



Franklin Templeton Asset Management (India) Pvt. Ltd.

# Franklin Templeton Mutual Fund

## Key Information Memorandum and Common Application Form

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

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Open End Diversified Equity Schemes

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Open End Sector Equity Schemes

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Open End Hybrid Schemes

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Open End Tax Saving Schemes

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Open End Income and Liquid Schemes

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Open End Fund of Funds Scheme

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The memorandum is dated April 28, 2005. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website [www.franklintempletonindia.com](http://www.franklintempletonindia.com).

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

Sponsor: Templeton International Inc., Florida, USA.

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

## Open End Diversified Equity Schemes

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

## Open End Sector Equity Schemes

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

## Open End Hybrid Schemes

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

## Open End Tax Saving Schemes

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

## Open End Fund of Funds Scheme

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

## Open End Income and Liquid Schemes

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

## Introduction

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

### Investments and You

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

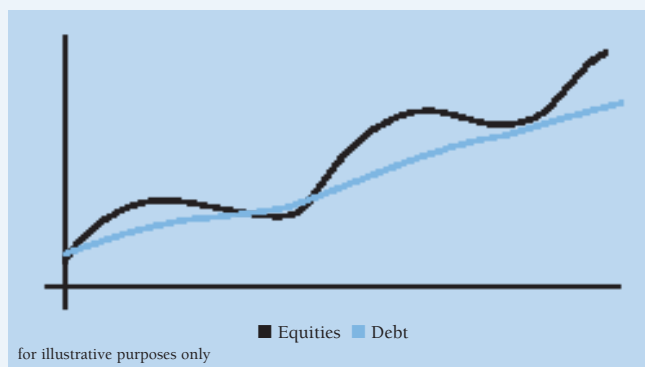
#### 1. Identify your financial needs and goals

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

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

#### 2. Understand your tolerance to risk

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



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

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

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

Present Age	Returns
43 years	9.5%
48 years	21.2%

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

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

## Mutual Funds and You

### What is a mutual fund?

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

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

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

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

### Where do mutual funds invest?

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

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

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

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

### What are the types of mutual funds?

Mutual funds can be classified based on their objectives as:

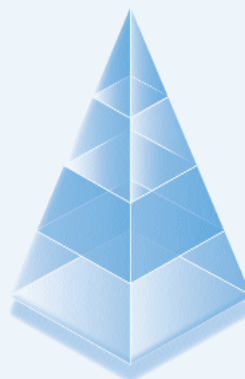
**Sector Equity Schemes:** These schemes invest in shares of companies in a specific sector.

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

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

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

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



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

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

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

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

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

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

#### Professional Management:

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

#### Diversification:

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

#### Liquidity and Convenience:

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

#### Tax Benefits:

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

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

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

## The Franklin Templeton Group

The Franklin Templeton Group is one of the world's largest Investment Management Companies, with over US\$ 412 billion equivalent to Rs.18,00,052 crores approximately in assets under management as of March 31, 2005 including more than 240 open end mutual fund schemes, Separately Managed Accounts and other investment vehicles. The Franklin Templeton Group has over 50 years of experience in Investment Management. The Group has over 27 offices world-wide.

In India, Franklin Templeton started its operations in 1996, with the constitution of Franklin Templeton Mutual Fund as a Trust and Templeton Asset Management (India) Pvt. Ltd. as a Asset Management Company (Now known as Franklin Templeton Asset Management (India) Pvt. Ltd. w.e.f 15.3.04). In 2002, it acquired Pioneer ITI Mutual Fund Pvt. Ltd. and Pioneer ITI AMC Ltd., to emerge as one of the largest private sector mutual fund in terms of assets and investor base, and also the range of mutual fund schemes that it had to offer to investors.

	<b>Franklin India Bluechip Fund</b>	<b>Templeton India Growth Fund</b>	<b>Franklin India Prima Fund</b>	<b>Franklin India Prima Plus</b>								
<b>Investment Objective</b>	An open-end growth scheme with an objective primarily to provide medium to long-term capital appreciation.	An open-end growth scheme with the objective to provide long-term capital growth to its unitholders.	An open-end growth scheme with an objective to provide medium to long-term capital appreciation as a primary objective and income as a secondary objective.	An open end growth scheme with an objective to provide growth of capital plus regular dividend through a diversified portfolio of equities, fixed income securities and money market instruments.								
<b>Asset Allocation Pattern of the scheme:</b>												
<b>Types of Instruments</b>	Normal Allocation (% of Net Assets)											
<b>Equity and Equity Linked Instruments</b>	Above 60%	85%	Above 60%	Atleast 40%								
<b>Debt securities</b>	Upto 40%	Upto 15% (including securitised debts)	Upto 40%	Upto 40%								
<b>Money market instruments</b>	Upto 15%	Upto 15%	Upto 15%	Upto 20%								
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.											
<b>Plans and Options</b>	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)											
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.5,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase:Minimum of Rs.1,000/-											
<b>Benchmark Index</b>	BSE Sensex	BSE Sensex, MSCI India Value	S&P CNX 500	S&P CNX 500								
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.											
<b>Name of the Fund Manager(s)</b>	K. N. Sivasubramanian	Dr. J. Mark Mobius	K. N. Sivasubramanian	Sukumar Rajah								
<b>Expenses of the Scheme</b> i) Load Structure Entry Load: Exit Load:	2.25% Nil	2.25% Nil	Entry Load: Less than Rs.25 Crs: 2.25%; *Rs.25 Crs & above: Nil. Exit Load: Less than Rs.25 Crs: Nil; *Rs.25 Crs & above: 2% (If redeemed within 1 year of allotment)	2.25% Nil								
ii) Recurring expenses (Actual Expenses for the financial year ending March 2005)	1.90%	2.29%	2.07%	2.28%								
<b>Performance of the scheme: As of March 31, 2005</b>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	19.54%	19.54%	16.14%	21.92%	21.92%	16.14%	7.55%	56.83%	56.83%	21.64%	26.81%	21.64%
Last 3 years	39.91%	39.91%	23.14%	39.31%	39.31%	23.14%	23.96%	62.77%	62.77%	31.60%	38.31%	31.60%
Last 5 years	17.97%	17.97%	5.36%	20.76%	20.76%	5.36%	9.46%	29.67%	29.67%	6.03%	15.73%	6.03%
Since inception	27.03%	27.03%	6.17%	17.48%	17.48%	7.72%	N.A	23.91%	23.91%	6.77%	19.17%	4.75%
	Inception Date: December 1, 1993			Inception Date: September 10, 1996			Inception Date: December 1, 1993			Inception Date: September 29, 1994		
<b>Year-wise returns for the last 5 financial years</b>												
Past performance may or may not be sustained in future. "Compounded and annualised" Dividends / Bonus declared considered to be reinvested												

	<b>Franklin India Flexi Cap Fund</b>	<b>Franklin India Index Fund</b>	<b>Franklin India Opportunities Fund</b>	<b>Franklin Infotech Fund</b>						
<b>Investment Objective</b>	An open-end diversified equity fund that seeks to provide medium to long-term capital appreciation by investing in stocks across the entire market capitalization range	An open end index linked growth scheme with the objective to invest in companies whose securities are included in the Nifty and subject to tracking errors, endeavouring to attain results commensurate with S&P CNX Nifty Index under NSE Nifty Plan. To provide returns that, before expenses, closely correspond to the total return of common stocks as represented by the BSE Sensex under BSE Sensex Plan.	An open-end diversified growth scheme, with an objective to generate capital appreciation by capitalizing on long - term growth opportunities in the Indian economy.	An open-end growth scheme with an objective to provide long-term capital appreciation from a portfolio that is invested primarily in the information technology industry.						
<b>Asset Allocation Pattern of the scheme:</b>										
<b>Types of Instruments</b>	Normal Allocation (% of Net Assets)									
<b>Equity and Equity Linked Instruments</b>	75% - 100%# out of which <i>Large Cap: 20%-100%</i> <i>Mid Cap: 0%-70%</i> <i>Small Cap: 0%-40%</i> # including investments in ADR/GDR upto 50%, exposure in derivatives upto a maximum of 50%	Upto 100% in securities covered by BSE Sensex (BSE Sensex Plan); Upto 100% in securities covered by Nifty (NSE Nifty Plan)	Upto 100%	Upto 100%						
<b>Debt securities</b>	0% - 25%*	Upto 20% (BSE Sensex Plan); Upto 5% (NSE Nifty Plan)	Nil	Nil						
<b>Money market instruments</b>	0% - 25%* *including securitised debt upto 25%	Upto 20% (BSE Sensex Plan); Upto 5% (NSE Nifty Plan)	Upto 35%	Upto 60%						
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.									
<b>Plans and Options</b>	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) Options)	BSE Sensex Plan: 1. Growth Plan (GP) 2. Dividend Plans (with Reinvestment (DR) and Payout (DP) options) NSE Nifty Plan: 1. Growth Plan (GP) 2. Dividend Plan (with Reinvestment (DR) and Payout (DP) options)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) Options)							
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.5,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000									
<b>Benchmark Index</b>	S&P CNX 500	BSE Sensex (BSE Sensex Plan), S&P CNX Nifty (NSE Nifty Plan)	BSE 200	BSE IT Index						
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.									
<b>Name of the Fund Manager(s)</b>	K.N. Sivasubramanian / Sukumar Rajah	Sukumar Rajah/Anil Prabhudas	K. N. Sivasubramanian	Sukumar Rajah						
<b>Expenses of the Scheme</b>										
<b>i) Load Structure</b> Entry Load: Exit Load:	2.25% Nil	Nil 1% (If redeemed within 1 month from date of allotment)	2.25% Nil	2.25% Nil						
<b>ii) Recurring expenses (Actual Expenses for the financial year ending March 2005)</b>	1.97%	BSE Sensex Plan - 1.00%  NSE Nifty Plan - 1.00%	2.34%	2.33%						
<b>Performance of the scheme: As of March 31, 2005</b>	Absolute Returns	Scheme Returns (%)	Benchmark Returns (%)	BSE Sensex Plan (Inception Date: 27.8.2001)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns# (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Since inception	-3.60%	-2.87%	Compounded Annualised Returns	Last 1 year	28.74%	18.27%	Last 1 year	58.59%	59.46%
					Last 3 years	28.83%	8.23%	Last 3 years	24.05%	17.84%
					Last 5 years	3.32%	-18.03	Last 5 years	-8.04%	-14.01%
					Since inception	1.92%	-23.36%	Since inception	29.69%	N.A
				NSE Nifty Plan (Inception Date: 4.8.2000)	Inception Date: February 21, 2000 The scheme was launched as an open end sector equity scheme and has been repositioned in its new form with effect from March 10, 2004 #Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex.					
				Compounded Annualised Returns	Last 1 year	18.32%	14.89%	Inception Date: August 22, 1998		
					Last 3 years	22.92%	21.61%			
					Last 5 years	N.A	N.A			
					Since inception	10.47%	9.77%			

	Franklin India Flexi Cap Fund	Franklin India Index Fund	Franklin India Opportunities Fund	Franklin Infotech Fund
Year-wise returns for the last 5 financial years				
Past performance may or may not be sustained in future. "Compounded and annualised" Dividends / Bonus declared considered to be reinvested				

	Franklin FMCG Fund	Franklin Pharma Fund	FT India Balanced Fund	Templeton India Children's Asset Plan
Investment Objective	An open end growth scheme with an objective to provide long term capital appreciation from a portfolio that is invested primarily in the shares of companies operating in the Fast Moving Consumer Goods (FMCG) industry.	An open-end growth scheme with an objective to provide long-term capital appreciation from a portfolio that is invested in shares of companies operating in pharmaceutical/life sciences industry sector.	An open end balanced scheme with an objective to provide long-term growth of capital and current income by investing in equity and equity related securities and high quality fixed income instruments. The high quality fixed income securities would include AAA rated corporate debt, PSU bonds, central and state government securities and money market instruments.	An open-end income scheme, whose objective is to provide regular income under the Education Plan and Dividend option of Gift Plan and capital appreciation under the Growth option of Gift Plan.
Asset Allocation Pattern of the scheme:				
Types of Instruments	Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Upto 100%	Upto 100%	51% to 70%	Upto 10% (Shares)
Debt securities	Nil	Nil	30% to 50% (including high quality securitised debt upto a maximum limit of 10% of the scheme's corpus. Within the allocation towards fixed income instruments, upto 90% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)	Upto 100% (including high quality securitised debt upto a maximum limit of 10% of the scheme's corpus. Within the allocation towards fixed income instruments, upto 90% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)
Money market instruments	Upto 35%	Upto 35%	30% to 50%	Upto 20%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.			
Plans and Options	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Educational Plan (EP) 2. Gift Plan (GP) (with Growth (GR) and Dividend options)
Minimum Application Amount/ Number of Units	Purchase: Rs.5,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000	Purchase: Rs.5,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000	Purchase: Rs.5,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000	Purchase: Rs.2,000 and multiples of Rs.500 Additional Purchase: Rs.500 and multiples of Rs.500 Repurchase: Minimum of Rs.500
Benchmark Index	ET Brandex	ET Lifex	Crisil Balanced Fund Index	10% of NSE Nifty + 90% of Crisil Composite Bond Fund Index
Dividend Policy	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.			

	Franklin FMCG Fund	Franklin Pharma Fund	FT India Balanced Fund	Templeton India Children's Asset Plan				
Name of the Fund Manager(s)	K. N. Sivasubramanian	Sukumar Rajah	Sukumar Rajah, S. Chellappa, Gaurav Dangwal & Ninand Deshpande	Sukumar Rajah, S. Chellappa & Gaurav Dangwal				
Expenses of the Scheme								
(i) Load Structure								
Entry Load:	2.25%	2.25%	1.5%	Nil				
Exit Load:	Nil	Nil	Nil	Nil				
ii) Recurring expenses (Actual Expenses for the financial year ending March 2005)	2.48%	2.47%	2.39%	2.23%				
Performance of the scheme: As of March 31, 2005	Compounded Annualised Returns Last 1 year Last 3 years Last 5 years Since inception Inception Date: March 31, 1999	Scheme Returns (%) 34.66% 20.36% 7.65% 11.88% Benchmark Returns (%) 15.69% 3.54% -1.20% -1.81%	Compounded Annualised Returns Last 1 year Last 3 years Last 5 years Since inception Inception Date: March 31, 1999	Scheme Returns (%) 15.96% 23.83% 11.32% 10.96% Benchmark Returns (%) 13.80% 21.87% 9.31% 10.32%	Compounded Annualised Returns Last 1 year Last 3 years Last 5 years Since inception Inception Date: December 10, 1999	Scheme Returns (%) 8.25% 27.37% 12.21% 12.94% Benchmark Returns (%) 8.25% 16.17% N.A. N.A.	Compounded Annualised Returns Last 1 year Last 3 years Last 5 years Since inception Inception Date: June 5, 1998	Scheme Returns (%) 5.93% 8.16% 10.94% 11.27% Benchmark Returns (%) 1.83% 8.20% N.A. N.A.
Year-wise returns for the last 5 financial years								
Past performance may or may not be sustained in future. "Compounded and annualised" Dividends / Bonus declared considered to be reinvested								

	Franklin India Taxshield	Templeton India Pension Plan	FT India Dynamic PE Ratio Fund of Funds	FT India Life Stage Fund of Funds
Investment Objective	An open end Equity Linked Savings scheme with an objective to provide medium to long-term growth of capital along with income tax rebate.	An open-end tax saving scheme whose objective is to provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.	An open-end Fund of Funds Scheme with an objective to provide long-term capital appreciation with relatively lower volatility through a dynamically balanced portfolio of equity and income funds. The equity allocation will be determined based on the month end weighted average PE Ratio of the S&P CNX Nifty Index.	An open-end Fund of Funds Scheme with primary objective to generate superior risk adjusted returns to investors in line with their chosen asset allocation.

Asset Allocation Pattern of the scheme:				
Types of Instruments	Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Upto 100%	Upto 40% (including preference shares)	If weighted average PE ratio of NSE Nifty falls in this band... the equity component will be...% Upto 12: 90% - 100% 12-16: 70% - 90% 16-20: 50% - 70% 20-24: 30% - 50% 24-28: 10% - 30% Above 28: 0% - 10%	<b>Equity Schemes</b> Upto 80% (The 20s Plan) Upto 55% (The 30s Plan) Upto 35% (The 40s Plan) Upto 20% (The 50s Plus Plan) Upto 20% (The 50s Plus Floating Rate Plan)
Debt securities	Upto 20% (PSU Bonds/Debentures)	Upto 100% (including securitised debt)	If weighted average PE ratio of NSE Nifty falls in this band... and the debt component will be ...% Upto 12: 0% - 10% 12-16: 10% - 30% 16-20: 30% - 50% 20-24: 50% - 70% 24-28: 70% - 90% Above 28: 90% - 100%	<b>Debt Schemes</b> Upto 20% (The 20s Plan) Upto 45% (The 30s Plan) Upto 65% (The 40s Plan) Upto 80% (The 50s Plus Plan) Upto 80% (The 50s Plus Floating Rate Plan)
Money market instruments	Upto 20%	Upto 100%	N.A.	N.A.

	Franklin India Taxshield			Templeton India Pension Plan			FT India Dynamic PE Ratio Fund of Funds				FT India Life Stage Fund of Funds					
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment. Please read the offer document carefully for details on risk factors before investment.															
<b>Plans and Options</b>	1. Growth Plan 2. Dividend Plans (with Payout (DP) and Reinvestment (DR) options)			1. Growth Plan 2. Dividend Plan Dividend declared is compulsorily reinvested till investor attains 58 years of age Pension Plan Offers Pension Option, Lumpsum Option, Combination Option and Flexible Option			1. Growth Plan 2. Dividend Plan Underlying Schemes The scheme will invest the Equity allocation in units of Franklin India Bluechip Fund and debt allocation in Templeton India Income Fund.				The 20s Plan, The 30s Plan, The 40s Plan, The 50s Plan and The 50s Plus Floating Rate Plan. All with Growth and Dividend Plans with Dividend Payout (DP) and Dividend Reinvestment (DR) options <b>Underlying Schemes</b> <b>Equity:</b> Franklin India Bluechip Fund, Franklin India Prima Fund, Templeton India Growth Fund. <b>Debt:</b> Templeton India Income Fund, Templeton India Income Builder Account, Templeton Floating Rate Income Fund (Long Term)					
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Rs.500 and multiples of Rs.500 Additional Purchase: Rs.500 and multiples of Rs.500 Repurchase: Minimum of Rs.500			Purchase: Rs.500 and multiples of Rs.500 Additional Purchase: Rs.500 and multiples of Rs.500 Repurchase: Minimum of Rs.500/-			Purchase: Rs.5000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000/-				Purchase: Rs.5000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000/-					
<b>Benchmark Index</b>	S&P CNX 500			40% of S&P CNX 500 and 60% of Crisil Composite Bond Fund Index			BSE Sensex & Crisil Balanced Fund Index				The 20s Plan - 65% BSE Sensex + 15% S&P CNX 500 + 20% Crisil Composite Bond Fund Index; The 30s Plan - 45% BSE Sensex + 10% S&P CNX 500 + 45% Crisil Composite Bond Fund Index; The 40s Plan - 25% BSE Sensex + 10% S&P CNX 500 + 65% Crisil Composite Bond Fund Index; The 50s Plus Plan - 20% BSE Sensex + 80% Crisil Composite Bond Fund Index; The 50s Plus Floating Rate Plan - 20% BSE Sensex + 80% Crisil Liquid Fund Index.					
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.															
<b>Name of the Fund Manager(s)</b>	Sukumar Rajah			Sukumar Rajah & Gaurav Dangwal			Sukumar Rajah & Sameer Kulkarni				Sukumar Rajah & Sameer Kulkarni					
<b>Expenses of the Scheme</b>																
<b>i Load Structure</b>																
<b>Entry Load:</b>	2%			1%			2.25%				2.00% (The 20s Plan) 1.50% (The 30s Plan) 1.00% (The 40s Plan) 0.50% (The 50s Plus Plan) 0.50% (The 50s Plus Floating Rate Plan)					
<b>Exit Load:</b>	Nil			3%, If redeemed before the age of 58 years (subject to a 3 year lock-in period). Nil, if redeemed after the age of 58 years. The Target amount in both the cases should be Rs.10000.			Nil				Nil (For all plans)					
<b>ii Recurring expenses (Actual Expenses for the financial year ending March 2005)</b>	2.43%			2.23%			Nil				0.75% (The 20s Plan, The 30s Plan), 0.50% (The 40s Plan), 0.25% (The 50s Plus Plan) 0.25% (The 50s Plus Floating Rate Plan)					
<b>Performance of the scheme: As of March 31, 2005</b>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Benchmark Returns (%)		Last 1 year	Last 3 years	Last 5 years	Since inception*	
	Last 1 year	31.62%	21.64%	Last 1 year	14.81%	9.19%			20.23%	17.75%	16.14%	8.25%	20.23%	N.A	N.A	22.77%
	Last 3 years	39.42%	31.60%	Last 3 years	20.42%	16.80%			N.A	N.A	N.A	14.07%	N.A	N.A	16.69%	
	Last 5 years	16.95%	6.03%	Last 5 years	15.70%	N.A			13.38%	9.93%	9.93%	13.38%	N.A	N.A	15.71%	
	Since inception	37.77%	16.98%	Since inception	15.75%	N.A			9.76%	9.76%	9.76%	9.76%	N.A	N.A	11.60%	
	Inception Date: April 10, 1999			Inception Date: March 31, 1997					6.68%	6.68%	6.68%	6.68%	N.A	N.A	8.81%	
									3.85%	3.85%	3.85%	3.85%	N.A	N.A	5.97%	
									3.61%	3.61%	3.61%	3.61%	N.A	N.A	5.50%	
									N.A	N.A	N.A	N.A	N.A	N.A	8.47%*	
									N.A	N.A	N.A	N.A	N.A	N.A	8.35%*	
	Inception Date: December 1, 2003; July 9, 2004# * Absolute Returns															

	Franklin India Taxshield	Templeton India Pension Plan	FT India Dynamic PE Ratio Fund of Funds	FT India Life Stage Fund of Funds
Year-wise returns for the last 5 financial years				
Past performance may or may not be sustained in future. "Compounded and annualised" Dividends / Bonus declared considered to be reinvested.				

	Templeton India Income Fund	Templeton India Income Builder Account	Templeton India Government Securities Fund	Templeton India Short-Term Income Plan
Investment Objective	An open-end income scheme with the objective to generate a steady stream of income through investment in fixed income securities. This shall be the fundamental attribute of the scheme. A secondary objective is to generate capital appreciation.	An open-end income scheme with an objective to provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.	An open end dedicated Gilts scheme with the objective to generate credit risk-free return through investments in sovereign securities issued by the Central Government and/or State Government and/or any security unconditionally guaranteed by the Central Government and/or State Government for repayment of Principal and Interest. In Long Term Plan (LT), the average maturity of the securities in the plan will be over 3 years. Treasury Plan (TP) will have a portfolio with shorter maturity.	An open-end income scheme with an objective to provide stable returns by investing in fixed income securities. Under normal circumstances, the average maturity of the scheme may be in excess of 12 months.

Asset Allocation Pattern of the scheme:				
Types of Instruments	Normal Allocation (% of Net Assets)			
Equity and Equity Linked Instruments	Nil	Upto 20% (shares)	Nil	Nil
Debt securities	Upto 100% (including securitised debt)	Upto 100% (including securitised debt)	(Sovereign securities issued by the central Government and / or a state government and / or any security unconditionally guaranteed by the central Government and / or State government for repayment of Principal and Interest.) In Composite Plan (CP), Treasury Plan (TP) & PF Plan (PF): Upto 100% In Long Term Plan (LT): 70% - 100%	Upto 100% (including securitised debt not exceeding 30% of the scheme's corpus)
Money market instruments	Upto 25%	Upto 20%	In CP, TP & PF Plan: Upto 100% (to meet the liquidity requirements of the scheme or to meet the defensive nature of the portfolio) In LT Plan: 30%	Upto 100%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment			
Plans and Options	1. Growth Plan 2. Dividend Plan (with Payout (DP) and Reinvestment (DR) options)	1. Plan A 2. Plan B (with Growth Plan (GP), Bonus Plan (BP), Annual Dividend Plan (AD), Half-yearly Dividend Plan (HD), Quarterly Dividend Plan (QD), Monthly Dividend (MD) with Payout and Reinvestment options under the dividend plans)	1. Composite Plan,(CP) 2. Treasury Plan (TP) 3. PF Plan (PF) 4. Long Term Plan (LT) with Growth and Dividend Plans (with Payout (DP) and Reinvestment (DR) options)	1. Growth Plan (GP) 2. Bonus Plan (BP) 3. Quarterly Dividend Plan (QD) 4. Monthly Dividend Plan (MD) with Payout (DP) and Reinvestment (DR) options 5. Weekly Dividend Plan (WD) with Dividend Reinvestment (DR) option

	Templeton India Income Fund	Templeton India Income Builder Account	Templeton India Government Securities Fund	Templeton India Short-Term Income Plan							
Minimum Application Amount/ Number of Units	Purchase: Rs.10,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000/-	Purchase: Plan A: Rs.40,000 (MD & QD); Rs.20,000 (HD, AD, BP & GP). Plan B: Rs.25,000 (MD & QD); Rs.10,000 (HD, AD, BP & GP) Additional Purchase: Plan A and Plan B: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000/-	Purchase: CP/LT: Rs.10,000 and multiples of Rs.1,000 (GP); Rs.25,000 and multiples of Rs.1,000(DP) TP: Rs.1 lakh and multiples of Rs.1000; PF Plan: Rs.25,000 and multiples of Rs.1000. Additional Purchase:/Mutiples CP/LT: Rs.1,000/Rs.1,000 TP: Rs.1 lakh/Rs.1,000 PF Plan: Rs.5,000/Rs.1,000 Repurchase: Minimum of Rs.1,000	Purchase: Rs.1 lakh and multiples of Rs.1,000  Additional Purchase: Rs.1 lakh and multiples of Rs.1,000  Repurchase: Minimum of Rs.1,000							
Benchmark Index	Crisil Composite Bond Fund Index	Crisil Composite Bond Fund Index	I-Sec Composite Index (Composite Plan, PF Plan) I-Sec Libex (Long Term Plan) I-Sec Sibex (Treasury Plan)	Crisil Short-Term Bond Fund Index							
Dividend Policy	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.										
Name of the Fund Manager(s)	Sameer Kulkarni & Sachin Padwal-Desai	Gaurav Dangwal & Sachin Padwal-Desai	Sameer Kulkarni	Sameer Kulkarni							
Expenses of the Scheme i Load Structure Entry Load: Exit Load:	Nil Rs.10 lakhs & below - 0.5% (if redeemed within 6 months of allotment). Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.	Nil (For all plans) Plan A - Nil. Plan B - Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.	CP/TP/LT/PF: Nil CP: Rs.10 lakhs & below - 0.5%, if redemption is made within 6 months of allotment. Above Rs.10 lakhs - Nil. TP/LT - Nil. PF - 0.35% (if redemption is made within 6 months of allotment).	Nil Nil							
ii Recurring expenses (Actual Expenses for the financial year ending March 2005)	1.70%	1.94%	TGSF: CP/LT/PF 1.25% TP: 0.90%	0.90%							
Performance of the scheme: As of March 31, 2005	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	CP - Inception Date: June 21, 1999	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 year	0.20%	0.18%	Last 1 year	-0.34%	0.18%	Compounded Annualised Returns	Last 1 year	-0.89%	-0.26%	
	Last 3 years	6.88%	6.51%	Last 3 years	7.30%	6.51%	Last 3 years	9.21%	7.94%		
	Last 5 years	9.67%	N.A	Last 5 years	10.19%	N.A	Last 5 years	14.52%	N.A		
	Since inception	11.36%	N.A	Since inception	11.55%	N.A	Since inception	14.97%	N.A		
	Inception Date: March 5, 1997			Inception Date: June 23, 1997			LT - Inception Date: December 7, 2001	Inception Date: January 31, 2002			
							Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)		
							Last 1 year	0.76%	-2.21%		
							Last 3 years	12.23%	9.29%		
							Last 5 years	N.A	N.A		
						Since inception	13.14%	N.A			
						TP - Inception Date: February 11, 2002					
						Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)			
						Last 1 year	4.06%	3.38%			
						Last 3 years	7.83%	6.31%			
						Last 5 years	N.A	N.A			
						Since inception	7.82%	N.A			
						PF Plan - Inception Date: May 7, 2004					
						Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)			
						Last 1 year	N.A	N.A			
						Last 3 years	N.A	N.A			
						Last 5 years	N.A	N.A			
						Since inception*	-1.66%	-1.02%			
						* Absolute returns					

	Templeton India Income Fund	Templeton India Income Builder Account	Templeton India Government Securities Fund	Templeton India Short-Term Income Plan																																																																																																									
Year-wise returns for the last 5 financial years	<table border="1"> <tr><th>Year</th><th>TIIF</th><th>Crisil Composite Bond Fund Index</th></tr> <tr><td>Mar-01</td><td>11.2%</td><td></td></tr> <tr><td>Mar-02</td><td>16.6%</td><td></td></tr> <tr><td>Mar-03</td><td>11.8%</td><td>10.9%</td></tr> <tr><td>Mar-04</td><td>9.2%</td><td>8.8%</td></tr> <tr><td>Mar-05</td><td>0.2%</td><td>0.2%</td></tr> </table>	Year	TIIF	Crisil Composite Bond Fund Index	Mar-01	11.2%		Mar-02	16.6%		Mar-03	11.8%	10.9%	Mar-04	9.2%	8.8%	Mar-05	0.2%	0.2%	<table border="1"> <tr><th>Year</th><th>TIIBA</th><th>Crisil Composite Bond Fund Index</th></tr> <tr><td>Mar-01</td><td>11.5%</td><td></td></tr> <tr><td>Mar-02</td><td>17.9%</td><td></td></tr> <tr><td>Mar-03</td><td>12.9%</td><td>10.9%</td></tr> <tr><td>Mar-04</td><td>9.9%</td><td>8.8%</td></tr> <tr><td>Mar-05</td><td>0.2%</td><td>0.2%</td></tr> </table>	Year	TIIBA	Crisil Composite Bond Fund Index	Mar-01	11.5%		Mar-02	17.9%		Mar-03	12.9%	10.9%	Mar-04	9.9%	8.8%	Mar-05	0.2%	0.2%	<table border="1"> <tr><th>Year</th><th>TGSF-CP</th><th>I Sec Composite Index</th><th>TGSF-LT</th><th>I Sec Libex</th><th>TGSF-TP</th><th>I Sec Sibex</th><th>TGSF-PF</th><th>I Sec Composite Index</th></tr> <tr><td>Mar-01</td><td>30.2%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Mar-02</td><td>6.4%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Mar-03</td><td>18.9%</td><td>16.2%</td><td>13.9%</td><td>12.3%</td><td>7.9%</td><td>12.0%</td><td>18.9%</td><td>10.0%</td></tr> <tr><td>Mar-04</td><td>13.9%</td><td>11.3%</td><td>10.0%</td><td>7.9%</td><td>0.9%</td><td>0.2%</td><td>4.1%</td><td>1.0%</td></tr> <tr><td>Mar-05</td><td>18.9%</td><td>10.0%</td><td>7.9%</td><td>4.1%</td><td>1.0%</td><td></td><td></td><td></td></tr> </table>	Year	TGSF-CP	I Sec Composite Index	TGSF-LT	I Sec Libex	TGSF-TP	I Sec Sibex	TGSF-PF	I Sec Composite Index	Mar-01	30.2%								Mar-02	6.4%								Mar-03	18.9%	16.2%	13.9%	12.3%	7.9%	12.0%	18.9%	10.0%	Mar-04	13.9%	11.3%	10.0%	7.9%	0.9%	0.2%	4.1%	1.0%	Mar-05	18.9%	10.0%	7.9%	4.1%	1.0%				<table border="1"> <tr><th>Year</th><th>TISTIP</th><th>Crisil Short-term Bond Fund Index</th></tr> <tr><td>Mar-02</td><td>1.1%</td><td></td></tr> <tr><td>Mar-03</td><td>8.4%</td><td>7.9%</td></tr> <tr><td>Mar-04</td><td>6.5%</td><td>5.8%</td></tr> <tr><td>Mar-04</td><td>4.4%</td><td>3.0%</td></tr> </table>	Year	TISTIP	Crisil Short-term Bond Fund Index	Mar-02	1.1%		Mar-03	8.4%	7.9%	Mar-04	6.5%	5.8%	Mar-04	4.4%	3.0%
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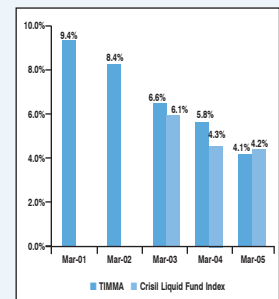
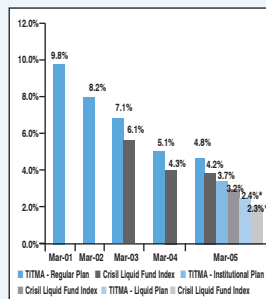
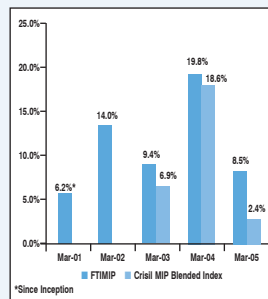
	Templeton Floating Rate Income Fund	Franklin India International Fund	Templeton Monthly Income Plan
Investment Objective	An open end income scheme with the objective to provide income consistent with the prudent risk from a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns, and also fixed rate instrument and money market instruments.	An open-end foreign securities income scheme with an objective to provide returns by investing predominantly in overseas mutual fund, which primarily invests in US Government Securities or securities, backed by the US Government.	An open-ended income scheme (with no assured returns) having an objective to earn regular income for investors through investment primarily in domestic fixed income securities.
Asset Allocation Pattern of the scheme:			
Types of Instruments	Normal Allocation (% of Net Assets)		
Equity and Equity Linked Instruments	Nil	Nil	Upto 15%
Debt securities	Upto 35% - Fixed Rate debt instruments: Money market instruments (including money at call, CPs, CDs, treasury bills, gilts less than 1 year, Repos/Reverse Repos or any other instrument permitted by RBI/SEBI) Non-Money market instruments (including bonds & debentures issued by corporates or PSUs, gilts, securitised debt, fixed deposits or any other instrument permitted by RBI/SEBI.) Floating Rate debt instruments <sup>a</sup> : 65% - 100% Money market instruments (Money at call, mibor linked debentures, floating rate CPs, CDs, floating rate bonds <182 days or any other instrument permitted by RBI/SEBI.) Non-Money market instruments (including floating rate bonds & debentures issued by corporates or PSUs, floating rate gilts, fixed rate debentures / bonds with swap or any other instrument permitted by RBI/SEBI.) <sup>a</sup> Includes fixed rate instruments swapped for floating rate instruments	80% - 100% (Franklin US Government Fund investing primarily in US government securities or government national mortgage association obligations)	Upto 100% (including securitised debts)
Money market instruments	Same as above	0% - 20%	Upto 20%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
Plans and Options	1. Long Term Plan (LT) with Growth Plan & Dividend Plans (with Payout (DP) and Reinvestment (DR) options) 2. Short Term Plan (ST) with Growth Plan & Dividend Plan (with Dividend Reinvestment (DR) option).	-	1. Growth Plan 2. Half-yearly Dividend (HD) 3. Quarterly Dividend (QD) 4. Monthly Dividend (MD) plans (with Reinvestment (DR) and Payout (DP) options)

	Templeton Floating Rate Income Fund	Franklin India International Fund	Templeton Monthly Income Plan																																																		
<b>Minimum Application Amount/ Number of Units</b>	Long Term Plan (LT): Purchase: Rs.10,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000  Short Term Plan(ST): Purchase: Rs.1 lakh and multiples of Rs.1,000 Additional Purchase: Rs.1 lakh and multiples of Rs.1,000  Repurchase: Minimum of Rs.1,000	Purchase: Rs.1 lakh and multiples of Rs.5,000  Additional Purchase: Rs.1 lakh and multiples of Rs.5,000  Repurchase: Minimum of Rs.1,000	Purchase: Rs.25,000 and multiples of Rs.1,000 (MD & QD); Rs.10,000 and multiples of Rs.1,000 (HD & GP) Additional Purchase:: Rs.5,000 (MD & QD); Rs.1,000 (HD & GP) and multiples of Rs.1,000. Repurchase: Minimum of Rs.1,000																																																		
<b>Benchmark Index</b>	Crisil Liquid Fund Index	Lehman Intermediate Govt. (US) Index, after adjusting for Rupee: Dollar conversion	Crisil MIP Blended Index																																																		
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.																																																				
<b>Name of the Fund Manager(s)</b>	Sameer Kulkarni & Ninad Deshpande	Sameer Kulkarni	Sukumar Rajah, S. Chellappa & Sachin Padwal-Desai																																																		
<b>Expenses of the Scheme</b>																																																					
<b>i Load Structure</b>																																																					
<b>Entry Load:</b>	LT: Nil; ST: Nil.	Nil	Nil																																																		
<b>Exit Load:</b>	LT: Rs.10 lakhs & below - 0.3%, (if redeemed within 6 months of allotment). Above Rs.10 lakhs - 0.25%, if redeemed within 30 days of allotment). ST: Nil.	Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs -0.25%, if redeemed within 3 months of allotment.	CDSC: Rs.10 lakhs & below - 0.5%, if redeemed within 6 months of allotment. Above Rs.10 lakhs - 0.25%, if redeemed within 3 months of allotment.																																																		
<b>ii Recurring expenses (Actual Expenses for the financial year ending March 2005)</b>	LT - 1.00% ST - 0.75%	0.85%	1.95%																																																		
<b>Performance of the scheme: As of March 31, 2005</b>	LT - Inception Date: February 11, 2002	Compounded Annualised Returns#	Monthly Dividend & Quarterly Dividend - Inception Date: February 7, 2000																																																		
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	<b>FT India Monthly Income Plan</b>	<b>Templeton India Treasury Management Account</b>	<b>Templeton India Money Market Account</b>
<b>Investment Objective</b>	An open-end income scheme (with no assured returns) with an objective to provide regular income from a portfolio that is invested in predominantly high quality fixed income securities with a maximum exposure of 20% to equities.	An open end Liquid scheme with an objective to provide current income with high liquidity.	An open end Liquid scheme with an objective to provide investors with a high degree of liquidity combined with current income through investment in high quality money market instruments such as treasury bills, dated government securities having an unexpired maturity upto 1 year, call money, rated commercial papers, trade/commercial bills accepted/co-accepted by banks, repos, certificates of deposit and other money market instruments that may be notified by RBI/SEBI from time to time.
<b>Asset Allocation Pattern of the scheme:</b>			
<b>Types of Instruments</b>	Normal Allocation (% of Net Assets)		
<b>Equity and Equity Linked Instruments</b>	Upto 20%	Nil	Nil
<b>Debt securities</b>	Upto 100% (including securitised debts)	Upto 30% (Within the allocation towards fixed income instruments, upto 30% may be invested in Government Securities (Central/ State Govt.) or securities supported by unconditional guarantee of the respective govt.)	Nil
<b>Money market instruments</b>	Upto 100%	70% to 100%	100%
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
<b>Plans and Options</b>	Plan A & Plan B 1. Growth Plan 2. Bonus Plan 3. Quarterly Dividend (QD) 4. Monthly Dividend (MD) plans (with Reinvestment (DR) and Payout (DP) options)	1. Liquid Plan (LP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option 2. Regular Plan (RP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option 3. Institutional Plan (IP) with Daily Dividend Reinvestment Option, Weekly Dividend (Reinvestment & Payout) and Growth Option	1. Regular Plan 2. Cheque Writing Plan
<b>Minimum Application Amount/ Number of Units</b>	Purchase: Plan A : Rs.40,000 (MD & QD) Rs.20,000 (BP & GP). Plan B : Rs.25,000 (MD & QD) Rs.10,000 (BP & GP). All in multiples of Rs.1000 Additional Purchase and multiples : Rs.1,000/Rs.1,000 ( All Plans) Repurchase: Minimum of Rs.1,000	Purchase: Liquid Plan : Rs.25,000 Daily Dividend Plan: Rs. 1 lakh Regular Plan: Rs. 1 lakh Institutional Plan: Rs.7 crores Weekly Dividend Payout Option: Rs.10 crores. (In all plans) All in multiples of Rs.1000 Additional Purchase: LP: Rs.25,000; RP: Rs. 1 lakh; IP - Rs.1 crore. WDP (All plans): Rs. 5 crores Multiples: Rs.1,000 in all the cases Repurchase: Minimum of Rs.1,000; IP - Rs.1 lakh.	Purchase: Regular Account : Rs.5,000 and multiples of Rs.1,000 Cheque Writing : Purchase: Rs.5,000 and multiples of Rs.1,000 Additional Purchase: Rs.1,000 and multiples of Rs.1,000 Repurchase: Minimum of Rs.1,000
<b>Benchmark Index</b>	Crisil MIP Blended Index	Crisil Liquid Fund Index	Crisil Liquid Fund Index
<b>Dividend Policy</b>	Dividends are distributed based on the distributable surplus in the respective schemes. The Trustee may declare dividends in the scheme at any time though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid.		
<b>Name of the Fund Manager(s)</b>	Sukumar Rajah, S. Chellappa & Sachin Padwal-Desai	Sameer Kulkarni	Sameer Kulkarni

	<b>FT India Monthly Income Plan</b>	<b>Templeton India Treasury Management Account</b>	<b>Templeton India Money Market Account</b>				
Expenses of the Scheme i Load Structure Entry Load:  Exit Load:	Plan A: Nil. Plan B: Above Rs.10 lakhs - 0.5%. Upto Rs.10 lakhs - Nil. Plan A : Nil. Plan B: Rs.10 lakhs & below - 1.00%, if redeemed within 1 year of allotment. Above Rs.10 lakhs - Nil	Nil.  Nil	Nil.  Nil				
ii Recurring expenses (Actual Expenses for the financial year ending March 2005)	1.71%	Regular Plan: 0.75% Institutional Plan: 0.50% Liquid Plan: 1.00%	1.00%				
Performance of the scheme: As of March 31, 2005	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Regular Plan - Inception Date: April 29, 1998	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	8.45%	2.37%	Compounded Annualised Returns	Last 1 year	4.77%	4.17%
	Last 3 years	10.40%	9.02%	Last 1 year	Last 3 years	5.62%	4.84%
	Last 5 years	N.A	N.A	Last 3 years	Last 5 years	6.96%	N.A
	Since inception	12.82%	N.A	Since inception	Since inception	7.56%	N.A
	Inception Date: September 28, 2000			Institutional Plan - Inception Date: June 22, 2004	Inception Date: March 17, 1997		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 year	N.A	N.A	Last 1 year	N.A	N.A	
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	Last 5 years	N.A	N.A	Last 5 years	N.A	N.A	
Since inception	4.84%*	4.20%*	Since inception	4.54%*	4.35%*		
Inception Date: September 17, 2004			* Annualised				

Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future.

"Compounded and annualised" Dividends / Bonus declared considered to be reinvested.

## Who Can Buy

Units of the schemes can be purchased by :

- Adult individuals, either singly or jointly (not exceeding three), resident in India
- Parents/Guardian on behalf of minors
- Sole proprietorship, HUFs, Partnership Firms
- Companies, Domestic and Public Sector Undertakings registered in India, Societies, Association of Persons, Body of Individuals, Mutual Fund Schemes, Clubs etc.
- Charitable or Religious Trusts\* authorized to invest in units of Mutual Funds
- Non-Resident Indians (but not United States persons within the meaning of Regulation S under the United States Securities Act of 1933, as amended from time to time), Persons of Indian Origin, Foreign Institutional Investors, Banks, Financial Institutions and Investment Institutions
- Trustee, AMC or Sponsor or their associates may subscribe to the Units of the mutual fund schemes;

9. Wakf Boards or endowments and Registered Societies (including registered co-operative societies) and private trusts authorized to invest in units of mutual funds
10. Army/Air Force/Navy/Para-military funds and other eligible institutions
11. Scientific and/or industrial research organizations
12. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
13. 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.

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

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

#### Default Option

Scheme	Default Option
TIGF, FIIF, FTIBF, TIIF, FIBCF, FIPP, FIFE, FIF, FFF, FPF, FIOF, FIFCF & FTDPEF	Dividend Reinvestment
FIT	Dividend Payout
TIPP	Dividend Plan
TIIBA	Plan B, Annual Dividend Reinvestment Option
TISTIP	Weekly Dividend Reinvestment Option
TITMA	Liquid Plan - Weekly Dividend Reinvestment Option
TGSF	Composit Plan - Dividend Reinvestment Option
TFIF	Long Term Dividend Reinvestment
FTIMIP <sup>@</sup>	Plan B - Monthly Dividend Reinvestment Option
TMIP <sup>@</sup>	Monthly Dividend Reinvestment
TICAP	Educational Plan, Dividend Option
TIMMA	Regular Account
FTLF	The 20s Plan, Dividend Reinvestment Option

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

#### Trustee Company:

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

#### Despatch of Repurchase (Redemption) Request

The redemption cheque will be despatched to the unitholders within the statutory time limit of 10 business days prescribed by SEBI. However, on a best effort basis the Fund will endeavour to despatch the redemption cheque within 4 working days after a valid redemption request is received at the Registrar's office - Chennai.

#### Applicable NAV

(after the scheme opens for repurchase and sale):

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

##### a) Purchases including switch ins :

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

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

##### b) Redemptions including switch outs:

In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

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

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

##### a) Purchases:

In respect of valid applications, closing NAV of the day immediately previous to the day on which funds are available for utilization by the fund shall be applicable. However, in respect of any application received after 1 p.m. by the Mutual Fund and the funds are available for utilisation by the fund on the same day, closing NAV of the day immediately previous to the next business day shall be applied.

#### b) Redemptions:

In respect of valid applications received upto 10:00 a.m., by the Mutual Fund, previous day's closing NAV shall be applicable. This facility will be available at specified branches only. In respect of valid applications received after 10:00 a.m. by the Mutual Fund, closing NAV of the day immediately previous to the next business day shall be applicable.

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

#### 3. Franklin India International Fund (FINTF)

##### a) Purchases:

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

##### b) Redemptions:

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

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

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

#### Switchover/Exchange Fee/Load

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

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

#### Lock in period:

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

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

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

#### Tax Benefits

(As per laws currently in force)

#### TAX IMPLICATIONS TO UNITHOLDERS

The following summary outlines the key tax implications applicable to unit holders based on the relevant provisions under the Income-tax Act, 1961 ('Act'), the Wealth-tax Act, 1957 and the Finance (No 2) Act 2004 (collectively called 'the relevant provisions'), subsequent to the amendments proposed by the Finance Bill, 2005.

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

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

The following summary outlines the key tax implications applicable to unit holders based on the relevant provisions under the Act subsequent to the amendments proposed by the Finance Bill, 2005.

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

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

Taxability of income on units (other than sale):

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

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

Taxability of income on sale/redemption of units:

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

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

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

On sale of the units of an equity oriented fund (as defined below) on a recognized stock exchange or to the Mutual Fund, the investor will also be charged with securities transaction tax ('STT') as per the rates specified in para Securities Transaction Tax, provided the transaction is also considered as a taxable securities transaction (the transactions on which securities transaction tax (STT) is levied under provisions of Chapter VII of the Finance (No 2) Act, 2004). In other cases, STT is not levied.

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

Note: "Equity oriented fund" is defined as -

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

**If the units are held as investments:**

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

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

Nature of income	Tax rate <sup>5</sup>
Short-term capital gains on sale either to the Mutual Fund or on a recognized stock exchange	Capital gains tax payable at 10 percent* (applicable to all investors including Foreign Institutional Investors FII)
Long- term capital gains on sale either to the Mutual Fund or on a recognized stock exchange	No capital gains tax payable by any investor.

\* plus surcharge and education cess as may be applicable (refer Note 2). In case of non-resident investors, the above rates would be subject to applicable treaty relief. <sup>5</sup> Additionally, STT would be payable at the rates specified in para Securities Transaction Tax.

The tax rates applicable on short term or long term capital gain arising on transfer of units of a scheme not dealt with above are stated in the following table:

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

\* plus surcharge and education cess as may be applicable (refer Note 2). In case of non-resident investors, the above rates would be subject to applicable treaty relief.

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

- (a) Resident Investors: No tax is required to be deducted at source from capital gains arising to resident investors at the time of repurchase or redemption of the units.
- (b) Non-Resident Investors:

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

- (i) Foreign Institutional Investors: No tax has to be deducted (Section 196D(2)) on redemption/sale proceeds.
- (ii) Non-Resident Indian ('NRI')/Person of Indian Origin ('PIO'): Tax, on short term capital gains arising out of redemption of units is deducted at the rate of 10% (plus surcharge) for an equity oriented fund and at 30% (plus surcharge) for a non equity oriented fund. Tax, on long term capital gains is deducted at the rate of 20% (plus surcharge). However, in case of long term capital gains on redemption of units of an equity oriented fund, no tax would be deducted.

All the above non-resident investors may also claim the tax treaty benefits available, if any. For details of applicability and eligibility of such benefits, the investors are requested to consult their tax advisors. For administrative purpose the Fund will deduct 10 percent surcharge.

**Dividend stripping**

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

**Bonus stripping**

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

Note 1:

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

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

\*plus surcharge and education cess as may be applicable (refer Note 2). # for females below sixty-five years of age, Rs. 100,000 has to be read as Rs. 125,000 and for senior citizens above sixty-five years of age, Rs. 100,000 has to be read as Rs. 150,000. \$for females below sixty-five years of age, Rs. 5,000 has to be read as Rs. 2,500 and Rs 25,000 has to be read as Rs 22,500. Similarly for senior citizens above sixty-five years of age, Rs. 5,000 has to be read as nil and Rs 25,000 has to be read as Rs. 20,000.

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

Note 2:

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

#### UNDER THE WEALTH TAX ACT, 1957

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

#### B) TAX IMPLICATIONS ON MUTUAL FUND

##### INCOME EARNED OR RECEIVED BY THE MUTUAL FUND

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

##### INCOME DISTRIBUTED BY THE MUTUAL FUND

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

- No DDT to be paid on open-ended equity oriented funds;
- DDT to be paid on other funds at the following rates:
  - at 14.025 percent (including a surcharge of 10 percent and an additional surcharge by way of education cess of 2 percent on the amount of tax plus surcharge) on dividend distributed to individuals and HUFs; and

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

#### SECURITIES TRANSACTION TAX

Franklin Templeton Mutual Fund, is liable to pay a securities transaction tax as follows:

Sr. No	Taxable securities transaction	Rate (per cent)
1	Purchase of an equity share in a company or a unit of an equity oriented fund, where (a) the transaction of such purchase is entered into in a recognized stock exchange; and the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit	0.10
2	Sale of an equity share in a company or a unit of an equity oriented fund, where - (a) the transaction of such sale is entered into in a recognized stock exchange; and the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.10
3	Sale of a derivative, where the transaction of such sale is entered into in a recognized stock exchange	0.0133
4	Sale of unit of an equity oriented fund to the Mutual Fund	0.20

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

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

"Taxable securities transaction" has been defined as a purchase or sale of an equity share in a company or a derivative or a unit of an equity oriented fund, entered into in a recognized stock exchange; or sale of a unit of an equity oriented fund to the Mutual Fund.

#### RELIGIOUS AND CHARITABLE TRUSTS

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

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

#### Others :

##### Equity Linked Saving Schemes and Pension Plan

The rebate under Section 88 (2) clause (xiii) b and clause (xiii) c of the Income Tax Act, 1961 is proposed to be deleted with effect from April 1, 2005, by the Finance Bill, 2005.

The Finance Bill, 2005 proposes to insert a new section, section 80C, with effect from 1 April 2005 which provides for a deduction in respect of inter alia, investment in notified schemes of Mutual Funds. The notifications will be gazetted once the Finance Bill, 2005 receives the assent of the president of India.

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

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on [www.franklintempletonindia.com](http://www.franklintempletonindia.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at 044 - 24679200.

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

Mr. S. Rajagopalan, Investor Services, Century Centre, 75, TTK Road, Alwarpet Chennai 600 018. Oh: 044 - 24679200. Fax: 044 - 2498 7790. Email: [service@templeton.com](mailto:service@templeton.com).

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

Franklin Templeton Asset Management (India) PVT Ltd, Century Centre, 75, TTK Road, Alwarpet Chennai 600 018. Ph: 044 - 24679200. Fax: 044 - 2498 7790

### **Details of Mutual Fund**

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

**Registered Office:** 1st Floor Sakhar Bhavan, Nariman Point, Mumbai 400021

**Corporate Office:** 4th Floor, Wockhardt Towers, Bandra Kurla Complex, Bandra (East), Mumbai 400 051

### **Unitholders' Information:**

#### **Account Statement:**

Each Unitholder will receive an Account Statement each time additional purchases (except dividend re-investment/bonus) or redemptions of Units are made, or dividends or other distributions in respect of Units are declared and paid. The Unitholders can also obtain an Account Statement on request from any of the ISCs.

#### **Annual Financial Reports**

As required by the SEBI Regulations, the Fund will publish, as soon as practical after 31st March each year but not later than six months thereafter, as the Trustee may decide, accounts relating to its affairs for the period ending 31st March. The Fund will also mail an abridged scheme-wise annual report to all the unitholders. The full annual report of the Fund will be furnished to the Unitholders upon a written request and will be available at the Head Office of the Investment Manager for inspection.

#### **Half Yearly Disclosures**

The Fund shall before the expiry of one month from the close of each half year that is on 31st March and 30th September, publish

its unaudited financial results, containing details specified in Regulation 59 read with Twelfth Schedule of SEBI Regulations, in one English newspaper circulating in the whole of India and in one regional newspaper circulating in the region where the head office of the Fund is situated. In addition, the Scheme shall mail or publish the complete portfolio to the investors before the expiry of one month from March 31 and September 30 each year. These shall also be displayed on the web site of the mutual fund and that of AMFI.

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

Date: April 28, 2005

Note:

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

### **Instructions**

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

1. Investors already having an account in any Franklin Templeton scheme can provide just their account number, fund name and first applicant name in the space provided. Such investors need not fill the section 'Personal Details'. (For investments in TIPP date of birth is required). However, where the mode of holding is 'joint' or 'either of survivor(s)', the application forms must be signed by all the unitholders, irrespective of the mode of holding.
2. The application form must be completed in BLOCK LETTERS in ENGLISH. More than one scheme can be applied for in the same application form, but with separate cheques for each scheme.
3. Signatures should be in English or in any of the Indian languages. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF

4. Mode of payment:-
  - a. For Resident Investors
    - For Resident Investors - by local cheque/draft deposited with any Franklin Templeton branch/ Karvy Collection Centres.
    - Applicants from places where there is no Franklin Templeton branch/Karvy Collection Centres can deduct DD charges from the application amount provided these drafts are payable at locations where there is a Franklin Templeton branch/Karvy Collection Centre. Applicants may send their application alongwith bank draft to the Investor Service Centre/Karvy Collection Centre.
    - Investors are instructed NOT to make cash payments to their agents and to Karvy Collection Centres.
    - Cheques should be drawn in favour of the scheme name. For e.g, “Franklin India Bluechip Fund”, “Franklin Infotech Fund”, “FT India Balanced Fund”, “Templeton India Income Builder Account”. Separate cheques should be sent for each scheme / plan. The fund is not obliged to represent dishonoured cheques or inform the investor / investor’s agent about it.
  - b. For Non-Resident Investors:
    - by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch. Please provide a photocopy of the cheque alongwith the application form if investment is made through a NRE/NRO account.
    - by Rupee draft purchased abroad payable at Chennai
    - by wire transfer/inward remittance to Franklin Templeton Mutual Fund’s account with Citibank, Fort, Mumbai.
  - c. Foreign Institutional Investors and International Multilateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. FIIs, Trusts must also provide the Overseas Auditor’s Certificate
  - d. For investments in Templeton India Treasury Management Account - Institutional Plan, payments by way of transfers and high value deposits are only accepted.
5. In case of an application form under a Power of Attorney or by a limited company or a body corporate or a registered society, or a Trust, the relevant Power of Attorney or the relevant resolution or authority to make the application, as the case may be, or a duly certified copy thereof, alongwith a certified copy of the Memorandum and Articles of Association [where applicable] and/or bye law may be lodged alongwith the application form. The signature must be duly attested by a notary public.
6. As per SEBI Circular SEBI/ IMD/CIR No. 8/5611/ 2004 dated March 19, 2004, Franklin Templeton Mutual Fund (FTMF) hereby declares all it’s 33 branches (Investor Service Centres/ISCs) and Karvy Collection Centres as described on page 32 of the Key Information Memorandum under the head “Franklin Templeton Branch Offices/Karvy Collection Centres” as the Official Points of Acceptance of Transactions. Further, FTMF’s website (www.franklintempletonindia.com) will also be treated as the “Official Point of Acceptance of Transactions” for web based transaction performed through HPIN Facility. Please note that the Karvy Collection Centres and the website are purely collection centres and all the investors/distributors queries will continue to be handled by the ISCs. The “cut off time” as mentioned in the Offer Documents shall be reckoned at these official points. All purchase, redemption and exchange applications must be demonstrably received by FTMF at these Official Point of Acceptance of Transactions within the stipulated cut off times on a business day.
7. Applications that are incomplete or inaccurate are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. All applications are accepted “Subject to Verification”. Applications can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office.

**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 status of the investor is not available, the default status would be individual , HUF or Company based on the information available in the application form.
- In case more than one investor’s name appears in the application form, but the form has been signed by the first holder only, the same will be processed with the mode of holding as SINGLE in favour of the first holder. However, for JOINT holders, all the unit holders must have signed the form else the application will be rejected.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- Application where the scheme name / abbreviation is available, but specifics of the plan or options are not mentioned will be processed as per the default options listed in the KIM.

- Where the investor had failed to indicate clearly the Plan/Options in the application form or has mentioned both Plan/Options i.e. Dividend and Growth, the application will be processed as per the default option.
- If the Scheme name in the application is different from the scheme name in the cheque, the transaction will be processed as per the application.

#### Additional Purchases:

- In case of a difference between the Investor's account number and the scheme name mentioned in the application, the same would be processed on the scheme name mentioned in the application.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.

#### Redemptions/Exchanges:

- If the number of units and All units is mentioned in the request for redemption or Switch, the number of units (Cleared units) will be considered. Where the number of units and an amount is mentioned, the number of units (cleared units) will be considered.
- If neither units nor amount are mentioned in the request, ALL units (Cleared units) will be considered.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Funds.
- If the existing account details are not provided in the destination account field, units / amount will be transferred to a New Account.

#### SIP/SWP and STP:

- In case the end date for an SIP is not mentioned, the SIP would end once the current cheques in hand are over.
- In case the end date for SWP / STP is not mentioned, the same would be assumed to be 36 months from the date of commencement, subject to adequate balance being available in the account.
- If the existing account details are not provided in the destination account field, units/amount will be transferred to a New Account.
- In case the start date of an STP / SWP is not mentioned in the application, the transaction would be processed with the immediate next STP / SWP date depending on the option selected by the investor.

#### General

- Broker codes will be processed under UNKNOWN in the following situations:
  - a) Broker code is corrected but not countersigned by the investor in the application
  - b) If there are multiple broker codes mentioned in the application
  - c) If the broker code is not clear in the application

8. In order to pay the investor the redemption amount requested for (in Rupees) Franklin Templeton will redeem that many units as would give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load as applicable.
9. Investors are requested to contact the nearest Investor Service Centre in case of non receipt of requisite documents (Account Statement / Letter confirmations) within 30 days from the date of your lodging with the Investor Service Centre, failing which it would be deemed to be resolved to the satisfaction of the investor.
10. In case of availment of Direct Credit of dividend and redemption facility, Franklin Templeton Investments cannot be responsible for errors or delays in processing the request due to errors in the information provided.
11. The schemes and individual plan(s) under the scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the scheme/plan(s). In each subsequent calendar quarter after December 31, 2003, on an average basis, the schemes/plans shall meet with the above condition, 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 scheme /plans shall be wound up by following the guidelines laid down by SEBI.
12. Investors can avail online Account Access and full transaction capabilities, on our website [www.franklintempletonindia.com](http://www.franklintempletonindia.com). This facility is currently available to Resident and Non Resident Individual Investors. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to [service@templeton.com](mailto:service@templeton.com). On receipt and verification of the form, investors will be issued an HPIN - using this, investors must create a username and password to access the site. A verified PAN is required to transact online via the website. Similar services for non-individual investors and our distribution partners will be enabled shortly. Please note that currently the HPIN Facility is available to resident and non resident individual investors on FTMF's website for all open end schemes other than Liquid Schemes, for subscription, redemption or exchange.

For performing transactions through the HPIN facility, investors are required to furnish verified PAN, failing which the facility may be restricted to "Only View" facility. Per SEBI regulations, all resident investors other than Bodies Corporate are required to furnish their UIN for transactions of Rs.1,00,000/- and above, with effect from January 1, 2006. Please provide your UIN if available, or arrange to send us the same as soon as possible, failing which online transaction facilities may be restricted w.e.f. January 1, 2006.

## Reckoner for Scheme/Plan/Options

Scheme Name	Plans	Options*	Minimum Investment Amount	Default Option
<b>a) Open end diversified/sector equity schemes, and tax saving schemes</b>				
Franklin India Bluechip Fund (FIBCF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Prima Fund (FIPF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Prima Plus (FIPP)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Flexi Cap Fund (FIFCF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Opportunities Fund (FIOF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin Infotech Fund (FIF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin Pharma Fund (FPF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin FMCG Fund (FFF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Templeton India Growth Fund (TIGF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Index Fund (FIIF)	BSE Sensex Plan; NSE Nifty Plan	GR, DP, DR	Rs.5,000	Dividend Reinvestment
Franklin India Taxshield (FIT)		GR, DP, DR	Rs.500	Dividend Payout
Templeton India Pension Plan (TIIP)		GR, Dividend	Rs.500	Dividend Plan
<b>b) Open end hybrid schemes</b>				
FT India Balanced Fund (FTIBF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment
Templeton India Children's Asset Plan (TICAP)	Education Plan Gift Plan	Dividend GR, Dividend	Rs.2,000	Educational Plan, Dividend Option
<b>c) Open end Income/Liquid schemes</b>				
Templeton India Income Fund (TIIF)		GR, DP, DR	Rs.10,000	Dividend Reinvestment
Templeton India Income Builder Account (TIIBA)	Plan A (No entry/exit load) Plan B (No entry load/ with exit load)	GR, BP, MDP, MDR QDP, QDR, HDP, HDR, ADP, ADR	Plan A : Rs.20,000 (GR, BP, HDP, HDR, HDP, ADP, ADR) Rs.40,000 (MDP, MDR, QDP, QDR) Plan B : Rs.10,000 (GR, BP, HDP, HDR, HDP, ADP, ADR) Rs.25,000 (MDP, MDR, QDP, QDR)	Plan B, Annual Dividend Reinvestment Option
Templeton India Government Securities Fund (TGSEF)	Long Term Plan, Composite Plan Treasury Plan	GR, DP, DR GR, DR, DP	GR : Rs.10,000, DP, DR : Rs.25,000 Rs.1 lakh	Composite Plan /Dividend Reinvestment Dividend Reinvestment
Templeton India Short-Term Income Plan (TISTIP)		GR, BP, MDP, MDR QDP, QDR, WDR	Rs.1 lakh	Weekly Dividend Reinvestment Option
Templeton Floating Rate Income Fund (TFIF)	Long Term Short Term	GR, DP, DR GR, DR	Rs.10,000 Rs.1 lakh	Long Term, Dividend Reinvestment
Franklin India International Fund (FINIF)			Rs.1 lakh	
Templeton Monthly Income Plan <sup>@*</sup> (TMIP)		GR, MDP, MDR QDP, QDR HDP, HDR	GR, HDR, HDP : Rs.10,000 MDP, MDR, QDP, QDR : Rs.25,000	Monthly Dividend Reinvestment
FT India Monthly Income Plan <sup>@</sup> (FTIMIP)	Plan A (No entry/exit load) Plan B	GR, BP, MDP, MDR QDP, QDR	Plan A : Rs.20,000 (GR & BP), Rs.40,000 (MDP, MDR, QDP, QDR) Plan B : Rs.10,000 (GR & BP) Rs.25,000 (MDP, MDR, QDP, QDR)	Plan B, Monthly Dividend Reinvestment Option
Templeton India Treasury Management Account (TITMA)	Regular Plan Liquid Plan	GR, WDP, WDR, DDR GR, WDR, DDR	Rs.1 lakh Rs. 10 crores (WDP) Rs.25,000, (GR, WDR) Rs. 1 lakh (DDR)	Liquid Plan - Weekly Dividend Reinvestment Option
Templeton India Treasury Management Account -Institutional Plan (TITMA-IP)		GR, WDP, WDR, DDR	Rs.7 crore Rs. 10 crores (WDP)	Weekly Dividend Reinvestment Option
Templeton India Money Market Account (TIMMA)	Regular Cheque Writing		Rs.5,000 Rs.10,000	Regular
<b>d) Open end Fund of Funds Scheme</b>				
FT India Life Stage Fund of Funds (FTLF)	The 20s Plan The 30s Plan The 40s Plan The 50s Plus Plan The 50s Plus Floating Rate Plan	GR, DP, DR	Rs.5,000	The 20s Plan, Dividend Reinvestment
FT India Dynamic PE Ratio Fund of Funds (FTDPEF)		GR, DP, DR	Rs.5,000	Dividend Reinvestment

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

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



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

Bank Name \_\_\_\_\_  
 (Do not abbreviate) Please provide the full account number  
 Account No. \_\_\_\_\_ Branch/City \_\_\_\_\_  
 Branch \_\_\_\_\_  
 Address \_\_\_\_\_

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

**Direct Credit Facility** is available with the following banks: ABN Amro Bank, Citibank, Development Credit Bank, HDFC Bank, HSBC Bank, IDBI Bank, ICICI Bank, UTI Bank, Kotak Mahindra Bank and Standard Chartered Bank. Dividend and redemption payments will be directly credited to your account if the bank mandate registered for your account is one of the above said banks. **I/We DO NOT wish to avail direct credit facility** (Please tick)   
 Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

**PAN - Mandatory for all Resident Investors regardless of mode of holding and required for transactions of Rs. 50,000 & above**

PAN \_\_\_\_\_ Sole/First Applicant/Guardian \_\_\_\_\_ Second Applicant \_\_\_\_\_ Third Applicant \_\_\_\_\_  
 Enclosed:  PAN Card Copy OR  Form 60/61  PAN Card Copy OR  Form 60/61  PAN Card Copy OR  Form 60/61  
**Mandatory Enclosures: PAN Card Copy or Form 60 /61 with address proof. Transactions not including these mandatory enclosures are liable to be rejected**

**Unique Identification Number - Mandatory\***

UIN \_\_\_\_\_ Sole/First Applicant/Guardian \_\_\_\_\_ Second Applicant \_\_\_\_\_ Third Applicant \_\_\_\_\_

\*Unique Identification Number issued by SEBI mandatory for: Bodies Corporate; FIIs, sub accounts and foreign venture capital investors; Mandatory for Resident Investors not being bodies corporate, from 1st January 2006 for transactions of Rs. 1 lac and above. No date has yet been notified for NRI investors. All Investors are requested to note that the applications will be rejected if on the date of application the investor is required by any law / regulation to provide the Unique Identification Number has not provided the same in the Application Form / Transaction Form

**Other Services (Optional)**

**1. Online Account Access**

I wish to avail the online account access facility (email address mandatory)  Yes  No

**2. Email Services**

I wish to receive the following via e-mail instead of physical document for all my scheme accounts (please tick)

Account Statement  Quarterly Review & Annual Report  Communication on Change of Address, Bank etc.

My Email Address \_\_\_\_\_

**3. Nomination Details:**

Nominee Name & Address \_\_\_\_\_ Signature of Nominee \_\_\_\_\_

If nominee is a minor Date of Birth of nominee, if minor [D | D] [M | M] [Y | Y | Y | Y] \_\_\_\_\_ Signature of Guardian \_\_\_\_\_

Guardian's Name & Address \_\_\_\_\_

**Declaration**

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

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

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete.

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

Signatures :

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

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

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



For investment related enquiries, please contact:  
 Franklin Templeton Investments Service Centres  
 Email: service@templeton.com  
 www. franklintempletonindia.com

- CHECK LIST:** Please ensure the following :
- Application form is complete in all respects and signed by all Applicants
  - Bank Account details are filled
  - Permanent Account Number (PAN) is mentioned for both single/joint holders and a copy of the PAN Card/Form 60/61 with address proof is provided, without which transactions are liable to get rejected
  - Mention the MAPIN Database Unique Identification Number (UIN) issued by SEBI for applicable cases (currently applicable to body corporates)
  - Appropriate Options are filled up
  - Cheques/DDs should be drawn in favour of the respective scheme names.

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

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

First Applicant Name

Account No.  Fund

**Your Personal Details** (Need not be filled if you have completed the box above)

*(To be filled in Block Letters. Use one box for one alphabet leaving one box blank between name and surname)* Salutation  Mr.  Ms.  Dr.  Prof.

Name of First/Sole Applicant

Name of Second Applicant

Name of Third Applicant

Address *(P.O. Box Address is not sufficient in case of Overseas address)* Address is  Home  Office

City

State  Country  Pin

Tel

STD Code                      Work                      Residence                      Mobile

Fax  Email

Date of Birth (Mandatory for TIPP & Minors)

D D      M M      Y Y Y Y

Name of Father/Guardian of Minor *(Strike off whichever is not applicable)*

First Holder/Minor

Alternate Address

Country  Pin

**Mode of Holding**                      **Status**

Single                       Individual                       HUF                       Company/Body Corporate                       FII

Joint                       Sole Proprietorship                       Club/Society                       Minor through Guardian                       NRI\*/PIO\*

Either or Survivor(s)                       Partnership                       Trust                       Others \_\_\_\_\_                      \*  Repatriable     Non-Repatriable

Country of citizenship \_\_\_\_\_

*(Tick whichever is applicable; Only individuals and minor through guardian can invest in Templeton India Pension Plan)*

**I would like to invest in**

*Separate cheque/demand draft required for each investment, drawn in favour of FULL scheme name (see point 4 on page 20). Please fill up the scheme name(s) and the plan/option you may refer to the reckoner on page 22 for more details. Investors in Templeton India Money Market Account, Templeton India Pension Plan and Templeton India Children's Asset Plan are requested to also fill in the form on page 31.*

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

**Acknowledgement** Sl. No.

Received from Mr./Mrs./Dr./Prof. \_\_\_\_\_  
 \_\_\_\_\_ Pin \_\_\_\_\_

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

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

Bank Name   
 (Do not abbreviate) Please provide the full account number  
 Account No.  Branch/City   
 Branch   
 Address

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

**Direct Credit Facility** is available with the following banks: ABN Amro Bank, Citibank, Development Credit Bank, HDFC Bank, HSBC Bank, IDBI Bank, ICICI Bank, UTI Bank, Kotak Mahindra Bank and Standard Chartered Bank. Dividend and redemption payments will be directly credited to your account if the bank mandate registered for your account is one of the above said banks. **I/We DO NOT wish to avail direct credit facility** (Please tick)   
 Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

**PAN - Mandatory for all Resident Investors regardless of mode of holding and required for transactions of Rs. 50,000 & above**

PAN  Sole/First Applicant/Guardian  Second Applicant  Third Applicant   
 Enclosed:  PAN Card Copy OR  Form 60/61  PAN Card Copy OR  Form 60/61  PAN Card Copy OR  Form 60/61  
 Mandatory Enclosures: PAN Card Copy or Form 60 /61 with address proof. Transactions not including these mandatory enclosures are liable to be rejected

**Unique Identification Number - Mandatory\***

UIN  Sole/First Applicant/Guardian  Second Applicant  Third Applicant

\*Unique Identification Number issued by SEBI mandatory for: Bodies Corporate; FIIs, sub accounts and foreign venture capital investors; Mandatory for Resident Investors not being bodies corporate, from 1st January 2006 for transactions of Rs. 1 lac and above. No date has yet been notified for NRI investors. All Investors are requested to note that the applications will be rejected if on the date of application the investor is required by any law / regulation to provide the Unique Identification Number has not provided the same in the Application Form / Transaction Form

**Other Services (Optional)****1. Online Account Access**

I wish to avail the online account access facility (email address mandatory)  Yes  No

**2. Email Services**

I wish to receive the following via e-mail instead of physical document for all my scheme accounts (please tick)

Account Statement  Quarterly Review & Annual Report  Communication on Change of Address, Bank etc.

My Email Address \_\_\_\_\_

**3. Nomination Details:**

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

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

If nominee is a minor Date of Birth of nominee, if minor

Guardian's Name & Address \_\_\_\_\_

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

**Declaration**

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

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

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete.

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

Signatures :

First/Sole Applicant/

Guardian \_\_\_\_\_

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

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



For investment related enquiries, please contact:  
 Franklin Templeton Investments Service Centres  
 Email: service@templeton.com  
 www. franklintempletonindia.com

**CHECK LIST:** Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Permanent Account Number (PAN) is mentioned for both single/joint holders and a copy of the PAN Card/Form 60/61 with address proof is provided, without which transactions are liable to get rejected • Mention the MAPIN Database Unique Identification Number (UIN) issued by SEBI for applicable cases (currently applicable to body corporates) • Appropriate Options are filled up • Cheques/DDs should be drawn in favour of the respective scheme names.

## Franklin Templeton Mutual Fund

## Common Transaction Form

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

This Form is for use of Existing Investors only. Use this Form for • ADDITIONAL PURCHASE • REDEMPTION • SWITCH • DIRECT CREDIT • CHANGE OF ADDRESS / BANK DETAILS • E-MAIL COMMUNICATIONS • Online Account Access • SIP/SWP/STP/DTP • NOMINATION DETAILS

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

## Existing Unitholder Information

Name of Sole / First Accountholder (Leave space between first/middle/last name) \_\_\_\_\_ Salutation  Mr.  Ms.  Dr.  Prof.

Account Number \_\_\_\_\_ Scheme Name/Plan \_\_\_\_\_

## Additional Purchase Order

Amount (in figures) \_\_\_\_\_ Amount (in words) (Favouring scheme name is enclosed) \_\_\_\_\_

Cheque/Draft No. \_\_\_\_\_ Cheque/Draft Dated \_\_\_\_\_ Drawn on (Name of Bank and Branch) \_\_\_\_\_

PAN - Mandatory for all Resident Investors regardless of mode of holding and required for transactions of Rs. 50,000 & above

Sole/First Applicant/Guardian \_\_\_\_\_ Second Applicant \_\_\_\_\_ Third Applicant \_\_\_\_\_

PAN \_\_\_\_\_

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

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

## Unique Identification Number - Mandatory\*

UIN \_\_\_\_\_

Sole/First Applicant/Guardian \_\_\_\_\_ Second Applicant \_\_\_\_\_ Third Applicant \_\_\_\_\_

\*Unique Identification Number issued by SEBI mandatory for: Bodies Corporate; FIs, sub accounts and foreign venture capital investors; Mandatory for Resident Investors not being bodies corporate, from 1st January 2006 for transactions of Rs. 1 lac and above. No date has yet been notified for NRI investors. All Investors are requested to note that the applications will be rejected if on the date of application the investor is required by any law / regulation to provide the Unique Identification Number has not provided the same in the Application Form / Transaction Form

## Redemption

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

Amount or Units (in figures) \_\_\_\_\_ Amount or Units (in words) \_\_\_\_\_

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

## For Liquid Fund Redemption

Redemption for Previous Day NAV (T+0)  Saturday Payout\*\* (for Friday's Transaction)

\*\* Saturday payouts (where available) will be made either by Direct Credits to Citibank Accounts or through Citibank Cheque.

## Switch

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

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

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

## Change of Bank Account

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

Please enclose a cancelled/photo copy of the cheque.

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

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

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

City \_\_\_\_\_

Direct Credit Facility is available with the following banks: ABN Amro Bank, Citibank, Development Credit Bank, HDFC Bank, HSBC Bank, IDBI Bank, ICICI Bank, UTI Bank, Kotak Mahindra Bank and Standard Chartered Bank. Dividend and redemption payments will be directly credited to your account if the bank mandate registered for your account is one of the above said banks. I/We DO NOT wish to avail direct credit facility (Please tick)

Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

## Change of Address

New Address \_\_\_\_\_ Following is  Home  Office Address

State \_\_\_\_\_

Country \_\_\_\_\_ Pin Code \_\_\_\_\_

Office Tel. \_\_\_\_\_ Resi. Tel. \_\_\_\_\_

My Email ID \_\_\_\_\_

## E-Mail Communication and Online Account Access

I wish to receive the following via e-mail instead of physical document (please ✓)

Account Statement  Quarterly Review & Annual Report

Communication on Change of Address, Bank etc.

My Email ID \_\_\_\_\_

## Online Account Access

I wish to avail the online account access facility (email address mandatory)  Yes  No

## Declaration

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

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

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete.

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

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

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

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

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

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

Received from Mr./Ms./Dr./Prof. \_\_\_\_\_

Additional Purchase or  SIP : Total Amount (Rs.) \_\_\_\_\_ Total Cheque(s) \_\_\_\_\_ Cheque No.(s) \_\_\_\_\_

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

SWP  STP  DTP  Change of Bank Account  Change of Address  Nomination Details

Service Centre  
Signature & Stamp



# Franklin Templeton Mutual Fund Systematic Investment Plan through ECS

(See instructions overleaf)



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

Name of Sole/First Account holder

Existing Investors Account Number

or

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

### SIP Details (Please note that a minimum of 15 days is required to set up the ECS)

Scheme

Plan  Option

SIP Amount Rs. (per installment)#  Frequency |  Monthly  Quarterly (please tick as applicable)  
 # (Maximum amount per installment under ECS Direct Debit is Rs. 25000)

SIP Period From       To       SIP Date :  1st  7th  10th  20th  
 (please tick as applicable)

First SIP Cheque Date       Cheque No.  Amount Rs.   
 (If Cheque is given)

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

I/We authorise Franklin Templeton Mutual Fund or their authorised service providers to Debit my/our account listed below by ECS (Electronic Clearing Services) for collection of SIP Payments and confirm that the funds invested belongs to me/us. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

Bank Name

Branch Name

Address

City

Account Number  Account Type  Savings  Current  CC/OD

(please tick as applicable)

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

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete information, I/We will not hold Franklin Templeton Investments responsible. I/We further undertake that any changes in my/our Bank details will be informed to the Fund immediately. I/We have read and agreed to the terms and conditions mentioned overleaf.

Please Provide a copy of this ECS mandate to your bank

### Signatures

1st/Sole Applicant/Guardian \_\_\_\_\_

2nd Applicant \_\_\_\_\_

3rd Applicant \_\_\_\_\_

\*\*Recommended for payable at par cheques. Please ensure the correct MICR Code for the bank and branch is provided.

<p><b>Banker's Attestation**</b>                  Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records</p> <p>_____                  Signature of Authorised Official from Bank (Bank Stamp and Date)</p>
--

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

Investor's Name

Account Number

Scheme

SIP Amount (Rs.)  Frequency:  Monthly  Quarterly  
 (please tick as applicable)

<p>Franklin Templeton Investor Service Centre                  Signature &amp; Stamp</p>
--

## Terms and Conditions

### SIP Payment through Electronic Clearing Services

1. This facility is offered to investors having Bank accounts in select cities mentioned below. The cities in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Franklin Templeton Investments without assigning any reasons or prior notice. SIP instructions for investors in such cities vis ECS route will be discontinued.
2. New investors who wish to enroll for SIP through ECS should also fill up the Common Application form in addition to this form.
3. To effect ECS debit, investors must provide a cancelled cheque or copy thereof or the first investment must be by means of cheque from that account. Bankers attestation is recommended for Payable at par cheques.
4. Existing investors must provide their Account number and need not fill up a Common Application Form.
5. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Offer Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centres or distributors or from the website [www.franklintempletonindia.com](http://www.franklintempletonindia.com).
6. The SIP through ECS Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted atleast 15 days in advance of the date of the first ECS Debit Transaction.
7. The bank branch provided for ECS should participate in the local MICR clearing. The investor shall inform their Bankers about the ECS mandate and Franklin Templeton will not liable for any transaction failures due to rejection by the investors bank/branch.
8. SIP through ECS is available only on 1st / 7th / 10th / 20th of the month. In case these days are non business days for the scheme, then SIP will be processed on the next business day.
9. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India(RBI)
10. Investor will not hold Franklin Templeton Investments and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.
11. Franklin Templeton reserves the right to reverse allotments in case the ECS debit is rejected by the bank for any reason whatsoever.
12. Franklin Templeton Investments shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ECS facility and takes full responsibility for the same.
13. The AMC/Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
14. Franklin Templeton Investments reserves the right to discontinue the SIP in case of suspension of direct debit through ECS or in case a direct debit via ECS is rejected by the investor bank for any reason. In schemes that have an entry load, the same will currently be waived for SIP investors. Such investments will however be charged an exit load equivalent to the waived entry load, if redeemed within two years of the allotment date or in case the SIP is prematurely terminated before completion of the minimum term for any reason, as the AMC may deem fit, applying First in First Out basis.
15. Franklin Templeton Investments reserves the right to reject any application without assigning any reason thereof.
16. Minimum Investments: 12 instalments of Rs.500/- (or) 6 Instalments of Rs.1000/-. All Instalments should be of the same amount. In FTLEF, 12 instalments of Rs.2000/- (or) 6 instalments of Rs.4000/- and in TGSEF - PF Plan 12 instalments of Rs. 10,000/- or 6 instalments of Rs. 20,000/-.

### List of cities where SIP through ECS is available

**Ahmedabad, Baroda, Bangalore, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Delhi, Guwahati, Hyderabad, Jaipur, Kanpur, Kolkata, Lucknow, Mumbai, Nagpur, Patna, Surat, Thiruvananthapuram and Pune**



For any queries, please contact our offices at the following numbers: Ahmedabad 26470057; Bangalore 22385612; Baroda 2356036; Bhubaneswar 2535141; Chandigarh 2662136; Chennai 24679200; Cochin 2373078; Coimbatore 2474616; Dehradun 2743268; Delhi 23738670; Hyderabad 55665915; Indore 2436324; Jaipur 2377904; Jalandhar 5080783; Kanpur 2303131; Kolkata 22824171; Lucknow 2285301; Ludhiana 2406191; Madurai: 2343008; Mangalore 2492796; Mumbai 56325820-36; Nagpur 2555074; Nashik 2574327; Patna 2212277; Pune 25533140; Raipur 5033614; Rajkot 2294204; Salem: 2446854; Surat 2473766; Trichy 2464022; Varanasi 2226684; Vijayawada 2472594; Visakhapatnam 5565351. For all investment related correspondence, you can also mail us at: Franklin Templeton Asset Management (India) Private Limited, Century Centre, 75, TTK Road, Alwarpet, Chennai 600018 or email us at [service@templeton.com](mailto:service@templeton.com)

**FOR CHEQUE WRITING ACCOUNT IN TIMMA ONLY**

**POWER OF ATTORNEY**

The Manager  
ABN AMRO Bank N.V., Chennai

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

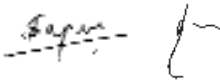
Dear Sir,

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

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

For FTMF TIMMA Redemption Account

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



Authorised Signatories

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

First Applicant

Second Applicant

Third Applicant

Above Signature(s) attested

Photograph  
with  
signature

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

**For cheque writing account in TIMMA**

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

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

To. The Trustee, Franklin Templeton Mutual Fund

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

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

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

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

Place:

First Applicant Name:

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

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

**For Children's Asset Plan**

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

Name of the parent/guardian of beneficiary child \_\_\_\_\_

Address of the beneficiary child \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Pin \_\_\_\_\_

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

Name of parent/guardian of alternate child \_\_\_\_\_

Address of the alternate child \_\_\_\_\_

\_\_\_\_\_ Pin \_\_\_\_\_

Signatures :

First Applicant \_\_\_\_\_ Second Applicant \_\_\_\_\_ Third Applicant \_\_\_\_\_

## Franklin Templeton Branch Offices

### Ahmedabad:

202, 2nd Floor, Abhijeet-III,  
Opp. Mayor's Bungalow,  
(Near Mithakali Six Roads),  
Ahmedabad 380 009.  
Tel: (079) 26470056/ 57/26462815/  
26460195, Fax: (079) 26462685

### Bangalore:

Niton Compound, 11, Palace Road,  
Bangalore 560 052.  
Tel: (080) 22385612/ 14/ 22385885,  
Fax: (080) 22385886;

### Baroda:

306, Dwarkesh Complex,  
R.C.Dutta Road, Alkapuri,  
Baroda 390 007.  
Tel: (0265) 2353036/37,  
Fax: (0265) 2353038;

### Bhubaneswar:

No.77, Kharavel Nagar, Unit III,  
Janpath, Bhubaneswar 751 001.  
Tel: (0674) 2535141/2531745,  
Fax: (0674) 2531026;

### Chandigarh:

S.C.O. 373-374, 1st Floor,  
(Next to HDFC Bank), Sector 35-B,  
Chandigarh 160 022. Tel: (0172)  
2662136/2622341/ 2613371/ 2645291,  
Fax: (0172) 2622341

### Chennai:

Century Centre, 75, T.T.K Road,  
Alwarpet, Chennai 600 018.  
Tel: (044) 24679200,  
Fax: (044) 24649209

### Cochin:

41/418-C, First Floor, Chicago Plaza,  
Rajaji Road, Ernakulam,  
Cochin - 682035.  
Tel: (0484) 3949466/ 2370380/81/82,  
Fax: (0484) 2373076

### Coimbatore:

424-C, Red Rose Towers,  
2nd Floor, D.B.Road, R.S.Puram,  
Coimbatore 641 002.  
Tel: (0422) 2474616,  
Fax: (0422) 2470277

### Dehradun

Shop No.44, Meedo Arcade,  
28 Rajpur Road, Dehradun 248 001.  
Tel: (0135) 2743268/2748306,  
Telefax: (0135) 2748306

### Hyderabad:

501, Regency House, Somajiguda,  
Hyderabad 500 082.  
Tel: (040) 55665915/16/ 55667384  
Fax: (040) 55665770

### Indore:

101, Starlit Towers, 29/1 Y.N Road,  
Opp State Bank Of Indore Head Office,  
Indore - 452001.  
Tel : 0731- 2436324/5201507

### Jaipur:

250, 2nd Floor, Ganpati Plaza, M I  
Road, Jaipur 302 001.  
Tel: (0141) 2377904/2377905,  
Fax: (0141) 2388737

### Jalandhar

Rachnaa Chambers, BMC Chowk,  
G.T.Road, Jalandhar 144 001.  
Tel: (0181) 5080784/2456033,  
Fax: (0181) 5080783

### Kanpur:

Room No. 307, Third Floor, 15/63  
Krishna Tower, Kanpur 208 001.  
Tel: (0512) 2303131/2330767,  
Telefax: (0512) 2330767

### Kolkata

2D & 2E, Landmark Building,  
2nd Floor, 228-A, A.J.C Bose Road,  
Kolkata 700 020.  
Tel:(033)22826517/22825555,  
Fax: (033) 22826459

### Lucknow:

2, Uttam Palace, 1st Floor,  
3 Sapru Marg, Lucknow 226 001.  
Tel: (0522) 2285301/2285172,  
Telefax: (0522) 2285172

### Ludhiana:

SCO-37, 2nd Floor,  
Feroze Gandhi Market,  
Ludhiana 141 001.  
Tel: (0161) 2406198/2406191,  
Telefax: (0161) 2406191

### Madurai:

224/24 A, 1st Floor,  
Pechiamman Padithurai Road,  
(Opp.Wilson Aerated Love-O),  
Madurai 625 001.  
Tel: (0452) 2343008/98942 63298,  
Fax: (0452) 2350144

### Mangalore:

4th Floor, Sanu Palace, Kodialbail,  
Mangalore 575 003.  
Tel: (0824) 2492796/2493749,  
Telefax: (0824) 2493749

### Mumbai:

**Free Press House, 72/73,**  
7th Floor, Free Press Journal Marg,  
Nariman Point, Mumbai 400 021.  
Tel: (022) 56325820-36/56325830-36,  
Fax: (022) 22810923/ 56325837

### Bandra Kurla Complex,

4th Floor, Wockhardt Towers, Next to  
NSE, Bandra (East), Mumbai 400 051.  
Tel. : 022 - 5551 9100

### Nagpur:

126, FarmLand, Ramdas Peth,  
Opp. SBI Bank, Nagpur 440 010.  
Tel: (0712) 2555074/ 2553794,  
Telefax: (0712) 2553794

### Nasik:

S-6, Suyojit Trade Centre,  
Opp. Rajiv Gandhi Bhavan,  
Sharanpur Road, Nasik 422 002.  
Tel: (0253) 2574329/2574327,  
Telefax: (0253) 2574327

### New Delhi:

126 F, 12th Floor, Himalaya House,  
Kasturba Gandhi Marg,  
New Delhi 110 001.  
Tel: (011) 23722786/ 23752017/  
23328232, Fax: (011) 23353213

### Patna:

505, Ashiana Hariniwaps Apartments,  
Dak Bungalow Road, Patna 800 001.  
Tel: (0612) 2212277/2213170,  
Fax: (0612) 2201762;

### Pune:

1306, 'Kamalja', Shivajinagar,  
Rokdoba Mandir Path,  
Near MSEB office, Off Jangli Maharaj  
Road, Pune 411 005.  
Tel: (020) 25533140-1/ 25513660,  
Fax: (020) 5513661

### Rajkot:

515, Star Plaza, 5th Floor,  
Phulchhab Chowk, Rajkot 360 001.  
Tel: (0281) 2471395/2294204,  
Telefax: (0281) 2294204

### Raipur:

244, Rishabh Complex, 2nd Floor,  
M.G. Road, Raipur 492 001.  
Tel: (0771) 5033244,  
Telefax: (0771) 5033614;

### Salem:

1/31-A Anna Salai, 1st Floor,  
Swarnapuri, Salem 636 004.  
Tel: (0427) 2430506/2446854,  
Telefax: (0427) 2446854;

### Surat:

404-405, Lalbhai Contractor Complex,  
Opp. Library, Nanpura, Surat 395 001.  
Tel: (0261) 2473766,  
Fax: (0261) 2473744;

### Trichy:

Jenne Plaza, Ground Floor, 5/C, 28  
Bharathiar Salai, Cantonment,  
Trichy 620 001. Tel: (0431) 2464022/  
9894114691, Fax: (0431) 2414691

### Varanasi:

4th Floor, Kuber Complex, Rathyatra  
Crossing, Varanasi 221 010.  
Tel: (0542) 2226684,  
Telefax: (0542) 2226684

### Vijayawada:

"White House" 1st Floor, Room # 2  
M.G.Road, Vijayawada 520 010.  
Tel: (0866) 5561301/2472594,  
Telefax: (0866) 2472594

### Visakhapatnam:

C-9 Pavan Palace, Dwaraka Nagar,  
Visakhapatnam 530 016.  
Tel: (0891) 5565351/2704705,  
Fax: (0891) 5566806

## Karvy Collection Centres

**Agra (Uttar Pradesh):** 17/2/4, Deepak Wasan Plaza, 2nd Floor, Sanjay Place (Behind Holiday Inn), Agra 282 002. Tel : (011) 23722786; **Ajmer (Rajasthan):** 12, Ajmer Tower, 2nd Floor, Kutchary Road, Ajmer 305 001. Tel : (0141) 2377904; **Allahabad (Uttar Pradesh):** 1st Floor, Meena Bazar, 10, Sardar Patel Marg, Civil Lines, Allahabad 211 001. Tel : (0542) 2226684; **Amritsar (Punjab):** 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar 143 001. Tel : (0181) 2456033; **Bhopal (Madhya Pradesh):** Kay Kay Business Centre 133, Zone 1, M. P. Nagar, Bhopal 462 011. Tel : (0731) 2526711; **Bhilai (Chattisgarh):** Shop No.114&115, Ground Floor, Dhillion Complex, Akash Ganga Supela, Bhilai 490001. Tel : (0281) 2294204; **Durgapur (West Bengal):** Dutta Automobile Building, 1st Floor, Benachity, Durgapur 700 013. Tel : (0612) 2212277/3170; **Faridabad (Uttar Pradesh):** 1A/268, Neelam Bata Road NIT, Faridabad 121 001. Tel : (011) 23722786; **Ghaziabad (Uttar Pradesh):** C-7, Lohia Nagar, 1st Floor, Ghaziabad 201 001. Tel : (011) 23722786; **Goa:** No.7 & 8, EL. Dorado Plaza, Heliodoro Salgado Road, Panjim 403 001. Tel : (020) 25533140/41; **Guwahati (Assam):** 2nd Floor, Ram Kumar Plaza, Chatribari Road, Near Himatshinga Petrol Pump, Guwahati 781 001. Tel : (033) 22826517; **Gwalior (Madhya Pradesh):** 37/38, Near Nadi Gate Pul, MLB Road, Shinde ki Chhawani, Lashkar Gwalior 474 001. Tel : (0141) 2377904/7905; **Hubli (Karnataka):** Giriraja House No. 451/B, Ward No.1, Club Road, Hubli 580 029. Tel : (080) 2385612/13/14; **Jalgaon (Maharashtra):** 1, Shrestha Apartments, Balirampeth, Jalgaon 425 001. Tel : (0253) 2574327; **Jamshedpur (Jharkhand):** 45, Kamani Centre, 2nd Floor, Kamani Centre, Bistupur, Jamshedpur 831 001. Tel : (033) 22826517; **Moradabad (Uttar Pradesh):** First Floor, Singh Bhawan, Taari khana chowk, G M D Road, Moradabad 244001. Tel : (011) 23722786; **Pondicherry:** No.7, First Floor, Thiayaraja Street, Pondicherry 605 001. Tel : (044) 24679200; **Rajahmundry (Andhra Pradesh):** D No: 7-27-8 First Floor, Vygram Road, T Nagar, Rajahmundry 533 101. Tel : (0866) 5561301; **Ranchi (Jharkhand):** 3rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi 834 001. Tel : (0612) 2212277/3170; **Shimla (Himachal Pradesh):** Triveni Building, By Pas Chowk, Khallini, Shimla 171 002. Tel : (0172) 662136; **Siliguri (West Bengal):** 1st Floor, Sanat Trade Centre, Near Sunny Tower, Sevoke Road, Siliguri 734 401. Tel : (033) 22826517; **Trivandrum (Kerala):** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum 695 010. Tel : (0484) 2370380/3078.