of such investors is not updated in CKYC system, investors need to submit a self-certified copy of the PAN card.

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.

As per the recent amendments to the Prevention of Money Laundering (Maintenance of Records) Rules, 2005, mutual fund account/folio holders (in case of individual investor) and managers, officers or employees holding an attorney to transact on behalf of non-individual investor are required to update their Aadhaar numbers, failing which the said account/folio will cease to be operational. The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016. We shall receive your demographic information which shall be used only to comply with applicable laws/rules/regulations. Aadhaar number shall be updated in all folios held with Franklin Templeton Mutual Fund in your capacity as sole/joint investor, guardian or authorized signatory only post successful validation with UIDAI.

20. 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 existing 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> - <Option>" and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

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

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

21. 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. STT deduction is not applicable when the STT amount is less than the value of Re. 0.50.

22. 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.

23. 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.

24. 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.

25. 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.

26. 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.

27. Ultimate Beneficial Owner:-

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR / MIRD / 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.

28. 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.

Identification and verification of Beneficial Owners of a Foreign Portfolio Investors should be done in accordance with SEBI Circular No. CIR/IMD/FPIC/CIR/P/2018/64 dated April 10, 2018.

29. E-mail Communication

If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. Unit holder is provided an option to opt/request to receive these documents in physical mode.

The AMC / Trustee reserve the right to send any communication in physical mode.

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



(Please use separate Transactions Form for each Scheme / Plan and Transaction)

Advisor ARN / RIA code 146822 Sub-broker/Branch Code Sub-broker ARN Representative EUIN For office use only

MY DETAILS (To be filled in Block Letters. Please provide the following details in full; Please refer instructions)

My Name My Folio Number Scheme (Account Number)

SIP DETAILS (Please note that 30 Business days are required to set up the Auto debit. Default plan/Option will be applied incase of no information, ambiguity or discrepancy)

Scheme Name/Plan/Option Each SIP Amount (minimum Rs. 500) Rs. SIP Date: D D (If left blank 10th will be considered as the default date) SIP Period Start Date M M / Y Y Y Y End Date Continue Until Cancelled OR M M / Y Y Y Y Investment Frequency Monthly (default) Quarterly First SIP Cheque Date: Cheque No. Drawn on Bank/Branch Step-up my SIP annually by: Increase in %: (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100) or Increase in Rupee Value: (in multiples of Rs. 500) Tick here, if an Open Mandate - Auto Debit Form (ADF) is already registered in the Folio. Please mention in space provided below the Bank Name and Account Number: Bank Name Account No. Tick here if attaching a New Auto Debit Form.

DECLARATION & SIGNATURES (To be signed as per Mode of Holding) Date Place

Tick here 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. Tick here 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. Having read and understood the contents of the Statement of Additional Information, Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I/we hereby apply to the Trustees of Franklin Templeton Mutual Fund for registration of any of the aforesaid facility, and agree to abide by any Act, Rules, Regulations, Notifications, Directions, Guidelines, Orders or instructions issued by any Indian or foreign governmental or statutory or judicial or regulatory authorities/ agencies and the terms, conditions, rules and regulations of the Fund and the aforesaid facility(ies) as on the date of this application. I/We confirm that the funds invested legally belong to me/us and that I/we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any laws in force. I/We declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief and will promptly inform FTI about any changes thereto. I/ we hereby agree to provide any additional information/ documentation that may be required by FTI. I hereby agree and accept that the Mutual Funds, their authorised agents, representatives, distributors its sponsor, AMC, trustees, their employees, service providers, representatives (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or as a result of this investment or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including any of the Indian or foreign governmental or statutory or judicial authorities / agencies including Financial Intelligence unit-India (FIU-IND) without any obligation of advising me/us of this same.

Sole / First Unit Holder Second Unit Holder Third Unit Holder

SIP Auto Debit Form [ADF] 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 (X) CANCEL (X) 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 Bank Name IFSC or MICR an amount of Rupees FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount Reference 1 Folio Number Phone No. Reference 2 Application Number Email ID PERIOD From To Or [X] Until Cancelled 14 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. 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 This is to 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 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 Monthly Quarterly Scheme: Franklin Templeton Investor Service Centre Signature & Stamp

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

General T&C

Auto Debit is a facility which enables automatic transfer of funds from the investor's registered bank account to Franklin Templeton Mutual Fund ("FTMF"), as per the chosen frequency. Auto Debit includes NACH, ECS and Direct Debit.

- 1) This facility is offered to investors having Bank accounts in select banks mentioned in the link below (please refer point 14 in T&C for SIP through Auto Debit). 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 be liable for any transaction failures due to rejection by the investors bank/branch. 3) 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) 4) 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. 5) 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. 6) 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. 7) The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis. 8) 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. 9) For load details and other terms of issue, please refer to the, Scheme Information Document, Key Information Memorandum and the addendum issued from time to time. 10) The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof. 11) SIP cancellation can be done separately by submitting the request at least 30 Business days in advance; however the associated NACH / Direct Debit / ECS mandate can be retained for future investments. 12) 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 at least 30 Business days in advance. 13) 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 14) The amount of each SIP instalment should be less than ₹1 crore in case of a transaction in FIDA, FIIIOF, FIIBA, FIGSF, FISTIP, FISPF, FILD, FIMIP, FIUBF, FIPER, FICBOF and FIBPDF schemes. Transaction will be rejected if the instalment amount is greater than ₹1 crore. 15) Minimum Investments: 12 installments of ₹500/- (or) 6 installments of ₹1000/- in FILSF 12 installments of ₹2000/- (or) 6 installments of ₹4000/-, in FIDPEF 12 installments of ₹1000/- (or) 6 installments of ₹2000/- and in FIGSF-PF Plan 12 installments of ₹10,000/- or 6 installments of ₹20,000/-. 16) If during the tenure 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. 17) The AMC / Trustee/FTMF 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.

T&C for Step Up SIP facility for New SIPs:

- 1) All the terms applicable to SIP facility shall also apply to Step up SIP. 2) Step-up SIP is applicable only for AMC initiated debit feeds i.e. ECS / NACH/Direct Debit, etc. 3) Investor will need to provide an alternate mandate in case the existing mandate cannot be utilized for the Step Up and the alternate mandate shall be utilized to debit money for all future SIP installments. The existing mandate will still be active and the investor may choose to use the same if required at a later point of time.

T&C for SIP through Auto Debit

- 1) 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. 2) New investors who wish to enroll for SIP through Auto Debit should also fill up the Common Application form in addition to this form. 3) 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. 4) If Auto Debit Form (ADF) is already registered in the folio, SIP Auto debit can start in FIVE Business Days. 5) 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. 6) Investors are required to ensure adequate funds in their bank account on the date of investment transaction. FTMF will endeavor to debit the investor's bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently. The AMC/ Trustee/ FTMF (or any of its associates) shall not be held responsible for any delay/wrong debits on the part of the bank for executing the auto debit instructions on a specified date from the investor's bank account. 7) FTMF or its authorized banker or agent will initiate the registration of the Auto Debit form / debit instructions. 8) Investments made through Auto Debit/ ECS/ Direct Debit/NACH mode are subject to realization of funds from investor bank accounts and the NAV guidelines as per Scheme Information Document(s), Key Information Memorandum and Addenda issued till date will be applicable for the transactions which are connected with realization of funds. 9) ECS/Direct Debit bank/NACH mandate is applicable only for investments via debit instructions. 10) 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. 11) The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account number are not mentioned in the request form. 12) The AMC/ Trustee/ FTMF/ Sponsor/ Bank / NPCI are not liable for the bank charges, in case debited from investor's bank account, by the destination bank, on account of payment through NACH/ ECS/ Direct Debit. 13) 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. 14) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for ECS/ Direct Debit/NACH Facility 15) 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 be liable for any transaction failures due to rejection by the investors bank/branch. 16) Only one installment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first installment is in the month July, say 2nd July, then the second installment should be in August. 17) Please write the Bank Name in "Full Form" to avoid any ambiguity and rejections E.g., State Bank of India (and not SBI). 18) FTMF reserves the right to determine which payment mode (NACH, ECS or Direct Debit) will be used for each specific transaction. 19) FTMF reserves the right to choose which mandate will be utilized in case an investor has provided multiple mandates for the same bank account. 20) 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 21) For HDFC Bank account holders:

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for the reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be on a non-business day as per the Mutual Fund, execution of the SIP will not happen on the day of holiday and allotment of units will happen as per the terms and conditions listed in the Offer Document of the Mutual Fund. HDFC Bank shall not be liable for, non be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, munity, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. I/we acknowledge that no separate intimation will be received from HDFC Bank in case of non-execution of the instructions for any reasons whatsoever.

Instructions To Fill Auto Debit Form and Terms and Conditions

• Following fields need to be filled mandatorily:-

1. Date: In format DD/MM/YYYY. If this is left blank, then the date of receipt of Auto Debit Form will be considered as the default date.
 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 Declaration Form

All details are mandatory, including relationship, PAN and KYC. Please read scheme related documents, KIM, Instructions details on Third Party payment guidelines before investing and filling this form. The forms should be filled in English. Please tick relevant boxes where applicable.

Annexure to Common Application Form No.:

Unit Holder Information (Beneficial Investor)

Name of First/Sole Applicant

For Existing Unit Holder : Folio No.

Account No.

Third Party Information and Relationship with Applicant (Beneficial Owner)

Name of Third Party making payment				
PAN details and KYC (Mandatory)	<input type="checkbox"/> KYC Acknowledgement of Third Party attached.			
Contact Details	Mobile:	Tel.:		
	Email:			
	Address:			
Contact Person Details For Non Individuals	Name:			
	Designation:			
Beneficial Investor status Please tick one as applicable	<input type="checkbox"/> Minor (upto Rs. 50,000/- only) (for each SIP/lumpsum) (The limit of Rs. 50,000/- will not be applicable if the payment is made from the guardian who is registered in our record in the respective folio)	<input type="checkbox"/> FII or <input type="checkbox"/> Client	<input type="checkbox"/> Employee/s	<input type="checkbox"/> Agent/ Distributor/ Dealer (similar arrangement with Principal - agent relationship)
Relationship with Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Relative (Specify relationship)	Custodian: SEBI Regn No.: Validity till: <input type="text"/> / <input type="text"/> / <input type="text"/>	Employer	Corporate
Declaration by Third Party	I hereby declare and confirm the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the FII/Client.	We confirm that the investment/s is/are on behalf of our employee/s and payment/s is/are towards Systematic Investment plan/ or Lumpsum or one time through the payroll deduction, or deduction out of expense reimbursement.	We confirm that the investment/s is/are on behalf of our 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 Systematic Investment plan/ or Lump sum or one-time subscription.

Payment Details

Investment Amount in Rs.				
Payment Mode	<input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft/Pay Order <input type="checkbox"/> Funds Transfer <input type="checkbox"/> RTGS/NEFT			
Cheque/DD/UTR No.				Dated: <input type="text"/> / <input type="text"/> / <input type="text"/>
Payment from A/c No.				
Payment from Bank & Branch				
Account type	For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current	For Non-Residents <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	<input type="checkbox"/> Others _____	
Mandatory Documents (based on payment mode) :				
<input type="checkbox"/> Cheque: Account number and account holder name should be printed on the cheque. Else a copy of the bank passbook / bank statement account / bank letter certifying the third party account holder and account number.				
<input type="checkbox"/> Demand Draft: Issuing Banker certificate/DD counterfoil mentioning Bank Account Holder's Name and Bank Account Number debited for issue of the demand draft.				
<input type="checkbox"/> Funds Transfer/RTGS/NEFT: Instruction copy to the Bank stating the Bank Account Number used for payment				

Declaration

Signature/s

Third Party and Beneficial Investor have read and understood the Third Party Payment Rules, and hereby agree to be bound by the same.

We certify that the information declared herein is true and correct. We hereby agree to promptly inform Franklin Templeton Mutual Fund (FTMF), its Trustee, the AMC of any changes to the information provided hereinabove and shall furnish such further information as may be required.

Third Party hereby confirms that the monies invested in the scheme(s) of FTMF legally belong to it and / or is derived through legitimate sources and is not held or designed for the purpose of contravention of any applicable act, rules, regulations or any notifications, directions issued by governmental or statutory or judicial or regulatory authorities / agencies, from time to time.

Beneficial Investor has no objection to the funds received from the Third Party.

We acknowledge that FTMF, its Trustee, the AMC shall have sole and absolute discretion to reject / not process the application received from the beneficial investor(s) and refund the subscription monies without any interest or compensation.

Third Party making Payment

Sole / First Investor/Applicant / Registered Guardian

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.

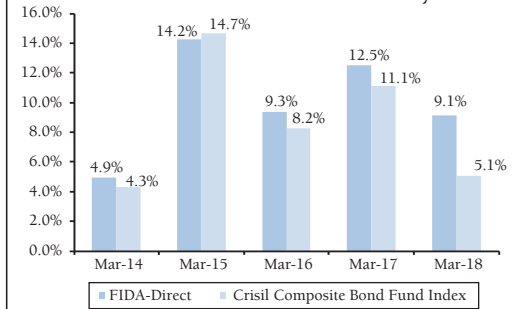
FRANKLIN INDIA DYNAMIC ACCRUAL FUND (FIDA)																					
TYPE OF SCHEME	An open ended dynamic debt scheme investing across duration																				
CATEGORY OF SCHEME	Dynamic Bond																				
INVESTMENT OBJECTIVE	The primary objective is to generate a steady stream of income through investment in fixed income securities. This shall be the fundamental attribute of the scheme. A secondary objective is to generate capital appreciation.																				
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets) [†]																			
	Debt instruments including Corporate Debt, PSU Bonds, Gilt and Securitized 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 Securitized 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. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM.																				
INVESTMENT STRATEGY	Please refer to Page No.30																				
RISK PROFILE OF THE SCHEME	Please refer to Page No.31																				
RISK MITIGATION FACTORS	Please refer to Page No.31																				
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.32																				
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.32																				
BENCHMARK INDEX	Crisil Composite Bond Fund Index																				
DIVIDEND POLICY	Please refer to Page No.31																				
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)																			
	1. Santosh Kamath	3.34 Years																			
	2. Umesh Sharma 3. Sachin Padwal-Desai	7.98 Years 11.90 years																			
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32																				
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018																				
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
	Last 1 year	6.58%	2.44%																		
	Last 3 years	8.78%	7.36%																		
	Last 5 years	8.40%	7.37%																		
	Since inception	8.91%	N.A																		
	Inception date: March 05, 1997 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.																				
	Year-wise returns for the last 5 financial years																				
	<table border="1"> <thead> <tr> <th>Year</th> <th>FIDA</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-14</td> <td>4.3%</td> <td>4.3%</td> </tr> <tr> <td>Mar-15</td> <td>13.6%</td> <td>14.7%</td> </tr> <tr> <td>Mar-16</td> <td>8.3%</td> <td>8.2%</td> </tr> <tr> <td>Mar-17</td> <td>11.5%</td> <td>11.1%</td> </tr> <tr> <td>Mar-18</td> <td>8.1%</td> <td>5.1%</td> </tr> </tbody> </table>			Year	FIDA	Crisil Composite Bond Fund Index	Mar-14	4.3%	4.3%	Mar-15	13.6%	14.7%	Mar-16	8.3%	8.2%	Mar-17	11.5%	11.1%	Mar-18	8.1%	5.1%
Year	FIDA	Crisil Composite Bond Fund Index																			
Mar-14	4.3%	4.3%																			
Mar-15	13.6%	14.7%																			
Mar-16	8.3%	8.2%																			
Mar-17	11.5%	11.1%																			
Mar-18	8.1%	5.1%																			
	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	7.55%	2.44%
Last 3 years	9.77%	7.36%
Last 5 years	9.28%	7.37%
Since inception	9.61%	8.05%

Inception date - January 1, 2013

Year-wise returns for the last 5 financial years



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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load	<ul style="list-style-type: none"> Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.* Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> - 3% - if redeemed on or before 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 - Nil - if redeemed after 48 months from the date of allotment <p>*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.</p>
ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.77% 0.87% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.33

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.33

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No.33

UNITHOLDERS' INFORMATION

Please refer to Page No.33

SCHEME COMPARISON

Please refer to Page No.30

NO. OF FOLIOS

Please refer to Page No.30

ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No.30

FRANKLIN INDIA INCOME OPPORTUNITIES FUND (FIOF)																			
TYPE OF SCHEME	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (please refer to page 31) ⁵																		
CATEGORY OF SCHEME	Medium Duration Fund																		
INVESTMENT OBJECTIVE	To provide regular income and capital appreciation by investing in fixed income securities across the yield curve.																		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Government Securities and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest</td> <td>Low</td> <td>0-100</td> </tr> <tr> <td>Debt securities issued by Public Sector Undertakings (PSU)</td> <td>Low to Medium</td> <td>0-100</td> </tr> <tr> <td>Debt securities issued by private sector corporate including banks and financial institutions, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)</td> <td>Low to Medium</td> <td>0-100</td> </tr> <tr> <td>Securitized Debt</td> <td>Low to Medium</td> <td>0-100</td> </tr> <tr> <td>Money Market Instruments and securities held under reverse repos</td> <td>Low</td> <td>0-100</td> </tr> </tbody> </table> <p>#The Scheme may have exposure in the following:</p> <ol style="list-style-type: none"> Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. Repos in corporate debt securities Short Selling Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time. <p>The Macaulay duration of the portfolio shall be between 3 years – 4 years. However, the fund manager, in the interest of investors, may reduce the portfolio duration upto 1 year, in case he has a view on interest rate movements in light of anticipated adverse situation. Portfolio Macaulay duration under anticipated adverse situation shall be 1 year to 4 years.</p>	Instruments	Risk Profile	% of Net Assets#	Government Securities and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest	Low	0-100	Debt securities issued by Public Sector Undertakings (PSU)	Low to Medium	0-100	Debt securities issued by private sector corporate including banks and financial institutions, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low to Medium	0-100	Securitized Debt	Low to Medium	0-100	Money Market Instruments and securities held under reverse repos	Low	0-100
Instruments	Risk Profile	% of Net Assets#																	
Government Securities and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest	Low	0-100																	
Debt securities issued by Public Sector Undertakings (PSU)	Low to Medium	0-100																	
Debt securities issued by private sector corporate including banks and financial institutions, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low to Medium	0-100																	
Securitized Debt	Low to Medium	0-100																	
Money Market Instruments and securities held under reverse repos	Low	0-100																	
INVESTMENT STRATEGY	Please refer to Page No.30																		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31																		
RISK MITIGATION FACTORS	Please refer to Page No.31																		
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.32																		
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 FIOF 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.32																		
BENCHMARK INDEX	Crisil Short Term Bond Fund Index																		
DIVIDEND POLICY	Please refer to Page No.31																		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2018) 1. Santosh Kamath 4.20 Years 2. Sumit Gupta 4.20 Years																		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32																		

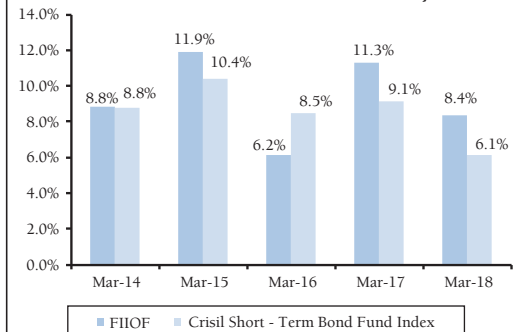
PERFORMANCE OF THE SCHEME

AS OF MAY 31, 2018

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.02%	4.90%
Last 3 years	8.18%	7.41%
Last 5 years	8.71%	8.12%
Since inception	8.96%	7.86%

Inception date: December 11, 2009

Year-wise returns for the last 5 financial years

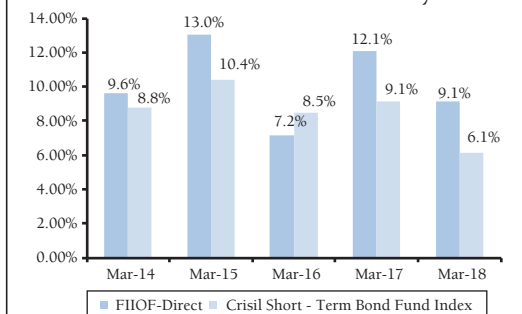


Past performance may or may not be sustained in future. Based on Growth Plan NAVs.
FIOF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	7.79%	4.90%
Last 3 years	9.01%	7.41%
Last 5 years	9.59%	8.12%
Since inception	9.87%	8.26%

Inception date: January 1, 2013

Year-wise returns for the last 5 financial years



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

EXPENSES OF THE SCHEME

i) Load Structure

Entry Load	Nil
Exit Load	<ul style="list-style-type: none"> Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.* Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> - 3% - if redeemed on or before 12 months from the date of allotment - 2% - if redeemed after 12 months but within 18 months from the date of allotment - 1% - if redeemed after 18 months but within 24 months from the date of allotment - Nil - if redeemed after 24 months from the date of allotment <p>*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.</p>

EXPENSES OF THE SCHEME

i) Load Structure

ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.70% 0.99% (Direct)
---	-------------------------

TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No.33

DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No.33

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No.33

UNITHOLDERS' INFORMATION

Please refer to Page No.33

SCHEME COMPARISON	Please refer to Page No.30
NO. OF FOLIOS	Please refer to Page No.30
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30

FRANKLIN INDIA CREDIT RISK FUND (FICRF)

TYPE OF SCHEME	An open ended debt scheme primarily investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)		
CATEGORY OF SCHEME	Credit Risk Fund		
INVESTMENT OBJECTIVE	To provide regular income and capital appreciation through a focus on corporate securities.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	As % of Net Assets# (Min. - Max.)
	Debt securities issued by private sector, corporate and Public Sector Undertakings including banks, financial institutions, Non-Banking Financial Companies*	Low to Medium	65% - 100%
	Government Securities, Debt, Money market securities, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT), CBLO and T-Bills	Low	0% - 35%
	* Investment will be in securities rated AA and below by any SEBI recognised Rating Agency at the time of investment (excludes AA+ rated corporate bonds). #The Scheme may have exposure in the following: 1. Securitised Debt up to 50% of net assets 2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 3. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. 4. Repos in corporate debt securities 5. Short Selling 6. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. 7. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time. The scheme does not intend to invest 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.		
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		
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.32		
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.32																			
BENCHMARK INDEX	Crisil Short Term Bond Fund Index																			
DIVIDEND POLICY	Please refer to Page No.31																			
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)																		
	1. Santosh Kamath 2. Sumit Gupta	4.20 Years 4.20 Years																		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32																			
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018																			
	Compounded Annualised Returns	Scheme Returns (%)																		
		Benchmark Returns (%)																		
	Last 1 year	6.75%																		
	Last 3 years	8.18%																		
	Last 5 years	8.78%																		
	Since inception	9.57%																		
		4.90%																		
		7.41%																		
		8.12%																		
		8.40%																		
	Inception date: December 7, 2011																			
	Year-wise returns for the last 5 financial years																			
	<table border="1"> <thead> <tr> <th>Year</th> <th>FICRF</th> <th>Crisil Short - Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-14</td> <td>8.8%</td> <td>8.8%</td> </tr> <tr> <td>Mar-15</td> <td>11.9%</td> <td>10.4%</td> </tr> <tr> <td>Mar-16</td> <td>7.0%</td> <td>8.5%</td> </tr> <tr> <td>Mar-17</td> <td>10.7%</td> <td>9.1%</td> </tr> <tr> <td>Mar-18</td> <td>8.0%</td> <td>6.1%</td> </tr> </tbody> </table>		Year	FICRF	Crisil Short - Term Bond Fund Index	Mar-14	8.8%	8.8%	Mar-15	11.9%	10.4%	Mar-16	7.0%	8.5%	Mar-17	10.7%	9.1%	Mar-18	8.0%	6.1%
Year	FICRF	Crisil Short - Term Bond Fund Index																		
Mar-14	8.8%	8.8%																		
Mar-15	11.9%	10.4%																		
Mar-16	7.0%	8.5%																		
Mar-17	10.7%	9.1%																		
Mar-18	8.0%	6.1%																		
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs.																			
	FICRF - Direct																			
	Compounded Annualised Returns	Scheme Returns (%)																		
		Benchmark Returns (%)																		
	Last 1 year	7.54%																		
	Last 3 years	9.06%																		
	Last 5 years	9.70%																		
	Since inception	9.94%																		
		4.90%																		
		7.41%																		
		8.12%																		
		8.26%																		
	Inception date: January 1, 2013																			
	Year-wise returns for the last 5 financial years																			
	<table border="1"> <thead> <tr> <th>Year</th> <th>FICRF-Direct</th> <th>Crisil Short-Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-14</td> <td>9.8%</td> <td>8.8%</td> </tr> <tr> <td>Mar-15</td> <td>12.9%</td> <td>10.4%</td> </tr> <tr> <td>Mar-16</td> <td>7.9%</td> <td>8.5%</td> </tr> <tr> <td>Mar-17</td> <td>11.7%</td> <td>9.1%</td> </tr> <tr> <td>Mar-18</td> <td>8.8%</td> <td>6.1%</td> </tr> </tbody> </table>		Year	FICRF-Direct	Crisil Short-Term Bond Fund Index	Mar-14	9.8%	8.8%	Mar-15	12.9%	10.4%	Mar-16	7.9%	8.5%	Mar-17	11.7%	9.1%	Mar-18	8.8%	6.1%
Year	FICRF-Direct	Crisil Short-Term Bond Fund Index																		
Mar-14	9.8%	8.8%																		
Mar-15	12.9%	10.4%																		
Mar-16	7.9%	8.5%																		
Mar-17	11.7%	9.1%																		
Mar-18	8.8%	6.1%																		
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs.																			

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	<ul style="list-style-type: none"> Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.* Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> - 3% - if redeemed on or before 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 - Nil - if redeemed after 36 months from the date of allotment <p>*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.</p>
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.83% 1.08% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33	

DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33
UNITHOLDERS' INFORMATION	Please refer to Page No.33
SCHEME COMPARISON	Please refer to Page No.30
NO. OF FOLIOS	Please refer to Page No.30
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30

FRANKLIN INDIA CORPORATE DEBT FUND (FICDF)										
TYPE OF SCHEME	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds									
CATEGORY OF SCHEME	Corporate Bond Fund									
INVESTMENT OBJECTIVE	The investment objective of the Scheme is primarily to provide investors Regular income and Capital appreciation.									
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Corporate Debt*</td> <td>Low to Medium</td> <td>80- 100</td> </tr> <tr> <td>Government Securities, Debt, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments</td> <td>Low to Medium</td> <td>0- 20</td> </tr> </tbody> </table> <p>* Investment will be in AA+ and above rated corporate debt as provided by any SEBI recognised Rating Agency at the time of investment.</p> <p>#The Scheme may have exposure in the following:</p> <ol style="list-style-type: none"> 1. Securitised Debt up to 50% of net assets 2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 3. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. 4. Repos in corporate debt securities 5. Short Selling 6. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. 7. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time. 	Instruments	Risk Profile	% of Net Assets#	Corporate Debt*	Low to Medium	80- 100	Government Securities, Debt, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments	Low to Medium	0- 20
Instruments	Risk Profile	% of Net Assets#								
Corporate Debt*	Low to Medium	80- 100								
Government Securities, Debt, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments	Low to Medium	0- 20								
INVESTMENT STRATEGY	Please refer to Page No.30									
RISK PROFILE OF THE SCHEME	Please refer to Page No.31									
RISK MITIGATION FACTORS	Please refer to Page No.31									
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.32									
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/-									
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.32									

BENCHMARK INDEX	Crisil Short Term Bond Index																																																																														
DIVIDEND POLICY	Please refer to Page No.31																																																																														
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2018) 1. Santosh Kamath 4.20 Years 2. Sumit Gupta 4.20 Years																																																																														
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32																																																																														
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018 <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>5.98%</td> <td>2.44%</td> </tr> <tr> <td>Last 3 years</td> <td>7.69%</td> <td>7.36%</td> </tr> <tr> <td>Last 5 years</td> <td>7.98%</td> <td>7.37%</td> </tr> <tr> <td>Since inception</td> <td>9.03%</td> <td>N.A</td> </tr> </tbody> </table> <p>Inception date: June 23, 1997 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.</p> <p>Year-wise returns for the last 5 financial years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>FICDF</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-14</td> <td>8.1%</td> <td>4.3%</td> </tr> <tr> <td>Mar-15</td> <td>13.5%</td> <td>14.7%</td> </tr> <tr> <td>Mar-16</td> <td>5.8%</td> <td>8.2%</td> </tr> <tr> <td>Mar-17</td> <td>10.9%</td> <td>11.1%</td> </tr> <tr> <td>Mar-18</td> <td>7.7%</td> <td>5.1%</td> </tr> </tbody> </table> <p>The Benchmark of the Scheme has changed to Crisil Short Term Bond Fund Index from Crisil Composite Bond Fund Index with effect from June 4, 2018.</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p> <p>FICDF - 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>6.65%</td> <td>2.44%</td> </tr> <tr> <td>Last 3 years</td> <td>8.40%</td> <td>7.36%</td> </tr> <tr> <td>Last 5 years</td> <td>8.79%</td> <td>7.37%</td> </tr> <tr> <td>Since inception</td> <td>9.53%</td> <td>8.05%</td> </tr> </tbody> </table> <p>Inception date: January 1, 2013</p> <p>Year-wise returns for the last 5 financial years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>FICDF-Direct</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <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> <tr> <td>Mar-17</td> <td>11.6%</td> <td>11.1%</td> </tr> <tr> <td>Mar-18</td> <td>8.4%</td> <td>5.1%</td> </tr> </tbody> </table> <p>The Benchmark of the Scheme has changed to Crisil Short Term Bond Fund Index from Crisil Composite Bond Fund Index with effect from June 4, 2018.</p> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p> <tr> <td>EXPENSES OF THE SCHEME</td> <td>i) Load Structure <table border="1"> <thead> <tr> <th>Entry Load</th> <td>Nil</td> </tr> <tr> <th>Exit Load</th> <td>Nil</td> </tr> </thead> <tbody> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)</td> <td>1.73% 1.06% (Direct)</td> </tr> </tbody> </table> </td> </tr> <tr> <td>TAX TREATMENT FOR THE INVESTORS (Unitholders)</td> <td>Please refer to Page No.33</td> </tr> <tr> <td>DAILY NET ASSET VALUE (NAV) PUBLICATION</td> <td>Please refer to Page No.33</td> </tr>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	5.98%	2.44%	Last 3 years	7.69%	7.36%	Last 5 years	7.98%	7.37%	Since inception	9.03%	N.A	Year	FICDF	Crisil Composite Bond Fund Index	Mar-14	8.1%	4.3%	Mar-15	13.5%	14.7%	Mar-16	5.8%	8.2%	Mar-17	10.9%	11.1%	Mar-18	7.7%	5.1%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	6.65%	2.44%	Last 3 years	8.40%	7.36%	Last 5 years	8.79%	7.37%	Since inception	9.53%	8.05%	Year	FICDF-Direct	Crisil Composite Bond Fund Index	Mar-14	9.5%	4.3%	Mar-15	14.1%	14.7%	Mar-16	6.7%	8.2%	Mar-17	11.6%	11.1%	Mar-18	8.4%	5.1%	EXPENSES OF THE SCHEME	i) Load Structure <table border="1"> <thead> <tr> <th>Entry Load</th> <td>Nil</td> </tr> <tr> <th>Exit Load</th> <td>Nil</td> </tr> </thead> <tbody> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)</td> <td>1.73% 1.06% (Direct)</td> </tr> </tbody> </table>	Entry Load	Nil	Exit Load	Nil	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.73% 1.06% (Direct)	TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33	DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																																																													
Last 1 year	5.98%	2.44%																																																																													
Last 3 years	7.69%	7.36%																																																																													
Last 5 years	7.98%	7.37%																																																																													
Since inception	9.03%	N.A																																																																													
Year	FICDF	Crisil Composite Bond Fund Index																																																																													
Mar-14	8.1%	4.3%																																																																													
Mar-15	13.5%	14.7%																																																																													
Mar-16	5.8%	8.2%																																																																													
Mar-17	10.9%	11.1%																																																																													
Mar-18	7.7%	5.1%																																																																													
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																																																													
Last 1 year	6.65%	2.44%																																																																													
Last 3 years	8.40%	7.36%																																																																													
Last 5 years	8.79%	7.37%																																																																													
Since inception	9.53%	8.05%																																																																													
Year	FICDF-Direct	Crisil Composite Bond Fund Index																																																																													
Mar-14	9.5%	4.3%																																																																													
Mar-15	14.1%	14.7%																																																																													
Mar-16	6.7%	8.2%																																																																													
Mar-17	11.6%	11.1%																																																																													
Mar-18	8.4%	5.1%																																																																													
EXPENSES OF THE SCHEME	i) Load Structure <table border="1"> <thead> <tr> <th>Entry Load</th> <td>Nil</td> </tr> <tr> <th>Exit Load</th> <td>Nil</td> </tr> </thead> <tbody> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)</td> <td>1.73% 1.06% (Direct)</td> </tr> </tbody> </table>	Entry Load	Nil	Exit Load	Nil	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.73% 1.06% (Direct)																																																																								
Entry Load	Nil																																																																														
Exit Load	Nil																																																																														
ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.73% 1.06% (Direct)																																																																														
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33																																																																														
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33																																																																														

FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33
UNITHOLDERS' INFORMATION	Please refer to Page No.33
SCHEME COMPARISON	Please refer to Page No.30
NO. OF FOLIOS	Please refer to Page No.30
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30

BENCHMARK INDEX	I-Sec Libex	
DIVIDEND POLICY	Please refer to Page No.31	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)
	1. Sachin Padwal-Desai 2. Umesh Sharma	11.90 Years 7.98 Years
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32	

FRANKLIN INDIA GOVERNMENT SECURITIES FUND (FIGSF)

TYPE OF SCHEME	An open ended debt scheme investing in government securities across maturity		
CATEGORY OF SCHEME	Gilt Fund		
INVESTMENT OBJECTIVE	The primary objective of the Scheme is to generate return through investments in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the central Government and / or State Government for repayment of Principal and Interest.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	% of Net Assets#
	Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/State	Low	80% - 100%
	Debt & Money Market Instruments	Very Low	0-20%
	#The Scheme may have exposure in the following: 1. Securitised Debt up to 50% of net assets 2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 3. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. 4. Repos in corporate debt securities 5. Short Selling 6. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. 7. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.		
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		
PLANS AND OPTIONS	Quarterly Dividend Option (with Reinvestment & Payout Facility) and Growth Option Direct - with Quarterly Dividend Option (with Reinvestment & Payout Facility) and Growth Option		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.32		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	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		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.32		

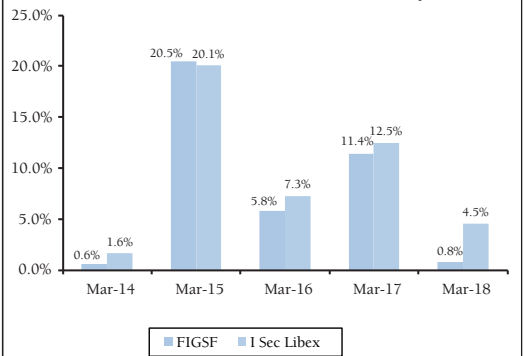
PERFORMANCE OF THE SCHEME AS OF MAY 31, 2018

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	-2.95%	1.62%
Last 3 years	4.99%	7.51%
Last 5 years	5.68%	7.33%
Since inception	8.45%	N.A

Inception Date: July 9, 2004

Based on Growth Plan NAVs

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

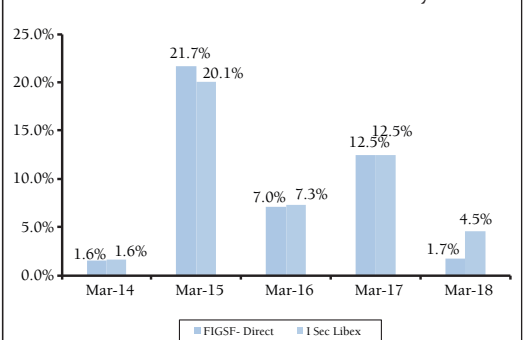
FIGSF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	-1.99%	1.62%
Last 3 years	6.08%	7.51%
Last 5 years	6.78%	7.33%
Since inception	7.74%	8.43%

Inception date: January 1, 2013

Returns based on Growth Plan NAV of May 31, 2018.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

Based on Growth Plan NAVs.

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load: (CDSC)	Nil
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.74% 0.76% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33	
UNITHOLDERS' INFORMATION	Please refer to Page No.33	
SCHEME COMPARISON	Please refer to Page No.30	
NO. OF FOLIOS	Please refer to Page No.30	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30	

FRANKLIN INDIA SHORT TERM INCOME PLAN (FISTIP)		
TYPE OF SCHEME	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (please refer to page 31) ⁵	
INVESTMENT 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) ⁷
	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. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM.	
INVESTMENT STRATEGY	Please refer to Page No.30	
RISK PROFILE OF THE SCHEME	Please refer to Page No.31	
RISK MITIGATION FACTORS	Please refer to Page No.31	
PLANS AND OPTIONS	<ul style="list-style-type: none"> 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.32	
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.32	
BENCHMARK INDEX	Crisil Short-Term Bond Fund Index	
DIVIDEND POLICY	Please refer to Page No.31	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)
	1. Santosh Kamath 2. Kunal Agrawal	4.20 Years 4.20 Years
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32	

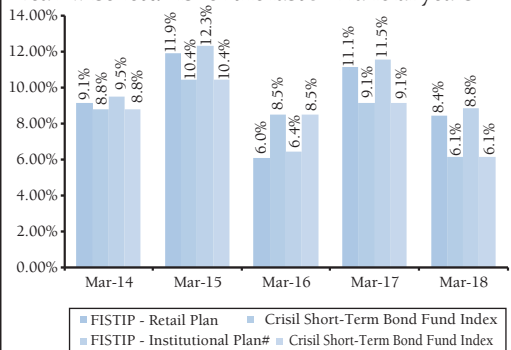
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018		
	RETAIL PLAN		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	7.00%	4.90%
	Last 3 years	8.10%	7.41%
	Last 5 years	8.75%	8.12%
	Since inception	8.30%	N.A

Inception date: January 31, 2002
NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

	INSTITUTIONAL PLAN[#]		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	7.42%	4.90%
	Last 3 years	8.51%	7.41%
	Last 5 years	9.15%	8.12%
	Since inception	9.08%	7.59%

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.

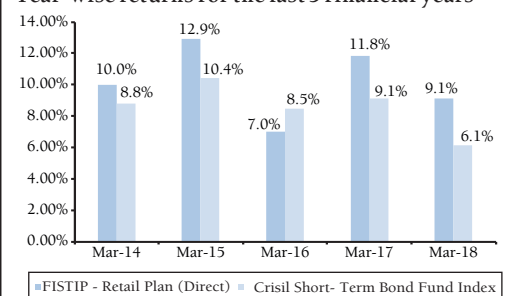
Based on Growth Plan NAVs.

FISTIP - RETAIL PLAN - DIRECT

	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	7.76%	4.90%
	Last 3 years	8.90%	7.41%
	Last 5 years	9.62%	8.12%
	Since inception	9.88%	8.26%

Inception date: January 1, 2013

Year-wise returns for the last 5 financial years



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

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	<ul style="list-style-type: none"> Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> - 0.50% - if redeemed on or before 1 year from the date of allotment - Nil - if redeemed after 1 year from the date of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	1.57% (RP) 1.18% (IP) 0.87% (RP - Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33	
UNITHOLDERS' INFORMATION	Please refer to Page No.33	
SCHEME COMPARISON	Please refer to Page No.30	
NO. OF FOLIOS	Please refer to Page No.30	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30	

FRANKLIN INDIA SAVINGS FUND (FISF)			
TYPE OF SCHEME	An open ended debt scheme investing in money market instruments		
CATEGORY OF SCHEME	Money Market Fund		
INVESTMENT OBJECTIVE	To provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market instruments.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	As % of Net Assets	Risk Profile
	Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash	100%	Low to Medium
	The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.		
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		
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.32	
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	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.32	
BENCHMARK INDEX	Crisil Liquid Fund Index	
DIVIDEND POLICY	Please refer to Page No.31	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)
	1. Pallab Roy 2. Sachin Padwal-Desai	10.01 Years 11.90 Years

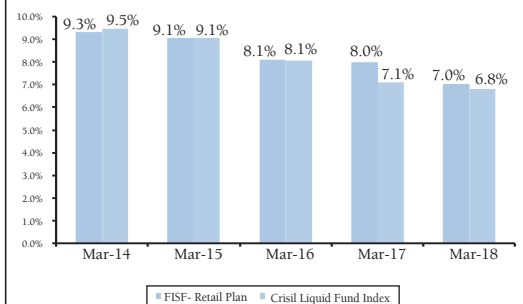
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32	
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018 RETAIL PLAN	

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.64%	6.88%
Last 3 years	7.55%	7.25%
Last 5 years	8.07%	8.03%
Since inception	7.40%	N.A

Inception date: February 11, 2002

NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

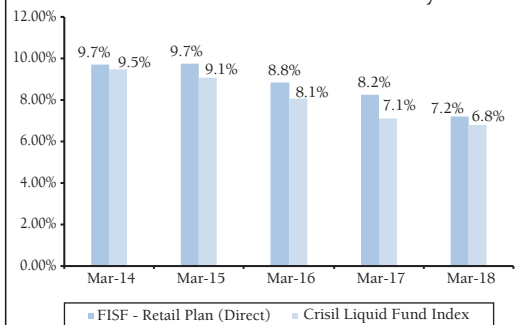
Based on Growth Plan NAVs.

FISF - RETAIL PLAN - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.85%	6.88%
Last 3 years	7.91%	7.25%
Last 5 years	8.51%	8.03%
Since inception	8.58%	8.05%

Inception date: January 1, 2013

Year-wise returns for the last 5 financial years



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

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	NIL
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	0.32% (Retail) 0.84% (Institutional) 0.15% (Retail - Direct Plan)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33	
UNITHOLDERS' INFORMATION	Please refer to Page No.33	
SCHEME COMPARISON	Please refer to Page No.30	
NO. OF FOLIOS	Please refer to Page No.30	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30	

FRANKLIN INDIA LOW DURATION FUND (FILDF)

TYPE OF SCHEME	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months (please refer to page 31) ⁵		
CATEGORY OF SCHEME	Low Duration Fund		
INVESTMENT OBJECTIVE	The objective of the Scheme is to earn regular income for investors through investment primarily in debt securities		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	% of Net Assets#
	Debt* including Corporate Debt, PSU Bonds, Gilts, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Securitised Debt	Low to Medium	10% - 80%
	Money Market Instruments	Low	20% - 90%
	*Including Securitised Debt up to 50%		
	#The Scheme may have exposure in the following:		
	1. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets		
	2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.		
	3. Repos in corporate debt securities		
	4. Short Selling		
	5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.		
	6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.		
	The Scheme will generally invest in instruments such that the Macaulay duration of the portfolio is between 6-12 months.		
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		
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.		

APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.32	
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.32	
BENCHMARK INDEX	Crisil Short-Term Bond Fund Index	
DIVIDEND POLICY	Please refer to Page No.31	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)
	1. Santosh Kamath 2. Kunal Agrawal	4.20 Years 4.20 Years
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32	
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018	

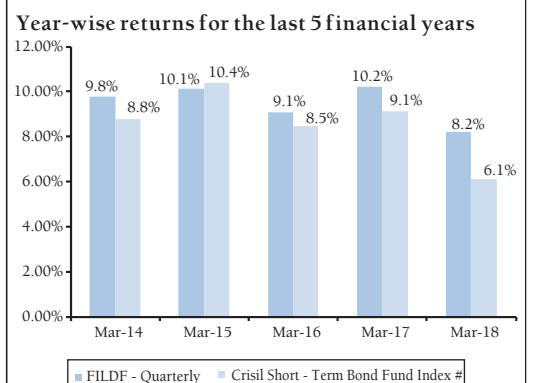
GROWTH PLAN		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	7.42%	4.90%
Last 3 years	8.87%	7.41%
Last 5 years	9.25%	8.12%
Since inception	9.32%	8.19%

MONTHLY DIVIDEND PLAN		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	7.42%	4.90%
Last 3 years	8.86%	7.41%
Last 5 years	9.23%	8.12%
Since inception	7.94%	N.A

QUARTERLY DIVIDEND PLAN		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	7.42%	4.90%
Last 3 years	8.86%	7.41%
Last 5 years	9.23%	8.12%
Since inception	7.95%	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.

NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

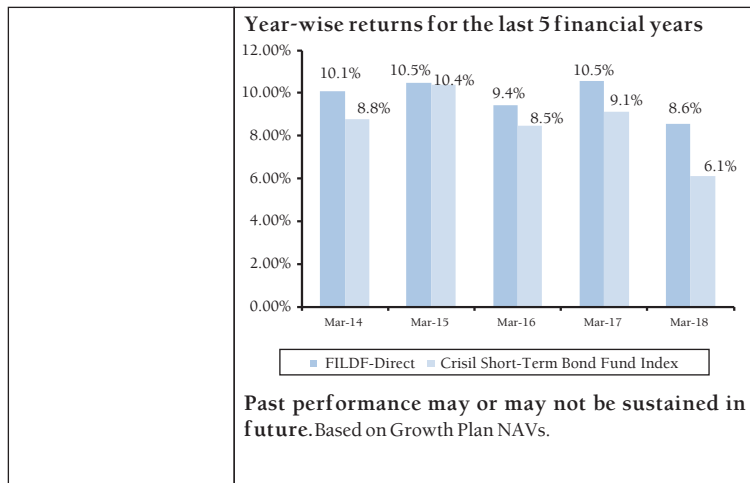


Past performance may or may not be sustained in future.

#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 (%)
Last 1 year	7.81%	4.90%
Last 3 years	9.23%	7.41%
Last 5 years	9.58%	8.12%
Since inception	9.63%	8.26%

Inception date: January 1, 2013



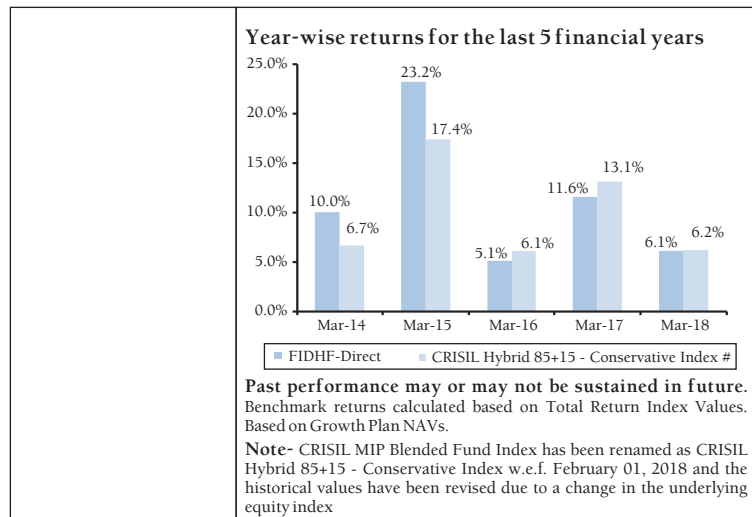
EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	0.78% 0.43% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33
UNITHOLDERS' INFORMATION	Please refer to Page No.33
SCHEME COMPARISON	Please refer to Page No.30
NO. OF FOLIOS	Please refer to Page No.30
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30

FRANKLIN INDIA DEBT HYBRID FUND (FIDHF)			
TYPE OF SCHEME	An open ended hybrid scheme investing predominantly in debt instruments		
CATEGORY OF SCHEME	Conservative Hybrid Fund		
INVESTMENT OBJECTIVE	To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	% of Net Assets#
	Fixed Income instruments* including Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT), cash and money market instruments	Low to Medium	75%-90%
	Equity and equity related instruments	Medium to High	10%-25%
*Securitized Debt up to 50%			
#The Scheme may have exposure in the following:			
1. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets			
2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.			
3. Repos in corporate debt securities			
4. Short Selling			
5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.			
6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.			

INVESTMENT STRATEGY	Please refer to Page No.30	
RISK PROFILE OF THE SCHEME	Please refer to Page No.31	
RISK MITIGATION FACTORS	Please refer to Page No.31	
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.32	
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	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No.32	
BENCHMARK INDEX	CRISIL Hybrid 85+15 - Conservative Index	
DIVIDEND POLICY	Please refer to Page No.31	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 26, 2017)
	1. Sachin Padwal-Desai & Umesh Sharma (Debt)	7.98 Years
	2. Lakshmikanth Reddy (Equity)	2.15 Years
	3. Srikesh Nair (dedicated for foreign securities)	2.58 Years
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32	

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018																				
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
	Last 1 year	3.87%	4.09%																		
	Last 3 years	6.48%	8.05%																		
	Last 5 years	9.15%	8.71%																		
	Since inception	9.87%	N.A																		
Inception date: September 28, 2000 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.																					
Year-wise returns for the last 5 financial years																					
<table border="1"> <thead> <tr> <th>Year</th> <th>FIDHF</th> <th>CRISIL Hybrid 85+15 - Conservative Index</th> </tr> </thead> <tbody> <tr> <td>Mar-13</td> <td>9.7%</td> <td>9.1%</td> </tr> <tr> <td>Mar-14</td> <td>9.3%</td> <td>6.7%</td> </tr> <tr> <td>Mar-15</td> <td>22.4%</td> <td>17.4%</td> </tr> <tr> <td>Mar-16</td> <td>4.0%</td> <td>6.1%</td> </tr> <tr> <td>Mar-17</td> <td>10.7%</td> <td>13.1%</td> </tr> </tbody> </table>				Year	FIDHF	CRISIL Hybrid 85+15 - Conservative Index	Mar-13	9.7%	9.1%	Mar-14	9.3%	6.7%	Mar-15	22.4%	17.4%	Mar-16	4.0%	6.1%	Mar-17	10.7%	13.1%
Year	FIDHF	CRISIL Hybrid 85+15 - Conservative Index																			
Mar-13	9.7%	9.1%																			
Mar-14	9.3%	6.7%																			
Mar-15	22.4%	17.4%																			
Mar-16	4.0%	6.1%																			
Mar-17	10.7%	13.1%																			
Note- CRISIL MIP Blended Fund Index has been renamed as CRISIL Hybrid 85+15 - Conservative Index w.e.f. February 01, 2018 and the historical values have been revised due to a change in the underlying equity index																					
Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.																					
FIDHF - DIRECT																					
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																			
Last 1 year	4.65%	4.09%																			
Last 3 years	7.38%	8.05%																			
Last 5 years	9.98%	8.71%																			
Since inception	10.22%	9.08%																			
Inception date: January 1, 2013																					



EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	<ul style="list-style-type: none"> Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> - 1% - if redeemed on or before 1 year from the date of allotment - Nil - if redeemed after 1 year from the date of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	2.28% 1.54% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33
UNITHOLDERS' INFORMATION	Please refer to Page No.33
SCHEME COMPARISON	Please refer to Page No.30
NO. OF FOLIOS	Please refer to Page No.30
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30

FRANKLIN INDIA LIQUID FUND (FILF)			
TYPE OF SCHEME	An open-ended Liquid fund		
CATEGORY OF SCHEME	Liquid Fund		
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 ^a	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%		
	^a 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.		
	The scheme may take exposure in derivatives up to a maximum of 50% of its AUM.		
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		

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.32

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

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

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Please refer to Page No.32

BENCHMARK INDEX

Crisil Liquid Fund Index

DIVIDEND POLICY

Please refer to Page No.31

NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)
	1. Pallab Roy	10.01 Years
	2. Sachin Padwal-Desai	11.90 Years

NAME OF THE TRUSTEE COMPANY

Please refer to Page No.32

PERFORMANCE OF THE SCHEME AS OF MAY 31, 2018

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.11%	6.88%
Last 3 years	6.66%	7.25%
Last 5 years	7.44%	8.03%
Since inception	7.31%	NA

Inception date: April 29, 1998

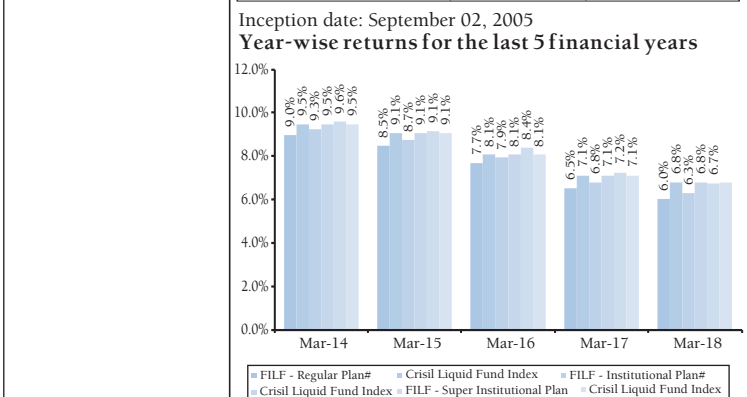
INSTITUTIONAL PLAN[#]

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.37%	6.88%
Last 3 years	6.92%	7.25%
Last 5 years	7.71%	8.03%
Since inception	7.31%	7.09%

Inception date: June 22, 2004

SUPER INSTITUTIONAL PLAN

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.82%	6.88%
Last 3 years	7.37%	7.25%
Last 5 years	8.13%	8.03%
Since inception	7.85%	7.34%



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

FILF - SUPER INSTITUTIONAL PLAN - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.89%	6.88%
Last 3 years	7.44%	7.25%
Last 5 years	8.20%	8.03%
Since inception	8.27%	8.05%

Inception date: December 31, 2012

	<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>						
EXPENSES OF THE SCHEME	<p>i) Load Structure</p> <table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>Nil</td> </tr> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)</td> <td>Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.19% Super Institutional Plan - Direct: 0.13%</td> </tr> </table>	Entry Load	Nil	Exit Load	Nil	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.19% Super Institutional Plan - Direct: 0.13%
Entry Load	Nil						
Exit Load	Nil						
ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.19% Super Institutional Plan - Direct: 0.13%						
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33						
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33						
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33						
UNITHOLDERS' INFORMATION	Please refer to Page No.33						
SCHEME COMPARISON	Please refer to Page No.30						
NO. OF FOLIOS	Please refer to Page No.30						
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30						

FRANKLIN INDIA ULTRA SHORT BOND FUND (FIUBF)			
TYPE OF SCHEME	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months (please refer to page 31) ⁵		
CATEGORY OF SCHEME	Ultra Short Duration Fund		
INVESTMENT 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	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	As % of Net Assets# (Min. - Max.)
	Debt securities*, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments	Low to Medium	Up to 100%
	* including Government Securities upto 100%, Securitised Debt up to 50%		
	#The Scheme may have exposure in the following:		
	1. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets		
	2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.		
	3. Repos in corporate debt securities		
	4. Short Selling		
	5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.		

	6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time. The Scheme will generally invest in instruments such that the Macaulay duration of the portfolio is between 3-6 months.																																													
INVESTMENT STRATEGY	Please refer to Page No.30																																													
RISK PROFILE OF THE SCHEME	Please refer to Page No.31																																													
RISK MITIGATION FACTORS	Please refer to Page No.31																																													
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.32																																													
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.32																																													
BENCHMARK INDEX	Crisil Liquid Fund Index																																													
DIVIDEND POLICY	Please refer to Page No.31																																													
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2018)																																													
	1. Pallab Roy 10.01 Years																																													
	2. Sachin Padwal-Desai 10.53 Years																																													
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32																																													
PERFORMANCE OF THE SCHEME	<p>AS OF MAY 31, 2018</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>7.16%</td> <td>6.88%</td> </tr> <tr> <td>Last 3 years</td> <td>8.29%</td> <td>7.25%</td> </tr> <tr> <td>Last 5 years</td> <td>8.73%</td> <td>8.03%</td> </tr> <tr> <td>Since inception</td> <td>8.34%</td> <td>7.55%</td> </tr> </tbody> </table> <p>Inception date: December 18, 2007.</p> <p>INSTITUTIONAL PLAN[#]</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>7.37%</td> <td>6.88%</td> </tr> <tr> <td>Last 3 years</td> <td>8.51%</td> <td>7.25%</td> </tr> <tr> <td>Last 5 years</td> <td>8.95%</td> <td>8.03%</td> </tr> <tr> <td>Since inception</td> <td>8.56%</td> <td>7.55%</td> </tr> </tbody> </table> <p>Inception date: December 18, 2007.</p> <p>SUPER INSTITUTIONAL PLAN</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>7.66%</td> <td>6.88%</td> </tr> <tr> <td>Last 3 years</td> <td>8.87%</td> <td>7.25%</td> </tr> <tr> <td>Last 5 years</td> <td>9.33%</td> <td>8.03%</td> </tr> <tr> <td>Since inception</td> <td>8.86%</td> <td>7.55%</td> </tr> </tbody> </table> <p>Inception date: December 18, 2007</p> <p>Year-wise returns for the last 5 financial years</p> <p># These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.16%	6.88%	Last 3 years	8.29%	7.25%	Last 5 years	8.73%	8.03%	Since inception	8.34%	7.55%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.37%	6.88%	Last 3 years	8.51%	7.25%	Last 5 years	8.95%	8.03%	Since inception	8.56%	7.55%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.66%	6.88%	Last 3 years	8.87%	7.25%	Last 5 years	9.33%	8.03%	Since inception	8.86%	7.55%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																												
Last 1 year	7.16%	6.88%																																												
Last 3 years	8.29%	7.25%																																												
Last 5 years	8.73%	8.03%																																												
Since inception	8.34%	7.55%																																												
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																												
Last 1 year	7.37%	6.88%																																												
Last 3 years	8.51%	7.25%																																												
Last 5 years	8.95%	8.03%																																												
Since inception	8.56%	7.55%																																												
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																												
Last 1 year	7.66%	6.88%																																												
Last 3 years	8.87%	7.25%																																												
Last 5 years	9.33%	8.03%																																												
Since inception	8.86%	7.55%																																												

	<p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p> <p>FIUBF - SUPER INSTITUTIONAL - 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>7.74%</td> <td>6.88%</td> </tr> <tr> <td>Last 3 years</td> <td>8.95%</td> <td>7.25%</td> </tr> <tr> <td>Last 5 years</td> <td>9.40%</td> <td>8.03%</td> </tr> <tr> <td>Since inception</td> <td>9.46%</td> <td>8.05%</td> </tr> </tbody> </table> <p>Inception date: January 1, 2013</p> <p>Year-wise returns for the last 5 financial years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>FIUBF - Super Institutional (Direct)</th> <th>Crisil Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-14</td> <td>10.4%</td> <td>9.5%</td> </tr> <tr> <td>Mar-15</td> <td>10.1%</td> <td>9.1%</td> </tr> <tr> <td>Mar-16</td> <td>9.7%</td> <td>8.1%</td> </tr> <tr> <td>Mar-17</td> <td>9.6%</td> <td>7.1%</td> </tr> <tr> <td>Mar-18</td> <td>8.1%</td> <td>6.8%</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	7.74%	6.88%	Last 3 years	8.95%	7.25%	Last 5 years	9.40%	8.03%	Since inception	9.46%	8.05%	Year	FIUBF - Super Institutional (Direct)	Crisil Liquid Fund Index	Mar-14	10.4%	9.5%	Mar-15	10.1%	9.1%	Mar-16	9.7%	8.1%	Mar-17	9.6%	7.1%	Mar-18	8.1%	6.8%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																																
Last 1 year	7.74%	6.88%																																
Last 3 years	8.95%	7.25%																																
Last 5 years	9.40%	8.03%																																
Since inception	9.46%	8.05%																																
Year	FIUBF - Super Institutional (Direct)	Crisil Liquid Fund Index																																
Mar-14	10.4%	9.5%																																
Mar-15	10.1%	9.1%																																
Mar-16	9.7%	8.1%																																
Mar-17	9.6%	7.1%																																
Mar-18	8.1%	6.8%																																
EXPENSES OF THE SCHEME	<p>i) Load Structure</p> <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Nil</th> </tr> </thead> <tbody> <tr> <td>Exit Load</td> <td>Nil</td> </tr> </tbody> </table> <p>ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)</p> <table border="1"> <tbody> <tr> <td>0.86% - Retail Plan</td> </tr> <tr> <td>0.66% - Institutional Plan</td> </tr> <tr> <td>0.37% - Super Institutional Plan</td> </tr> <tr> <td>0.30% - Super Institutional Plan (Direct)</td> </tr> </tbody> </table>	Entry Load	Nil	Exit Load	Nil	0.86% - Retail Plan	0.66% - Institutional Plan	0.37% - Super Institutional Plan	0.30% - Super Institutional Plan (Direct)																									
Entry Load	Nil																																	
Exit Load	Nil																																	
0.86% - Retail Plan																																		
0.66% - Institutional Plan																																		
0.37% - Super Institutional Plan																																		
0.30% - Super Institutional Plan (Direct)																																		
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33																																	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33																																	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33																																	
UNITHOLDERS' INFORMATION	Please refer to Page No.33																																	
SCHEME COMPARISON	Please refer to Page No.30																																	
NO. OF FOLIOS	Please refer to Page No.30																																	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30																																	

FRANKLIN INDIA BANKING & PSU DEBT FUND (FIBPDF)			
TYPE OF SCHEME	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds		
CATEGORY OF SCHEME	Banking and PSU Fund		
INVESTMENT OBJECTIVE	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, Public Sector Undertakings (PSUs) and Municipal bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	As % of Net Assets (Min. - Max.)#
	Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	Low to Medium	80% - 100%
	Debt and Money Market Instruments issued by other entities; Gilt Securities and State Development Loans (SDLs) and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low	0% - 20%
	# Securitised Debt up to 50%, investments in Foreign Securities as may be permitted by SEBI/RBI upto 50% of the net assets of the scheme.		
	<ul style="list-style-type: none"> A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets. The Scheme may also take imperfect hedging positions using Interest Rate Futures. The cumulative gross exposure through debt and derivative positions should not exceed 100% of the net assets of the Scheme. The scheme 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. 		
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		
PLANS AND OPTIONS	Growth Plan Dividend Plan (with Reinvestment and Payout Facility) Growth Plan - Direct Dividend Plan - Direct (with Reinvestment and Payout Facility)		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No.32		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	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.32		
BENCHMARK INDEX	CRISIL Composite Bond Fund Index		
DIVIDEND POLICY	Please refer to Page No.31		

NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)		Tenure of managing the scheme (in years) (Upto June 27, 2018)																
	1. Umesh Sharma 2. Sachin Padwal-Desai 3. Sriresh Nair (Overseas Fund manager)		4.18 Years 4.18 Years 0.06 Year																
NAME OF THE TRUSTEE COMPANY	Please refer to Page No.32																		
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2018																		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																
Last 1 year		4.71%	2.44%																
Last 3 years		6.99%	7.36%																
Last 5 years		N.A	N.A																
Since inception		7.80%	8.94%																
Inception date: April 25, 2014.																			
Year-wise returns for the last 4 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> <tr> <td>Mar-17</td> <td>8.7%</td> <td>11.1%</td> </tr> <tr> <td>Mar-18</td> <td>6.5%</td> <td>5.1%</td> </tr> </tbody> </table>					Year	FIBPDF	Crisil Composite Bond Fund Index	Mar-15	10.2%*	13.8%*	Mar-16	7.1%	8.2%	Mar-17	8.7%	11.1%	Mar-18	6.5%	5.1%
Year	FIBPDF	Crisil Composite Bond Fund Index																	
Mar-15	10.2%*	13.8%*																	
Mar-16	7.1%	8.2%																	
Mar-17	8.7%	11.1%																	
Mar-18	6.5%	5.1%																	
Past performance may or may not be sustained in future.																			
Based on Growth Plan NAVs.																			
FIBPDF-DIRECT																			
Compounded Annualised Returns		Scheme Returns (%)	Benchmark Returns (%)																
Last 1 year		5.13%	2.44%																
Last 3 years		7.47%	7.36%																
Last 5 years		N.A	N.A																
Since inception		8.32%	8.94%																
Inception date: April 25, 2014.																			
Year-wise returns for the last 4 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> <tr> <td>Mar-17</td> <td>9.1%</td> <td>11.1%</td> </tr> <tr> <td>Mar-18</td> <td>7.0%</td> <td>5.1%</td> </tr> </tbody> </table>					Year	FIBPDF-Direct	Crisil Composite Bond Fund Index	Mar-15	10.8%*	13.8%*	Mar-16	7.7%	8.2%	Mar-17	9.1%	11.1%	Mar-18	7.0%	5.1%
Year	FIBPDF-Direct	Crisil Composite Bond Fund Index																	
Mar-15	10.8%*	13.8%*																	
Mar-16	7.7%	8.2%																	
Mar-17	9.1%	11.1%																	
Mar-18	7.0%	5.1%																	
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 2018)		0.54% 0.12% (Direct)																	
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33																		
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33																		
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33																		
UNITHOLDERS' INFORMATION	Please refer to Page No.33																		
SCHEME COMPARISON	Please refer to Page No.30																		
NO. OF FOLIOS	Please refer to Page No.30																		
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30																		

FRANKLIN INDIA FLOATING RATE FUND (FIRF)

TYPE OF SCHEME	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)		
CATEGORY OF SCHEME	Floater Fund		
INVESTMENT OBJECTIVE	To provide income and liquidity consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	As % of Net Assets#	Risk Profile
Floating Rate debt instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)		65-100%	Low to Medium
Debt (other than floating rate instruments), Money market instruments and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)		0-35%	Low to Medium
#The Scheme may have exposure in the following:			
1. Securitised Debt up to 50% of net assets			
2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets			
3. Derivatives up to a maximum of 65% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.			
4. Repos in corporate debt securities			
5. Short Selling			
6. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.			
7. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.			
It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors (i.e., for reasons other than downgrade in rating) and would, in such cases, shall be rebalanced within 30 days from the date of deviation. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.			
INVESTMENT STRATEGY	Please refer to Page No.30		
RISK PROFILE OF THE SCHEME	Please refer to Page No.31		
RISK MITIGATION FACTORS	Please refer to Page No.31		
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.32		
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.32		

BENCHMARK INDEX	Crisil Liquid Fund Index	
DIVIDEND POLICY	Please refer to Page No.31	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2018)
	1. Pallab Roy 2. Umesh Sharma 3. Srikesh Nair (Overseas Fund manager)	10.89 Years 6.98 Years 0.06 Year

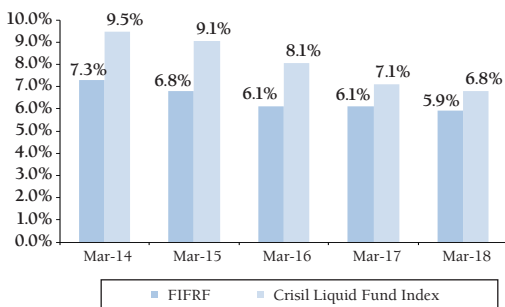
NAME OF THE TRUSTEE COMPANY Please refer to Page No.32

PERFORMANCE OF THE SCHEME AS OF MAY 31, 2018

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.01%	6.88%
Last 3 years	6.07%	7.25%
Last 5 years	6.40%	8.03%
Since inception	5.82%	N.A

Inception date: April 23, 2001.
NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

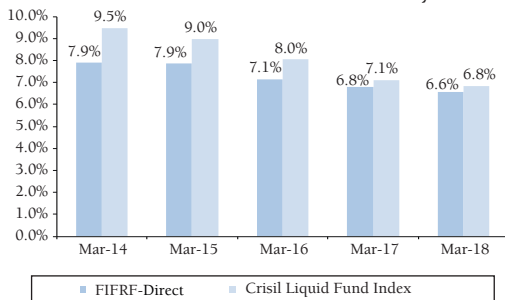
Based on Growth Plan NAVs.

FIFRF-DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	6.63%	6.88%
Last 3 years	6.82%	7.25%
Last 5 years	7.23%	8.03%
Since inception	7.23%	8.05%

Inception date: December 31, 2012

Year-wise returns for the last 5 financial years



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

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	Nil
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2018)	0.95% 0.38% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No.33	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No.33	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No.33	
UNITHOLDERS' INFORMATION	Please refer to Page No.33	
SCHEME COMPARISON	Please refer to Page No.30	
NO. OF FOLIOS	Please refer to Page No.30	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No.30	

Portfolio Details

Portfolio Details (as on May 31, 2018)

FRANKLIN INDIA DYNAMIC ACCRUAL FUND

Top 10 Holding- Issuer Wise*	% to NAV
Uttar Pradesh Power Corp Ltd	4.98
Hinduja Leyland Finance Ltd	3.82
Pune Solapur Expressways Pvt Ltd	3.48
Dolvi Minerals And Metals Pvt Limited	3.42
Renew Power Ventures Pvt Ltd	3.32
Essel Infraprojects Ltd	3.24
Small Business Fincredit India Pvt Ltd	3.07
DLF Ltd	2.95
MA Multi-Trade Pvt Ltd	2.91
Aditya Birla Retail Limited	2.90

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	25.14
Energy	20.32
Construction	16.38
Services	11.49
Consumer Goods	6.88
Metals	6.55
Call, cash and other current asset	13.24
Media & Entertainment	3.85
Textiles	2.91
Telecom	1.43
IT	0.69

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
Jindal Power Ltd	5.46
Uttar Pradesh Power Corp Ltd	4.99
Vedanta Ltd	4.87
Pune Solapur Expressways Pvt Ltd	4.42
Edelweiss Commodities Services Ltd	4.13
Renew Power Ventures Pvt Ltd	4.09
Andhra Bank	3.94
Aditya Birla Retail Limited	3.88
Xander Finance Pvt Ltd	3.88
DLF Ltd	3.76

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	25.72
Energy	22.56
Services	15.19
Construction	13.14
Consumer Goods	7.74
Metals	5.16
Call, cash and other current asset	10.49
Media & Entertainment	1.71
IT	1.68
Automobile	1.48
Telecom	1.48

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 CREDIT RISK FUND

Top 10 Holding- Issuer Wise*	% to NAV
Dolvi Minerals And Metals Pvt Limited	6.13
Uttar Pradesh Power Corp Ltd	4.97
Renew Power Ventures Pvt Ltd	4.87
Vedanta Ltd	4.33
Hinduja Leyland Finance Ltd	4.15
Essel Infraprojects Ltd	4.12
Dcb Bank Ltd	3.61
Yes Bank Ltd	3.05
Reliance Big Pvt Ltd	3.02
Aditya Birla Retail Limited	2.97

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	26.44
Energy	21.28
Construction	13.08
Services	12.79
Metals	10.79
Consumer Goods	5.02
Call, cash and other current asset	7.63
IT	2.41
Textiles	1.70
Automobile	1.66
Telecom	1.17
Media & Entertainment	0.30

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 DEBT FUND

Top 10 Holding- Issuer Wise*	% to NAV
LIC Housing Finance Ltd	9.29
Reliance Jio Infocomm Limited	9.07
East West Pipeline Ltd	8.94
Housing Development Finance Corp Ltd	8.56
Wadhawan Global Capital Pvt Ltd	7.59
GOI	7.27
Power Finance Corp Ltd	7.00
Rural Electrification Corp Ltd	5.04
Renew Wind Energy (Rajasthan One) Private Limite	4.11
Reliance Broadcast Network Ltd	4.01

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	51.22
Energy	21.22
Telecom	9.07
Sovereign	7.27
Call, cash and other current asset	11.22
Media & Entertainment	4.01
Automobile	1.68
Consumer Goods	0.82
Chemicals	0.58

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's latest monthly portfolio holding can be viewed on <https://www.franklintempletonindia.com/investor/reports> under Monthly Portfolio Disclosure

Portfolio Details

Portfolio Details (as on May 31, 2018)

FRANKLIN INDIA GOVERNMENT SECURITIES FUND

Top 10 Holding- Issuer Wise*	% to NAV
GOI	94.20

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
GOI	94.20
Call, cash and other current asset	5.80

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
Uttar Pradesh Power Corp Ltd	4.94
Renew Power Ventures Pvt Ltd	4.58
Edelweiss Commodities Services Ltd	4.29
Vedanta Ltd	4.25
Dolvi Minerals And Metals Pvt Limited	3.62
Yes Bank Ltd	3.55
Greenko Solar Energy Private Limited	3.48
Andhra Bank	2.94
Aditya Birla Retail Limited	2.92
DLF Ltd	2.92

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	26.01
Energy	22.69
Services	15.36
Metals	8.82
Construction	8.34
Consumer Goods	7.07
Media & Entertainment	4.33
Call, cash and other current asset	7.38
Textiles	1.39
Automobile	1.29
Telecom	0.98
IT	0.20

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 SAVINGS FUND

Top 10 Holding- Issuer Wise*	% to NAV
Reliance Industries Ltd	9.37
Export Import Bank Of India	9.35
Small Industries Development Bank Of India	9.19
Rural Electrification Corp Ltd	9.16
Axis Bank Ltd	8.49
Housing Development Finance Corp Ltd	8.01
ICICI Bank Ltd	7.78
Power Finance Corp Ltd	6.94
Kotak Mahindra Bank Ltd	6.74
National Bank For Agriculture And Rural Development	5.80

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	82.28
Energy	9.37
Call, cash and other current asset	8.35

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
Housing Development Finance Corp Ltd	6.55
Uttar Pradesh Power Corp Ltd	4.88
Axis Bank Ltd	4.64
Novy Mir Lightweighting Solutions Private Limited	4.30
Indostar Capital Finance Ltd	4.29
PNB Housing Finance Ltd	4.08
Renew Power Ventures Pvt Ltd	4.07
DLF Home Developers Ltd	3.74
Clix Capital Services Pvt Ltd	3.43
Future Enterprises Ltd	3.04

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	47.59
Energy	13.70
Construction	11.10
Services	10.27
Automobile	4.94
Consumer Goods	3.04
Telecom	2.84
Call, cash and other current asset	6.52
Metals	2.07
Media & Entertainment	1.83
Pharma	0.17

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, 2018)

FRANKLIN INDIA DEBT HYBRID FUND

Top 10 Holding- Issuer Wise*	% to NAV
GOI	31.40
Housing Development Finance Corp Ltd	7.69
Volkswagen Finance Pvt Ltd	6.67
State Bank Of India	5.68
Export-Import Bank Of India	4.43
DLF Promenade Ltd	4.10
Tata Power Co Ltd	3.88
Vedanta Ltd	3.34
Reliance Jio Infocomm Limited	2.82
Tata Steel Ltd	2.28

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	34.16
Sovereign	31.40
Metals	7.26
Services	5.31
Energy	5.18
Telecom	3.63
Automobile	3.26
Call, cash and other current asset	3.16
Consumer Goods	2.33
IT	1.34
Pharma	1.28
Construction	0.43
Chemicals	0.42
Industrial Manufacturing	0.42
Media & Entertainment	0.40

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 LIQUID FUND

Top 10 Holding- Issuer Wise*	% to NAV
National Bank For Agriculture And Rural Development	10.44
Mahindra & Mahindra Financial Services Ltd	9.51
Chennai Petroleum Corp Ltd	7.94
National Housing Bank	6.57
Housing Development Finance Corp Ltd	5.17
Tata Power Delhi Distribution Ltd	4.98
Axis Bank Ltd	4.28
ICICI Bank Ltd	3.79
Hero Fincorp Ltd	3.79
Bajaj Housing Finance Ltd	3.78

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	72.90
Energy	12.92
Construction	5.66
Services	3.36
Telecom	2.85
Consumer Goods	0.96
Media & Entertainment	0.95
Call, cash and other current asset	0.40

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
Housing Development Finance Corp Ltd	6.99
Renew Power Ventures Pvt Ltd	5.00
Equitas Small Finance Bank Ltd	4.24
Hinduja Leyland Finance Ltd	3.81
Uttar Pradesh Power Corp Ltd	3.73
ATC Telecom Infrastructure Pvt Ltd	3.55
Edelweiss Commodities Services Ltd	3.33
Aasan Corporate Solutions Pvt Ltd	3.02
AU Small Finance Bank Ltd	2.93
Tata Power Renewable Energy Ltd	2.40

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	48.71
Energy	16.27
Construction	9.06
Call, cash and other current asset	14.29
Services	5.30
Telecom	4.08
Metals	4.05
Automobile	3.12
Pharma	1.17
Consumer Goods	0.96
Media & Entertainment	0.80
Textiles	0.07

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
ONGC Mangalore Petrochemicals Ltd	13.41
Indian Railway Finance Corp Ltd	12.74
Rural Electrification Corp Ltd	9.08
RBL Bank Ltd	8.08
National Highways Authority Of India	6.45
Tata Steel Ltd	6.07
Syndicate Bank	4.62
Export Import Bank Of India	4.60
Power Grid Corp Of India Ltd	4.19
National Housing Bank	4.01

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Sector Allocation	% to NAV
Financial Services	43.14
Call, cash and other current asset	56.86
Chemicals	13.41
Construction	6.45
Metals	6.07
Energy	4.19

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's latest monthly portfolio holding can be viewed on <https://www.franklintempletonindia.com/investor/reports> under Monthly Portfolio Disclosure

Portfolio Details

Portfolio Details (as on May 31, 2018)

FRANKLIN INDIA FLOATING RATE FUND

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Housing Development Finance Corp Ltd	8.99	Call, cash and other current asset	56.93
PNB Housing Finance Ltd	6.71	Financial Services	21.32
Tata Power Renewable Energy Ltd	4.49	Energy	8.98
Ceat Ltd	4.49	Automobile	4.49
Chennai Petroleum Corp Ltd	4.49	Services	4.24
JSW Techno Projects Management Ltd	4.24	Telecom	4.05
ATC Telecom Infrastructure Pvt Ltd	4.05		
Magma Fincorp Ltd	3.37		
National Bank For Agriculture And Rural Development	2.25		

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.

* Excludes Call, Cash and Other Current Assets.

Portfolio Turnover Ratio - Last one year ended May 31, 2018 - Not Applicable

Scheme's latest monthly portfolio holding can be viewed on <https://www.franklintempletonindia.com/investor/reports> under Monthly Portfolio Disclosure

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) No. of Folios: 58743 Assets Under Management (AUM): Rs. 10192.19 crores	Focuses on investment opportunities at the short-end of the curve.	A fixed income fund investing in opportunities at short-end of the yield curve, with focus on high accrual.	Franklin India Banking & PSU Debt Fund (FIBPDF) No. of Folios: 1587 Assets Under Management (AUM): Rs. 74.39 crores	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.	A fixed income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal bonds.
Franklin India Government Securities Fund (FIGSF) No. of Folios: 1795 Assets Under Management (AUM): Rs. 247.50 crores	Seeks to provide capital appreciation by primarily investing in Indian government securities and actively managing the portfolio duration based on market conditions	A fixed income fund that predominantly invests in government securities and manages the portfolio duration based on the market outlook.	Franklin India Savings Fund (FISF) No. of Folios: 9035 Assets Under Management (AUM): Rs. 505.90 crores	Looks to minimise the risk arising from interest rate fluctuations.	Invests in money market instruments with high liquidity and low to moderate credit risk.	Franklin India Liquid Fund (FILF) No. of Folios: 97035 Assets Under Management (AUM): Rs. 4442.31 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 Corporate Debt Fund (FICDF) No. of Folios: 10753 Assets Under Management (AUM): Rs. 866.71 crores	Strives to deliver superior risk-adjusted returns by actively managing a portfolio of high quality fixed income securities.	A corporate bond fund that focuses on income generation along with some capital gains.	Franklin India Income Opportunities Fund (FIIOF) No. of Folios: 20496 Assets Under Management (AUM): Rs. 3573.63 crores	Focuses on emerging opportunities in the fixed income market and has the flexibility to take concentrated exposure to a particular security class based on macro/ micro analysis	A fixed income fund that focuses on high accrual by primarily investing in Corporate Bonds.	Franklin India Floating Rate Fund (FIRF) No. of Folios: 11002 Assets Under Management (AUM): Rs. 221.76 crores	Invests in floating rate instruments and other debt & money market instruments with an aim to minimise the risk arising from interest rate fluctuations.	Invests in floating rate instruments, debt and money market instruments.
Franklin India Dynamic Accrual Fund (FIDA) No. of Folios: 21167 Assets Under Management (AUM): Rs. 3352.08 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.	A fixed income fund that focuses on accrual income with a potential for capital gains through duration.	Franklin India Ultra Short Bond Fund (FIUBF) No. of Folios: 111434 Assets Under Management (AUM): Rs. 13126.45 crores	Strives to strike an optimum balance between regular income and high liquidity through a judicious mix of short term debt and money market instruments.	A fixed income fund investing in short term debt and money market instruments, while generally keeping portfolio duration between 3-6 months.	Franklin India Credit Risk Fund (FICRF) No. of Folios: 42355 Assets Under Management (AUM): Rs. 6940.15 crores	The general maturity/ duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy.	A fixed income fund that seeks to maximize portfolio yield by primarily investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).
Franklin India Low Duration Fund (FILDF) No. of Folios: 51461 Assets Under Management (AUM): Rs. 5814.27 crores	Strives to earn steady returns in the fixed income market by actively managing the portfolio while maintaining a low duration	A fixed income fund that focuses at short-end of the yield curve by primarily investing in corporate bonds and other fixed income instruments.						
Franklin India Debt Hybrid Fund (FIDHF) No. of Folios: 11944 Assets Under Management (AUM): Rs. 386.52 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.	A fund that invests predominantly in debt instruments with marginal equity exposure.						

Note:
The data on No. of Folios and Assets Under Management is as on May 31, 2018.

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). Investment in AA/A rated securities 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 Securitized Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitized 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.

Risks associated with participation in repo transactions in Corporate Debt Securities**Counter-party risk**

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the Schemes shall carry out repo transactions with only those counterparties, which has a credit rating of 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the Scheme's account through an exchange settled matching process. Generally, we would have a limited number of counter-parties, comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers etc. Similarly, in the event of the Scheme being unable to pay back the money to the counterparty as contracted, the counter-party may dispose off the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases.

Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, minimum haircuts have been stipulated on the value of the security. The Investment Manager may ask for a higher haircut depending upon the market conditions.

Risks associated with Investments in REITs and InvITs:

Market Risk: REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

Regulatory/Legal Risk: REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

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 liquid scheme, 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. FIIOF and FICRF 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 FIIOF and FICRF, 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.

Concept of Macaulay's Duration

The Macaulay duration is defined as the weighted average time to full recovery of principal and interest payments of a bond i.e. the weighted average maturity of cash flows. The weight of each cash flow is determined by dividing the present value of the cash flow by the price of the bond. It is computed as follows:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{(PV)(CFT) \times t}{\text{Market Price of Bond}}}{\text{Market Price of Bond}}$$

(PV)(CFT) = present value of cash flows of a bond at period t

t = time to each cash flow (in years)

n = number of periods to maturity

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/ CDSC (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods & Service Tax. Goods & 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 (not applicable for ARN holders who have 'opted-in' for levy of transaction charges in respect of mutual fund transactions of their clients routed through stock exchange platforms).

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:

1. Adult individuals, either singly or jointly (not exceeding three), resident in India.
 2. Parents/Guardian on behalf of minors.
 3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
 4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
 5. Banks, Financial Institutions and Investment Institutions.
 6. Non-Resident Indians (NRIs) and Overseas Citizen of India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation 5 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.
 7. 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.
 8. Hindu Undivided Family (HUF).
 9. Wafk Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
 10. Sole Proprietorship, Partnership Firms and Limited Liability Partnerships.
 11. Army/Air Force/Navy/Para-military funds and other eligible institutions.
 12. Scientific and/or industrial research organizations.
 13. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
 14. Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.
 15. The Mutual Fund Schemes/ 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)

Currently, in accordance with SEBI Circular number SEBI CIR/IMD/FILC/1/2015 dated February 03, 2015, FILF and FISF will not accept any application for subscription of units from Foreign Portfolio Investors.

Default Option

Scheme Name	Default Option
FIBPDF, FICDF, FICRF, FIDA, FIGSF, FIIOF	<ul style="list-style-type: none"> Growth in case Growth or Dividend is not indicated. Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.
FISTIP	<ul style="list-style-type: none"> Retail Plan - Growth in case Growth or Dividend is not indicated. Retail Plan - Quarterly Dividend Option in case Weekly, Monthly or Quarterly Dividend Option is not indicated Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated
FILF and FIUBF	<ul style="list-style-type: none"> Super Institutional Plan - Growth in case Growth or Dividend is not indicated. Super Institutional Plan - Weekly Dividend Option in case Weekly or Daily Dividend Option is not indicated Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated
FISF	<ul style="list-style-type: none"> Retail Plan - Growth in case Growth or Dividend is not indicated. Retail Plan Monthly Dividend Option in case Monthly, Quarterly or Daily Dividend Option is not indicated Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.
FIDHF	<ul style="list-style-type: none"> Plan A- Growth in case Growth or Dividend is not indicated. Plan A -Quarterly Dividend Plan in case Quarterly or Monthly Dividend Plan is not indicated Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.
FIFRF	<ul style="list-style-type: none"> Growth in case Growth or Dividend is not indicated.
FILDF	<ul style="list-style-type: none"> Growth in case Growth or Dividend is not indicated. Monthly Dividend Option in case Monthly or Quarterly Dividend Option is not indicated Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.
FICDF	<ul style="list-style-type: none"> Plan A - Growth in case Growth or Dividend is not indicated. Plan A - Quarterly Dividend Plan in case Annual, Half-yearly, Quarterly or Monthly Dividend Plan is not indicated Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated

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 outstating 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 (FILF):

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

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

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

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

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

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

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

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

2) For liquid scheme (FILF):

a. Purchases including switch-in

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

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

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

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

b. Redemptions including switch-out

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

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

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

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

Compulsory reinvestment of Dividend

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

Option to receive allotment and hold units in demat form:

Investors have an option to receive allotment and hold units of the schemes of Franklin Templeton Mutual Fund in demat form. For this purpose, the investors need to furnish the details of their depository account in the Application Form along with a copy of the Client Master Report / List (CMR/CML) or the Transaction Statement (the page reflecting name and holding pattern) for verification of the demat account. The date of demat account statement should be within 90 days of the application. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application Form. In case the Unitholder does not wish to get his/her Units converted / allotted in electronic form or the AMC is not able to credit the Units to the beneficiary account(s) of the investor for any reason whatsoever, the AMC shall issue Account statement(s) specifying the Units allotted to the investor. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in demat form and the allotment will be made only in demat form as default.

In case of SIP, the units will be allotted based on the applicable NAV as per the terms of the Scheme Information Document of

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

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

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

Tax treatment for the Investors(Unitholders)

Investors are advised to refer to the details given in the Statement of Additional Information (SAI) under the section "Taxation".

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

Daily Net Asset Value (NAV) Publication

The NAV will be calculated for every Business Day and can be viewed on www.franklintempletonindia.com and www.amfiindia.com. Unitholders may provide a specific request to Mutual Fund/ AMC to receive the latest available NAVs through SMS. You can also telephone us at 1-800-425-4255 or 1-800 -258- 4255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.

For Investor Grievances please contact

Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096. Tel: 1800 425 4255 or 1-800 -258- 4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday. Email: service@franklintempleton.com.

Name of Investor Relations Officer: Rini Krishnan

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

Unitholders' Information:

Account Statement:

On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unitholders within 5 Business Days from the date of receipt of application at their e-mail address and/or mobile number registered with the Mutual Fund/AMC.

A) Consolidated Account Statement

In order to enable a single consolidated view of all the investments of an investor in Mutual Funds and securities held in demat form with the Depositories, Mutual Fund-Registrar & Transfer Agents or Depositories shall generate and dispatch of single Consolidated Account Statement (CAS) to the investors. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive a Consolidated Account Statement as follows:

1. Unitholders who hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout, dividend reinvestment and bonus transactions) made by the unitholder across all mutual funds and transaction in dematerialised securities across demat accounts of the Unitholder will be sent by the Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

CAS shall be sent every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such Unitholders in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depository shall send account statement in terms of regulations applicable to the depositories.

2. Unitholders who do not hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout, dividend reinvestment and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month including transaction charges, if any, paid to the distributor, will be sent for each calendar month within 10th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

The financial transactions processed from the 1st day of the month till 30/31 will be included in CAS, irrespective of trade date of the transaction.

The CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, shall be sent at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month to all mutual fund investors, excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Such CAS shall reflect the closing balance, value of the Units as at the end of the month, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

In case of a specific request received from the Unitholders, the AMC/Mutual Fund will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.

B) Unitholders who have not registered their PAN with the Mutual Fund will receive the following:

For normal transactions during ongoing sales and repurchase:

- The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment.

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 excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. The Account Statement shall reflect the latest closing balance, value of the Units across all schemes in the respective folio, prior to the date of generation of the account statement, the amount of actual commission paid by AMC to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme and scheme's average Total Expense Ratio (in percentage terms) for the half-year period, of both direct plan and regular plan.

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 email 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 send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The AMC shall display the link of the scheme annual reports or abridged summary prominently on the Fund's website and AMFI website and make the physical copies available to the investors at its registered office at all times.

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.

Financial Results and Portfolio 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 Mutual Fund shall disclose portfolio as on the last day of the month / half-year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

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 and Aadhaar:

In accordance with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 read with SEBI circular dated June 6, 2018, investors are required to submit Aadhaar number and other prescribed details to Franklin Templeton Mutual Fund/its Registrar and Transfer Agent/ Franklin Templeton Asset Management (India) Pvt. Ltd. ("the AMC") as follows:

- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required.

The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

- ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

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 financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro investment"), it shall be exempt from the requirement of PAN.

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

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

Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy. E-PAN issued by CBDT can also be provided by FPI. All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

Investors are requested to note that pursuant to Ministry of Finance Notification No. 1/2018/F. No. P.12011/24/2017-ES

Cell-DoR dated March 31, 2018 the timelines for submission of the Aadhaar Number for the purpose of linking the same with Mutual Fund accounts/folios has been extended till further notice. Existing investors as well as new customers are however encouraged to link their Aadhaar to their mutual fund folio(s).

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

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

SMS facility:

Investors of Franklin Templeton Mutual Fund (FTMF) can transact in all the schemes of FTMF (except Franklin India Pension Plan) through SMS. In order to avail this facility, the Unitholder(s) should submit this SMS transactions registration form along with NACH registration form at the nearest Franklin Templeton branch or investor service centres. Investors can send a transaction SMS only through the registered mobile number with the predefined keywords only (available on www.franklintempletonindia.com). This facility shall be available subject to the terms and conditions as detailed in the SMS transactions registration form.

Non acceptance of Third Party payment

The AMC shall not accept subscriptions with Third Party payment instruments in the Scheme, except in cases of (a) In case of investment in the name of a minor, payment by Parents / Grand- Parents / related persons (other than the person registered as Guardian in the minor's Folio) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment); (b) In case of investment in the name of a minor, payment by the person registered as Guardian in the minor's Folio irrespective the amount of investment; (c) Payment by Employer on behalf of employee for lump sum/one-time subscription or under SIP through Payroll deductions or deductions out of expense reimbursement; (d) Custodian on behalf of an FII or a client. (e) 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; (f) 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. For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.

THIS PAGE IS INTENTIONALLY LEFT BLANK

