**SCHEME INFORMATION DOCUMENT**

**Franklin India Feeder – Franklin U.S. Opportunities Fund**
An Open – End Fund of Funds scheme investing overseas

**Continuous Offer**
Offer for units on an ongoing basis at NAV based prices

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Fund Name (w.e.f. June 30, 2014)</th>
<th>Product Labeling</th>
</tr>
</thead>
<tbody>
<tr>
<td>FT India Feeder - Franklin U.S. Opportunities Fund (FTIF-FUSOF)</td>
<td>Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF)</td>
<td>This product is suitable for investors who are seeking*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nature of scheme &amp; indicative time horizon: Long term capital appreciation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Brief about the investment objective &amp; kind of product: A Fund of Funds investing in an overseas equity fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Level of risk: High (BROWN)</td>
</tr>
</tbody>
</table>

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

**Note:** Risk may be represented as:

| (BLUE) investors understand that their principal will be at low risk | (YELLOW) investors understand that their principal will be at medium risk | (BROWN) investors understand that their principal will be at high risk |

**Mutual Fund:** Franklin Templeton Mutual Fund
**Asset Management Company:** Franklin Templeton Asset Management (India) Pvt. Ltd.
**Trustee Company:** Franklin Templeton Trustee Services Pvt. Ltd.
**Sponsor:** Templeton International, Inc. (USA)
**Address:** Indiabulls Finance Centre, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013
**Website:** www.franklintempletonindia.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI), along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document (SID) sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Please retain this SID for future reference. Before investing, investors should also ascertain about any further changes to this SID after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

This SID shall remain effective until a ‘material change’ (other than a change in fundamental attributes and within the purview of the SID) occurs and thereafter changes shall be filed with SEBI and communicated to the investors or publicly notified by advertisements in the newspapers, subject to the applicable Regulations.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Franklin Templeton Mutual Fund, Tax and Legal issues and general information available on our website www.franklintempletonindia.com.

The SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Franklin Templeton Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated June 27, 2014.
# Table of Contents

1. HIGHLIGHTS / SUMMARY OF THE SCHEME ................................................................. 3
2. INTRODUCTION ............................................................................................................ 4
3. INFORMATION ABOUT THE SCHEME ......................................................................... 10
4. UNITS AND OFFER ..................................................................................................... 17
5. FEE AND EXPENSES OF THE SCHEME ................................................................. 41
6. RIGHTS OF UNITHOLDERS .................................................................................... 44
7. GENERAL UNITHOLDER INFORMATION ............................................................... 44
8. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY ........................................... 45
1. HIGHLIGHTS / SUMMARY OF THE SCHEME

<table>
<thead>
<tr>
<th>Name of the Scheme</th>
<th>Franklin India Feeder - Franklin U. S. Opportunities Fund (FIF-FUSOF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of the Scheme</td>
<td>An Open-end fund of funds scheme investing overseas</td>
</tr>
<tr>
<td>Investment Objective</td>
<td>The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin U. S. Opportunities Fund, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America.</td>
</tr>
</tbody>
</table>

| Plans & Options | Growth Plan <br>Dividend Plan (with Reinvestment & Payout Options) <br>Direct – Growth Plan <br>Direct – Dividend Plan (with Reinvestment & Payout Options). <br>All the Plans have a common portfolio. <br>The face value of the Units is Rs.10 each. <br>Please note that where the Unitholder has opted for Dividend Payout Option and in case the amount of dividend payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the Scheme. |

| Minimum Amount | Subscription: Fresh Purchase - Rs.5,000/-. Additional Purchase - Rs.1,000/-.  <br>Redemption: Rs.1,000/- or ‘All Units’ if the account balance is less than Rs.1,000/-.<br>The amount of subscription and redemption in excess of the minimum amount specified above should be any amount in multiple of Re. 1/-. |

| Pricing for on going subscription | Ongoing subscriptions / purchases will be at Applicable NAV |

| Redemption Price | Redemptions / repurchases will be done at the Applicable NAV, subject to applicable load* |

| Load Structure | Entry Load – In accordance with the SEBI guidelines, no entry load will be charged by the Mutual Fund.  <br>Exit Load: For each purchase of units – 1% if redeemed/switched out within 18 months of allotment |

| Liquidity | The Scheme is open for repurchase/redemption on all Business Days. <br>The redemption proceeds will be despatched to the unitholders within the regulatory time limit of 10 business days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund. |

| Benchmark | Russell 3000 Growth Index |

| Transparency / Disclosure | • NAV will be normally calculated for all Business Days and published in at least 2 newspapers having circulation all over India. Since this Scheme is a fund of funds scheme that invests predominantly in overseas mutual funds / units trusts, the NAV of the Scheme will be based on the NAV of the underlying fund, which is determined as per a different time zone. Hence, the Scheme will declare the NAV of the day on the next Business Day by 10.00 a.m.  <br>• NAV will be calculated up to four decimal places using standard rounding criteria.  <br>• The Fund would publish the half-yearly and annual results as per the SEBI Regulations.  <br>• Full Portfolio disclosure every half-year as per the SEBI Regulations.  <br>• The Mutual Fund shall disclose the scheme portfolios as on the last day of the month on its website on or before the tenth day of the succeeding month. |

* Subject to the Regulations, the Trustee / AMC reserves the right to modify / change the load structure on a prospective basis.
02. INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
- Past performance of the sponsors / the asset management company / mutual fund does not indicate or guarantee the future performance of the scheme of the mutual fund.
- There is no assurance or guarantee that the objective of the mutual fund will be achieved.
- Franklin India Feeder - Franklin U.S. Opportunities Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1 lakh made by it towards setting up the Fund.
- Investors in the Scheme are not being offered any guaranteed / assured returns.
- There is no guarantee or assurance on the frequency or quantum of dividends (which shall be at the discretion of the AMC/Trustee and also depend on the availability of adequate distributable surplus) although there is every intention to declare dividends in Dividend Plan.

SCHEME SPECIFIC RISK FACTORS

1. The Scheme proposes to invest primarily in units of Franklin U. S. Opportunities Fund. Hence, movements in the Net Asset Value (NAV) of Franklin U. S. Opportunities Fund would impact the performance of FIF-FUSOF.
2. Any change in the investment policies or fundamental attributes of the underlying fund will affect the performance of FIF-FUSOF.
3. The performance of the scheme may be affected by the corporate performance, macro-economic factors, changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in the securities markets.
4. FIF-FUSOF may not be able to mirror the performance of underlying overseas fund(s) due to various reasons such as currency difference between FIF-FUSOF and underlying fund, daily revaluation of foreign exchange in FIF-FUSOF for the portfolio valuation, entire assets of FIF-FUSOF may not be invested in underlying fund, the amount payable/receivable on settlement date would be different as compared to the amount payable/receivable on the trade confirmation date of the investment in the FIF-FUSOF / underlying fund due to foreign exchange movement, difference in the date of allotment of units in FIF-FUSOF and the investment by FIF-FUSOF into the underlying fund, etc.
5. The Trustee at its sole discretion reserves the right to withdraw sale and/or repurchase/ redemption or switching of the Units in the Scheme (including any one of the Plans of the Scheme) temporarily or indefinitely. For details refer the Section ‘Suspension of sale or redemption of units’.
6. The Investors shall bear the recurring expenses of the Scheme in addition to the expenses (recurring expenses and load) of the underlying fund. The load and the recurring expenses charged by the underlying fund may change from time to time. Therefore, the returns of the Scheme may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the underlying fund could obtain.

Risks associated with underlying fund

1. Being a feeder fund, investments in the scheme will have all the risks associated with the underlying fund, which are briefly summarised as follows:
   - Market risk – This is a general risk which affects all types of investment.
   - Equity risks: The value of the Fund will be affected by economic, political, market, and issuer specific changes. Such changes may adversely affect securities, regardless of company specific performance. Additionally, different industries, financial markets, and securities can react differently to these changes. Such fluctuations of the Fund’s value are often exacerbated in the short term as well. The risk that one or more companies in the Fund’s portfolio will fall, or fail to rise, can adversely affect the overall portfolio performance in any given period.
   - Growth stock risk: Funds investing in growth stocks can be more volatile and may react differently to economic, political, market, and issuer specific developments that the overall market. Historically, the prices of growth stocks have been more volatile than other securities, especially, over short term periods of time. Growth stocks may also be more expensive, relative to their earnings than the market in general. As such, growth stocks can experience greater volatility in reaction to changes in earnings growth.
   - Small and mid-sized companies risks: The stock prices of small and mid-sized companies can perform differently than larger, more recognised, companies and have the potential to be more...
volatile. A lower degree of liquidity in their securities, a greater sensitivity to changes in economic conditions and interest rates, and uncertainty over future growth prospects may all contribute to such increased price volatility. Additionally, smaller companies may be unable to generate new funds for growth and development, may lack depth in management, and may be developing products in new and uncertain markets all of which are risks to consider when investing in such companies.

**Liquidity risk** – Reduced liquidity may have an adverse impact on the market price and the fund’s ability to sell particular securities.

**Counterparty risk** – it refers to the risk that the counterparty will fail to respect its commitment.

### Risks associated with overseas investment

8. To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

9. **Currency Risk**: The fund will invest in overseas mutual fund / foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.

10. **Country Risk**: The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors’ financial interests.

11. **Currency Hedging risk**: The Scheme may engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (Indian Rupee) and the base currency of the underlying fund(s). The hedging strategy employed will seek to reduce as far as possible the currency exposure of the Scheme and no assurance can be given that the hedging objective will be achieved. The hedging strategy may substantially limit Unitholders from benefitting if the Scheme’s currency falls against the reference currency(ies). Additionally, Unitholders may be exposed to fluctuations in the NAV reflecting the gains/losses on and the costs of the relevant financial instruments.

### Liquidity Risk

12. Risk will be monitored in terms of the number of days it takes to liquidate the Units of the underlying scheme in the portfolio. Efforts would be made to keep the average liquidation period under prudent limits prescribed internally.

### Risks associated with debt investment

To the extent the Scheme and underlying fund makes investment in debt & money market instruments, FIF-FUSOF will have exposure to all the risks of a debt scheme, such as:

13. Investments in debt instruments are subject to credit risk / default risk and interest rate risk. Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). Default risk / credit risk arises due to an issuer’s inability to meet obligations on the principal repayment and interest payments. Normally the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. Interest rate risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of debt instruments. Consequently, the Net Asset Value of the scheme may be subject to fluctuation. Changes in the interest rates may affect the Scheme’s Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. The floating rate investments are subject to risks pertaining to Interest rate movement, Spread Movement, Settlement and Liquidity.

14. Reinvestment risk: This risk refers to the interest rate levels at which cash flows received for the securities in the Scheme is reinvested. Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest or maturity due dates may differ from the original coupon of the bond, which might result in the proceeds being invested at a lower rate.

15. Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.

16. Different types of securities in which the scheme would invest carry different levels and types of risks.
Accordingly the scheme’s risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

17. The scheme may invest in non-publicly offered debt securities, which could affect the liquidity of the scheme.

18. Money market securities, while fairly liquid, may lack a well-developed secondary market, which may restrict the selling ability of the scheme.

Risks associated with equity investment
To the extent the underlying fund invests in equity instruments, FIF-FUSOF will be exposed to all the risks of an equity scheme, such as:

19. Low trading volumes, settlement periods and transfer procedures may restrict the liquidity of the scheme’s investments. Transacting may become difficult due to extreme volatility in the market resulting in constriction in volumes. Additionally, regulatory changes may have an adverse impact on the liquidity of the scheme. Different financial markets have different settlement periods, and such period may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event the Scheme has to meet an inordinately large number of redemption requests.

20. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments may be limited by overall trading volumes of the stock exchanges. Different segments of the different financial markets have different settlement periods, and such period may be extended significantly by unforeseen circumstances. The length of the settlements may affect the schemes in the event the schemes have to meet an inordinately large number of redemption.

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

22. The scheme may invest unlisted equity and equity related instruments, which could affect the liquidity of the scheme.

23. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The scheme may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme’s investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Risks associated with Derivatives
The underlying fund may invest in derivatives traded on recognised stock exchanges overseas for hedging and portfolio balancing purposes. To the extent the underlying fund invests in derivative instruments, FIF-FUSOF is exposed to the risk associated with derivative instruments, such as:

24. Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

25. The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.

26. Interest rate swaps require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that the derivative adds to the portfolio and the ability to forecast failure of another party (usually referred to as the “counter-party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives, the credit risk where the danger is that of a counter-party failing to honour its commitment, liquidity risk where the danger is that the derivative cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.

RISK MITIGATION FACTORS

In so far as investments of the scheme are in underlying fund, there are no specific risk mitigating factors. For the investments of the scheme in debt securities:

- Credit risk or default risk: The Fund would predominantly invest in high investment grade fixed income securities rated by SEBI registered credit rating agencies. Historical default rates for investment grade securities (BBB and above) have been low.
- Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.
• Liquidity or Marketability Risk: The scheme will endeavour to minimise liquidity risk by investing in securities having a liquid market.

B. REQUIREMENT OF MINIMUM NUMBER OF INVESTORS

The Scheme/Plan 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). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS

• Investment decisions made by the Investment Manager of this Scheme or the underlying fund will not always be profitable or prove to be correct. Accordingly, the scheme is not intended as a complete investment program.
• A Unitholder may invest in the scheme and acquire a substantial portion of the scheme units. The repurchase of units by the Unitholder may have an adverse impact on the units of the schemes, because the timing of such repurchase may impact the ability of other Unit holders to repurchase their units.
• Prospective investors should review / study this Scheme Information Document carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/ investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of Units within their jurisdiction / of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift Units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing / gifting to, purchasing or holding Units before making an application for Units.
• Neither this Scheme Information Document nor the units have been registered in any jurisdiction. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document in certain jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.
• No person has been authorised to give any information or to make any representations not confirmed in this Scheme Information Document in connection with this Offer or the issue of Units, and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund, the Investment Manager. Neither the delivery of this Scheme Information Document nor any sale made hereunder shall, under any circumstances, create any implication that the information contained herein is correct as of any time subsequent to the close of the Initial Offering Period. The Investor is requested to check the credentials of the individual/firm he/she is entrusting his/her application form and payment to, for any transaction with the Fund. The Fund/Trustee or the AMC shall not be responsible for any acts done by the intermediaries representing or purportedly representing such investor.


**D. DEFINITIONS**

For the purpose of this Scheme Information Document, unless the context otherwise requires, the following terms shall have the following meanings:

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Applicable NAV</strong></td>
<td>“Applicable NAV” is the Net Asset Value per unit applicable for the transaction (subscription / redemption / switch) based on the day and time on which the application is accepted at any ISC / Collection Centre, as evidenced by the electronic date / time stamp affixed at the ISC or Collection Centre.</td>
</tr>
</tbody>
</table>
| **Business Day**      | A day other than:  
(i) Saturday and Sunday;  
(ii) a day which is a non-Business Day for the underlying scheme(s) or on which the underlying scheme(s) is closed for subscription / repurchase or determination of the NAV;  
(iii) a day on which the banks in Mumbai and/or the Reserve Bank of India are closed for business / clearing;  
(iv) a day on which normal business could not be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time;  
(v) a day on which sale and repurchase of Units is suspended by the AMC;  
(vi) a day on which register of unitholders is closed;  
(vii) a day which is a holiday/non-working day at an ISC or a Collection Centre. However, it will be non business day for that location only. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs or Collection Centres. |
| **CDSC**              | Contingent Deferred Sales Charge                                                                                                                                                                          |
| **Collection Centres**| The location (other than ISC) that is declared as an official point of acceptance for all transactions but where no Investor or Distributor services are offered. These locations would only accept and acknowledge transactions as per SEBI guidelines. |
| **Entry Load / Sales Load** | Load on subscriptions / purchases (including switches)                                                                                                                                                      |
| **Exit Load / Redemption Load** | Load on redemption / repurchase other than CDSC (including switches)                                                                                                                                          |
| **Equity related instruments** | Convertible bonds / debentures, warrants including warrants carrying the right to obtain shares, shares of different classes including preference shares, Foreign Currency Convertible Bonds (FCCB), Depository Receipts etc. |
| **Eligible Investment Amount** | The maximum amount that can be invested, by all the schemes of Franklin Templeton Mutual Fund in Foreign Securities, calculated based on the cost of investments in Foreign Securities as per the RBI Circular AP (DIR) Series Circular No.12 dated September 26, 2007 read with SEBI Circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007, that currently permits the Fund to invest only up to US$300 million in Foreign Securities and up to US$50 million in ETFs. The Eligible Investment Amount may change in case the aforesaid limits are revised by SEBI/RBI from time to time. |
| **Foreign Securities** | Depository Receipts (DR) / Foreign Currency Convertible Bond (FCCB) issued by Indian companies, shares of different classes / stocks / warrants / DRs of overseas companies, foreign debt securities (short term as well as long term debt instruments – convertible or non-convertible), foreign government securities, units/securities issued by overseas mutual funds or unit trusts, overseas exchange traded funds (ETFs), foreign derivatives and such other overseas financial assets/instruments as may be permitted by SEBI/RBI/other regulatory authorities from time to time. |
| **ISC**               | Investor Service Centre of the Asset Management Company                                                                                                                                                     |
| **Money Market Instruments** | Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, (repos / reverse repos), CBLO and any other like instruments as specified by the Reserve Bank of India from time to time including mibor linked securities, call products having unexpired maturity up to one year |
| **NAV**               | Net Asset Value of the Units of Franklin India Feeder - Franklin U.S. Opportunities Fund.                                                                                                                   |
| **Repo / Reverse**    | Sale/Purchase of Government Securities as may be allowed by RBI from time to time.                                                                                                                           |
| **Repo** | to time with simultaneous agreement to repurchase/resell them at a later date. |
| **SAI** | Statement of Additional Information of Franklin Templeton Mutual Fund. |
| **Scheme Information Document** | The document issued by Franklin Templeton Mutual Fund offering units of Franklin India Feeder - Franklin U.S. Opportunities Fund. |
| **Scheme** | Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF) |
| **Unit** | The interest of an investor, which consists of, one undivided shares in the Net Assets of Franklin India Feeder - Franklin U.S. Opportunities Fund. |
| **Unitholder** | A person holding Units in Franklin India Feeder - Franklin U.S. Opportunities Fund. |

Words and expression used but not defined in this Scheme Information Document (SID) shall have the same meaning respectively assigned to them under the Statement of Additional Information.

In this SID, all references to “U.S.$” or “$” are to United States of America Dollars and “Rs.” are to Indian Rupees.

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires, all references to the scheme name(s)/abbreviation(s) shall refer to the applicable new scheme name(s)/abbreviation(s).

**E. DUE DILIGENCE CERTIFICATE**

It is confirmed that:

i. the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

ii. All legal requirements connected with the launching of the schemes as also the guidelines, instructions, etc. issued by the Government and any other competent authority in this behalf, have been duly complied with.

iii. the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

iv. the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Sd/-
Shilpa Shetty
Compliance Officer

Date: June 27, 2014
Place: Mumbai
03. INFORMATION ABOUT THE SCHEME

A. NAME & TYPE OF THE SCHEME

Franklin India Feeder - Franklin U.S. Opportunities Fund, an open-end fund of funds scheme investing overseas.

B. INVESTMENT OBJECTIVES & POLICIES

The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin U. S. Opportunities Fund, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America.

The investment policies of the Scheme shall be as per SEBI (Mutual Funds) Regulations, 1996, and within the following guidelines in conformity with Investment Management Agreement and Trust Deed.

C. ASSET ALLOCATION PATTERN

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

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Risk Profile</th>
<th>As % of Net Assets (Min. – Max.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Units of Franklin U. S. Opportunities Fund</td>
<td>Medium to High</td>
<td>90% - 100%</td>
</tr>
<tr>
<td>Debt securities and Money Market Instruments</td>
<td>Low to Medium</td>
<td>0% - 10%</td>
</tr>
</tbody>
</table>

- The scheme would predominantly invest in units of Franklin U.S. Opportunities Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxemburg) that invests in securities in the United States of America.
- Under normal circumstances, at least 90% of the total portfolio will be invested in Franklin U. S. Opportunities Fund, subject to the Eligible Investment Amount and the terms of offer of Franklin U. S. Opportunities Fund.
- The scheme does not intend to invest in Securitised Debt and in such debt securities that may have a coupon or payout linked to the performance of an equity/equity index as an underlying (popularly known as 'equity linked debentures').
- Subscriptions received in excess of the Eligible Investment Amount shall be invested in domestic debt and Money market Instruments including government securities, or securities which are supported by the Central or a state government. Further, if the investment proposed to be made by the Scheme in the underlying fund(s) exceeds any restriction (regulatory or otherwise), or is less than the minimum investment amount requirement, imposed by the underlying fund(s), the subscription received in the Scheme may be invested in debt and Money market Instruments.

It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. The asset allocation pattern described above may alter from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors and would generally be rebalanced in about one month. However, if the asset allocation pattern is to be altered for other reasons, as this is a fundamental attribute, the procedure outlined in the paragraph on fundamental attributes below, shall be followed.

NOTE: The investment under Direct Plans shall have the same portfolio as that of the plan/option under which it is introduced, and hence the same investment objectives and investment pattern as that of the existing respective Scheme/Scheme Portfolio.

ABOUT FRANKLIN U.S. OPPORTUNITIES FUND

Franklin U.S. Opportunities Fund, launched in April 2000, is an international Franklin Templeton Fund that invests in securities in United States of America. It is one of the funds under Franklin Templeton Investment Funds, a SICAV (société d'investissement à capital variable) registered with Luxembourg under laws of the Grand Duchy of Luxemburg. Franklin Templeton Investment Funds is registered on the official list of collective investment undertakings pursuant to Part I of the Luxembourg law of December
20, 2002 relating to collective investment undertakings, as amended (the “Law relating to collective investment undertakings”). It qualifies as an Undertaking for Collective Investment in Transferable Securities (“UCITS”) under the European Council Directive 85/611/EEC of December 20, 1985, as amended. The registration of the Shares of the Company in any jurisdiction does not require any authority to approve or disapprove the adequacy or accuracy of the Prospectus or the securities portfolios held by the company. Any statement to the contrary is unauthorised and unlawful.

Investment objectives: The investment objective of Franklin U.S. Opportunities Fund is capital appreciation.

Asset allocation pattern: The Fund invests principally in equity securities of U.S. companies demonstrating accelerating growth, increasing profitability, or above average growth or growth potential as compared to the overall economy. The Fund principally invests in small, medium and large capitalisation companies with strong growth potential across a wide range of sectors.

Investment style: The Fund follows a bottom-up approach of stock selection and Growth Style of investing.

The Investment Manager of the Fund is Franklin Advisors, Inc. having its office at One Franklin Parkway, San Mateo, CA 94403-1906, USA.

The base currency of the Fund is U.S. Dollar.

The portfolio composition of Franklin U.S. Opportunities Fund as on May 31, 2014 is as follows:

<table>
<thead>
<tr>
<th>Type of security</th>
<th>% of net assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>99.65</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>0.00</td>
</tr>
<tr>
<td>Cash</td>
<td>0.35</td>
</tr>
</tbody>
</table>

The industry exposure of Franklin U.S. Opportunities Fund as on May 31, 2014 is as follows:

<table>
<thead>
<tr>
<th>Industry</th>
<th>% of net assets (Equity)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Technology</td>
<td>23.83%</td>
</tr>
<tr>
<td>Health Care</td>
<td>23.13%</td>
</tr>
<tr>
<td>Consumer Discretionary</td>
<td>20.57%</td>
</tr>
<tr>
<td>Industrials</td>
<td>14.23%</td>
</tr>
<tr>
<td>Financials</td>
<td>6.97%</td>
</tr>
<tr>
<td>Materials</td>
<td>4.94%</td>
</tr>
<tr>
<td>Energy</td>
<td>2.84%</td>
</tr>
<tr>
<td>Telecommunication Services</td>
<td>2.03%</td>
</tr>
<tr>
<td>Consumer Staples</td>
<td>1.45%</td>
</tr>
</tbody>
</table>

Based on Global Industry Classification Standard (GICS)

Performance

<table>
<thead>
<tr>
<th>Compounded annualised returns (%)</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>FUSOF</td>
<td>21.04</td>
<td>11.77</td>
<td>18.00</td>
<td>10.65</td>
</tr>
</tbody>
</table>

Based on May 31, 2014 NAV of share class I (acc) USD

Advantage to the investors from FUSOF, the underlying fund:
- FUSOF offers the investors an opportunity to diversify their investment portfolio by taking exposure to the U.S. stock market.
- It is designed to invest in stocks of U.S. companies believed to possess sustainable growth characteristics across market capitalisation and sectors, and thus has a wide investment mandate.
- FUSOF leverages on the Franklin Templeton’s expertise in global investing.

TEMPORARY INVESTMENTS: When the underlying mutual fund / unit trust believes market or economic conditions are unfavourable for investors, it may invest up to 100% of the Fund’s assets in a temporary defensive manner by holding all or a substantial portion of its assets in cash, cash equivalents or other
high quality short-term investments. Temporary defensive investments generally may include short-term debt and money market instruments. The manager also may invest in these types of securities or hold cash while looking for suitable investment opportunities or to maintain liquidity. In these circumstances, the Fund may be unable to achieve its investment goal.

D. WHERE WILL THE SCHEME INVEST

Subject to the SEBI Regulations and guidelines issued by SEBI on overseas investments, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

(a) Units of Franklin U. S. Opportunities Fund
(b) Short term deposits with banks overseas where the bank is rated not below investment grade
(c) Securities issued, guaranteed or supported by the Central Government or any state government (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
(d) Securities issued by any domestic government agencies, quasi-government or statutory bodies, Public Sector Undertakings, which may or may not be guaranteed or supported by the Central Government or any state government
(e) Domestic non-convertible securities as well as non-convertible portion of convertible securities, such as debentures, coupon bearing bonds, zero coupon bonds, deep discount bonds, Mibor-linked or other floating rate instruments, premium notes and other debt securities or obligations of public sector undertakings, banks, financial institutions, corporations, companies and other bodies corporate as may be permitted by SEBI / RBI from time to time
(f) Domestic Commercial Paper (CP), Certificate of Deposits (CD), CBLO, Reverse Repo and other Money Market Instruments as may be permitted by SEBI / RBI from time to time.
(g) Deposits with domestic banks and other bodies corporate as may be permitted by SEBI from time to time
(h) Any other domestic debt and money market instruments that may be available from time to time.

Being a fund of funds scheme, as per the prevailing SEBI Regulations, investment in assets other than Units of Franklin U. S. Opportunities Fund will be restricted to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions.

Investment in Foreign Securities shall be in accordance with the guidelines issued by SEBI from time to time. The securities mentioned above could be listed, unlisted, publicly offered, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through public offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

INVESTMENT IN FOREIGN SECURITIES

The Scheme shall invest in permitted Foreign Securities and any other overseas instruments as may be permitted by SEBI/RBI/other regulatory authorities from time to time.

SEBI vide its circular dated September 26, 2007 has issued guidelines pertaining to investments in overseas financial assets. Accordingly the investments in Foreign Securities shall be made in compliance with the said circular.

The Fund shall appoint a dedicated fund manager for the purpose of investment in overseas financial assets (except for investment in units/securities of overseas mutual funds/unit trusts/ETFs and such other securities/instruments as may be permitted by SEBI from time to time) as prescribed in the aforesaid SEBI circular. The Fund may employ various measures (as permitted by SEBI/RBI from time to time), including but not restricted to currency hedging (such as currency futures and such others currency hedging tools as permitted by SEBI/RBI from time to time), to manage foreign exchange movements arising out of such investments. Service of custodian and other intermediaries/advisors of international repute will be used for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would include, besides the investments management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

Offshore investment will be made subject to any/all approvals/conditions thereof as may be stipulated by SEBI/ RBI/ other regulatory authorities. Boards of asset management companies (AMCs) and trustees shall exercise due diligence in making investment decisions as required under Regulation 25(2). They
shall make a detailed analysis of risks and returns of investment in foreign securities and how these investments would be in the interest of investors. Investment must be made in liquid actively traded securities/instruments and such other types of securities/instruments as may be permitted by SEBI from time to time. Boards of AMCs and trustees may prescribe detailed parameters for making such investments, which may include identification of countries, country rating, country limits, etc. They shall satisfy themselves that the AMC has experienced key personnel, research facilities and infrastructure for making such investments. Other specialised agencies and service providers associated with such investments e.g. custodian, bank, advisors, etc should also have adequate expertise and infrastructure facilities. Their past track record of performance and regulatory compliance record, if they are registered with foreign regulators, may also be considered. Necessary agreements may be entered into with them as considered necessary. All investment decisions shall be recorded in accordance with SEBI circular dated July 27, 2000. Such investments shall be disclosed while disclosing half-yearly portfolios in the prescribed format by making a separate heading "Foreign Securities/overseas ETFs." Scheme-wise percentage of investments made in such securities shall be disclosed while publishing half-yearly results in the prescribed format, as a footnote.

It is the investment manager's belief that overseas securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks.

The scheme shall not invest in foreign securitised debts and derivatives.

E. PROCEDURE FOR INVESTING / INVESTMENT STRATEGY

Franklin India Feeder - Franklin U.S. Opportunities Fund is an open-end passively managed fund investing predominantly in unit of Franklin U. S. Opportunities Fund, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America.

Mutual Fund schemes can be of two types viz. actively managed and passively managed. An actively managed scheme would try and beat the returns generated by a given market by employing sophisticated research tools, actively trading a portfolio etc. All these translate to higher cost of managing the fund - but do not necessarily guarantee out performance - especially over the long term. On the other hand, a passively managed scheme like this master feeder fund would invest in the overseas mutual funds / unit trusts within the investment pattern allowing Indian investor to diversify his / her risk from a single country and single currency investment. The investment made in the underlying fund will be based on the subscriptions and redemptions received in the Scheme and within the overall limits specified by SEBI/RBI.

The Scheme currently proposes to invest in units of Franklin U.S. Opportunities Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxemburg) that invests in securities in the United States of America.

The benchmark used for Franklin U.S. Opportunities Fund is Russell 3000 Growth Index, which will be followed for FIF-FUSOF also after converting it to Indian Rupee.

The FIF-FUSOF may not be able to mirror the performance of underlying overseas fund(s) due to various reasons such as currency difference between FIF-FUSOF and underlying fund, daily revaluation of foreign exchange in FIF-FUSOF for the portfolio valuation, entire assets of FIF-FUSOF may not be invested in underlying fund, the amount payable/receivable on settlement date would be different as compared to the amount payable/receivable on the trade confirmation date of the investment in the FIF-FUSOF / underlying fund due to foreign exchange movement, difference in the date of allotment of units in FIF-FUSOF and the investment by FIF-FUSOF into the underlying fund etc.

For local (domestic) investments
The main aim of the investment process is to meet Fund specific investment objectives and to develop a well-diversified, high credit portfolio that minimises liquidity risk and credit risk. The performance review includes portfolio holding, peer group review, policy deviation, performance vis-à-vis peers and benchmark indices etc. The Investment process is intensely research oriented. It comprises of qualitative as well as quantitative measures.

The fund manager shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations.
F. FUNDAMENTAL ATTRIBUTES

Please note that the following are the fundamental attributes of the scheme:

- **Type of scheme** – Open – end fund of funds scheme investing overseas.
- **Investment objective** – The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin U.S. Opportunities Fund, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America.
- **Investment pattern, minimum and maximum asset allocation.** - Please refer to the section “Investment Objectives and Policies”. The fund retains the option to alter the asset allocation on a short-term basis in the interest of unitholders on defensive considerations.
- **Liquidity provisions such as repurchase or redemption** – Please refer to the section ‘Redemption of Units’.
- **Aggregate fees and expenses charged to the scheme** - Please refer to the section ‘Fees and Expenses of the Scheme’.
- **Any Safety Net of Guarantee provided** – None.

In accordance with Regulation 18(15A), the Trustee shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of unitholders, shall be carried out unless,

i) a written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as a newspaper published in the language of the region where the head office of the mutual fund is situated; and

ii) the unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. BENCHMARK

The scheme has identified **Russell 3000 Growth Index** as the benchmark.

The fund proposes to invest in units of Franklin U.S. Opportunities Fund, an international Franklin Templeton mutual fund. The benchmark used for Franklin U.S. Opportunities Fund is Russell 3000 Growth Index. Hence, the same will be followed for FIF-FUSOF also after converting it to Indian Rupee.

The Russell 3000 Growth Index is a float-adjusted and market cap weighted index that measures the performance of the broad growth segment of the U.S. equity universe. It includes those Russell 3000 Index companies with higher price-to-book ratios and higher forecasted growth values. The Russell 3000 Index includes the largest 3000 U.S. companies representing approximately 98% of the investable U.S. equity market. The Russell 3000 Growth Index is constructed to provide a comprehensive, unbiased, and stable barometer of the broad growth market. The Index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect growth characteristics.

The AMC / Trustee reserve the right to change / modify the benchmark by issuing an addendum.

H. WHO MANAGES THE SCHEME

Ms. Roshi Jain will be the Portfolio Manager for the Scheme. Her details are as follows:

<table>
<thead>
<tr>
<th>Name</th>
<th>Qualifications</th>
<th>Functions &amp; Experience</th>
<th>Schemes Managed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roshi Jain</td>
<td>CFA, PGDM, ACA</td>
<td>Vice President &amp; Portfolio Manager – Franklin Equity (based at Chennai) Prior assignment:</td>
<td></td>
</tr>
<tr>
<td>Age: 36 years</td>
<td></td>
<td>• She joined Franklin Templeton in May 2005 and was involved in Equity Research identifying investment opportunities in capital goods, retail, textiles &amp; transportation sector.</td>
<td></td>
</tr>
<tr>
<td>Experience: 13 years</td>
<td></td>
<td></td>
<td>• Franklin India Feeder – Franklin U.S Opportunities Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Franklin Build India Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Franklin India Flexi Cap Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Franklin India Smaller Companies Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Franklin India Prima Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Franklin India High Growth</td>
</tr>
<tr>
<td>Name</td>
<td>Qualifications</td>
<td>Functions &amp; Experience</td>
<td>Schemes Managed</td>
</tr>
<tr>
<td>------</td>
<td>----------------</td>
<td>------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>building material stocks.</td>
<td>Companies Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Goldman Sachs, Singapore / HK (2002–2004). Responsible for Equity Research, researched Asian retail stocks</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Wipro Ltd. (1999–2000). Responsible for Internal Audit, Internal audit of processes &amp; transactions</td>
<td></td>
</tr>
</tbody>
</table>

I. INVESTMENT RESTRICTIONS

In pursuance of the Regulations, the following restrictions are currently applicable to the scheme:

1. Investment in securities from the scheme’s corpus would be only in transferable securities in accordance with Regulation 43 of Chapter VI of SEBI [Mutual Funds] Regulations, 1996.
2. No investment shall be made in any Fund of Funds scheme.
3. A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in this scheme information document.
4. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
5. The Mutual Fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
6. The Scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 20% of the NAV with prior approval of the Trustees and Board of the AMC, provided that such limit shall not be applicable for investment in government securities.
7. The scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investment shall be made with the prior approval of the Trustee and the Board of the AMC.
8. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of Seventh Schedule to SEBI Regulations.
9. Transfers of investments from one Franklin Templeton Mutual Fund scheme to another will be done as follows:
   - such transfers will be done at the prevailing market price for quoted instruments on spot basis.
   - the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
10. No investment shall be made in
   - any unlisted security of an associate or group company of the sponsor; or
   - any security issued by way of private placement by an associate or group company of the sponsor; or
   - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
14. In terms of prevailing SEBI guidelines on overseas investment, each mutual fund is currently permitted to invest in foreign securities up to US$300 million in Foreign Securities irrespective of the size of the assets. The ceiling for investment in overseas ETFs that invest in securities is US$ 50 million per mutual fund.
   Currently, the Scheme can invest in foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Repos in the form of investment, where the counterparty is rated not below investment grade (repos should not however, involve any borrowing of funds by mutual funds), Government securities where the countries are rated not below investment grade, Short term deposits with banks overseas where the issuer is rated not below investment grade and Overseas Exchange Traded Funds (ETFs) that invest in securities. The mutual funds can also invest in the units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid
securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

15. Pending deployment of funds in securities in terms of investment objectives of the Scheme, the Mutual Fund can invest the funds of the scheme in short term deposits of scheduled commercial banks in line with SEBI Circular dated April 16, 2007.

16. The scheme may consider investment in other financial market investments as per guidelines issued by the Central Government/SEBI/RBI from time to time.

The AMC/Trustee may alter these investment restrictions from time to time to the extent SEBI regulations/applicable rules change/permit so as to achieve the investment objective of the scheme. Such alterations will be made in conformity with SEBI regulations.

The investment restrictions specified as a percentage of net assets will be computed at the time of making the investment and it is clarified that changes need not be effected, merely by reason of appreciation or depreciation in value or by reason of factors beyond the control of the scheme (such as receipt of any corporate or capital benefits or amalgamations). In case the limits are exceeded due to reasons beyond its control, the AMC shall adopt necessary measures of prudence to reset the situation having regard to the interest of the investors.

J. HOW HAS THE SCHEME PERFORMED

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>1 year</th>
<th>3 years</th>
<th>5 years</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIF-FUSOF</td>
<td>23.94%</td>
<td>N.A</td>
<td>N.A</td>
<td>24.75%</td>
</tr>
<tr>
<td>Russell 3000 Growth</td>
<td>27.32%</td>
<td>N.A</td>
<td>N.A</td>
<td>27.78%</td>
</tr>
</tbody>
</table>

Returns based on NAV of May 30, 2014. Inception date: February 06, 2012

Absolute Returns for last 3 financial years:

Past performance may or may not be sustained in future.

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

FIF – FUSOF (Direct)

<table>
<thead>
<tr>
<th>Compounded Annualised Returns</th>
<th>1 year</th>
<th>3 years</th>
<th>5 years</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIF-FUSOF Direct</td>
<td>-</td>
<td>25.54%</td>
<td>N.A</td>
<td>N.A</td>
</tr>
<tr>
<td>Russell 3000 Growth</td>
<td>27.32%</td>
<td>N.A</td>
<td>N.A</td>
<td>31.77%</td>
</tr>
</tbody>
</table>

Returns based on NAV of May 30, 2014. Inception date: January 02, 2013
Absolute Returns for last 2 financial years

![Graph showing Absolute Returns for last 2 financial years]

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

PORTFOLIO TURNOVER

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. As the Scheme will predominantly follow a passive investment strategy for investments in the overseas mutual fund, the endeavour will be to minimise the portfolio turnover subject to exigencies and needs of the schemes. Generally, for the investments in overseas funds, the turnover will be confined to the subscriptions and redemptions (including inter-fund switches, if any) in the underlying overseas fund(s). For the investments in the domestic securities, the Portfolio turnover in the scheme will be a function of market opportunities. The economic environment changes on a continuous basis and exposes debt portfolio to systematic as well as non-systematic risk. The scheme is an open-ended scheme. It is expected that there would be a number of subscriptions and repurchases on a daily basis. Consequently it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to optimise portfolio turnover to optimise risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for securities held in the portfolio rather than an indication of change in AMC’s view on a security etc. However, the AMC will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.

INVESTMENT BY AMC IN THE SCHEME

Franklin Templeton Asset Management (India) Private Limited, the asset management company may invest in Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF). However, as per SEBI (Mutual Funds) Regulations, 1996, Franklin Templeton Asset Management (India) Private Limited will not charge any Investment Management Fee for its investment in FIF-FUSOF. In addition, the funds managed by the sponsors, Franklin Templeton Group may invest in FIF-FUSOF.

04. UNITS AND OFFER

PLANS AND OPTIONS


Growth Plan / Direct – Growth Plan
Under the Growth Plan / Direct – Growth Plan, the returns to investors will be available in the form of capital appreciation. There will be no dividend declaration under this option. Instead the growth in NAV will
reflect the appreciation of the value of investment.

**Dividend Plan / Direct – Dividend Plan**
Under the Dividend Plan / Direct – Dividend Plan, it is proposed to distribute the returns to the investors in the form of dividends out of distributable profits. The AMC/Trustee may, at their discretion, approve the distribution of dividends out of distributable profits to unit holders in the Dividend Option / Direct – Dividend Option whose names appear in the Register of Unit holders on the record date. Investors have the option of reinvesting the dividend or receiving cash payouts.

**Dividend Payout Option:**
A Unitholder opting for the Dividend Plan / Direct – Dividend Plan may choose to receive cash payouts of the dividend amount.
Please note that where the Unitholder has opted for Dividend Payout option and in case the amount of dividend payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the scheme.

**Dividend Reinvestment Option:**
A Unitholder opting for the Dividend Plan / Direct – Dividend Plan may choose to reinvest the dividend to be received in additional units of the scheme. The dividend due and payable to the unit holder will be automatically reinvested at the Applicable NAV of the immediately following Business Day. The dividend so reinvested shall be construed as payment of dividends to the unit holder and construed as receipt of the same amount from each unit holder for reinvestment in units.

On reinvestment of dividends, the number of units to the credit of unit holder will increase to the extent of the dividend reinvested divided by the NAV applicable on the day of reinvestment, as explained above.

**Direct investments**
All applications directly received by Franklin Templeton Asset Management (India) Pvt. Ltd., the AMC, at any Official Point of Acceptance of Transactions i.e. applications which are not routed through any AMFI registered mutual fund distributor, shall be treated as investments made under the Direct route and the Units shall be allotted in Direct.

In cases where the distributor’s ARN or an existing Account Number is mentioned on the application but the investor has clearly and unambiguously specified that the subscription is under ‘Direct’, the application will be processed as Direct.

In cases where the distributor’s ARN or ‘Direct’ is not mentioned on the application, the same will be processed as Direct (i.e. Direct Plan shall be the default plan).

**DEFAULT PLAN/OPTION**
The investors must clearly indicate the plan/option (Growth, Direct – Growth, Dividend or Direct - Dividend / Payout or Reinvestment) in the relevant space provided for in the Application Form. In the absence of such instruction, it will be assumed that the investor has opted for the Default Option, which is Direct – Dividend Reinvestment Option.

The Trustee / AMC reserve the right to alter / vary the default plan / option, after giving notice.

**DIVIDEND POLICY**
The Trustee may declare dividends in the scheme at any time and at such frequency (such as daily, weekly, monthly, quarterly, half-yearly, annually etc.) as it deems appropriate though there is no assurance or guarantee to the Unitholders as to the rate of dividend distribution nor that the dividend will be regularly paid. Distribution of dividend is subject to availability and adequacy of distributable surplus. The Trustees may declare dividends at any periodicity as it deems fit to the Unitholders in the Dividend Plan, whose names appear on the Unitholders’ register on the record date.

The scheme reserves the right to suspend sale of units for such period of time as it deems necessary before the record date to ensure proper processing.

Dividends will be distributed within 30 days of the declaration of the dividends and payments will be sent to the unit holder’s registered name and bank account number (if provided).
Dividends will be paid by cheque, net of taxes as may be applicable, and payments will be in favour of the Unitholder’s registered name or, if there is more than one registered holder, of the first-named registered holder on the original Application Form. To safeguard the interest of Unitholders from loss or theft of dividend cheques, investors are encouraged to provide the details of their bank account in the Application Form. Dividend cheques will be sent in accordance with such information. The Trustee may not declare a dividend at all in the event of inadequacy of distributable income. There is no assurance or guarantee to Unitholders as to the periodicity of dividend; rate of dividends distribution nor that dividend will be regularly paid. Dividend so declared may be reinvested in the Schemes at the first ex-dividend NAV. The dividends so reinvested shall be constructive payment of dividends to the Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units.

Record dates for declaration of dividend

The procedure of declaring dividend and fixing of record dates will be in accordance with SEBI circular dated April 4, 2006. In terms of the circular, the public notice for dividend and record date will not be necessary where the frequency of the dividend is from daily up to monthly.

ONGOING OFFER DETAILS

The Scheme is perpetually open for subscription & redemption on an ongoing basis with announcements of NAV for every Business Day, except during the period when there is a book closure. The Units can be purchased and redeemed at the Applicable NAV, subject to applicable load.

The Trustee also reserves its right to limit the redemptions as laid down under the section ‘Right to Limit Redemptions’.

Who Can Invest

The scheme units can be purchased by the following entities (subject to the applicable laws governing such entities):
1. Adult individuals, either singly or jointly (not exceeding three), resident in India.
2. Parents/Guardian on behalf of minors.
3. Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
4. Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
6. Non-Resident Indians, Persons of Indian Origin residing abroad (NRIs) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
7. Foreign institutional investors and their sub accounts on full repatriation basis/ Foreign Portfolio Investors (subject to RBI approval).
8. Qualified Foreign Investor (QFI)* (as per the guidelines issued by SEBI/RBI from time to time)
10. Wakf Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
11. Sole Proprietorship, Partnership Firms.
12. An association of persons or body of individuals whether incorporated or not.
13. Army/Air Force/Navy/Para-military funds and other eligible institutions.
14. Scientific and/or industrial research organizations.
15. Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
16. 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.
17. Mutual fund schemes can also invest in the Scheme subject to SEBI regulations applicable from time to time.

* QFI’ shall mean a person who fulfils the following criteria:
 (i) Resident in a country that is a member of Financial Action Task Force (FATF) or a member of a group which is a member of FATF; and
 (ii) Resident in a country that is a signatory to IOSCO’s MMOU (Appendix A Signatories) or a signatory of a bilateral MOU with SEBI:

Provided that the person is not resident in a country listed in the public statements issued by FATF from
time to time on-(i) jurisdictions having a strategic Anti-Money Laundering/ Combating the Financing of Terrorism (AML/CFT) deficiencies to which counter measures apply, (ii) jurisdictions that have not made sufficient progress in addressing the deficiencies or have not committed to an action plan developed with the FATF to address the deficiencies:
Provided further such person is not resident in India:
Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account or Foreign Venture Capital Investor.


Mutual Fund / AMC /Trustee reserves the right to redeem investors’ investments in the event of failure on the part of the investor(s) to redeem his/her/their holdings, subsequent to his/her/their becoming (a) United States Persons with the meaning of Regulation (S) under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.

This is an indicative list. In view of the individual nature of implications, the investors are advised to consult their own advisors to ascertain if they are eligible to invest in the scheme as per the laws applicable to them and whether the scheme is suitable for the risk profile.

**AVAILABILITY OF FORMS**

Key Information Memorandum / Application Forms and copies of this Scheme Information Document are available from the Investor Service Centres at their respective locations set forth in the Application Form or on the reverse of this Scheme Information Document, in addition to the Head Office of the Mutual Fund. Application Forms are also available with the approved intermediaries of the Mutual Fund as well as on the website of the mutual fund www.franklintempletonindia.com.

The Application Forms for applications under the Applications Supported by Block (ASBA) facility are available at the designated branches of Self certified Syndicate Banks (SCSB / ASBA Banks). A list of these banks is available on the SEBI website (www.sebi.gov.in) or BSE website (www.bseindia.com) or NSE website (www.nseindia.com).

**Where can you submit the filled up Application Form**

Investors can purchase Units of the Scheme by completing the Application Form and delivering it along with full payment at any of the Franklin Templeton Branch Offices [Investor Service Centre (ISC)] / Collection Centres or may be routed through an AMFI registered Agent/distributor/broker.

A list of the addresses of the ISC and Collection Centres is given at the end of this Scheme Information Document.

**How to apply**

Investors can subscribe for the Units of the Scheme by completing the Application Form and delivering it at any Investor Service Centre or Collection Centre. Investors can also perform a web-based transaction to purchase units of the Scheme on website of the Mutual Fund (www.franklintempletonindia.com) or through any other electronic mode introduced from time to time.

**SMS based transaction facility**

Investors can transact in schemes of Franklin Templeton Mutual Fund (except Franklin India Pension Plan and Franklin India Government Securities Fund -PF Plan) through SMS.

In order to avail this facility, the Unitholder(s) should submit SMS transaction registration form along with NACH registration form at the nearest Franklin Templeton branch or ISC.

Investors can send a transaction SMS only through the registered mobile number with the predefined keywords only (available on www.franklintempletonindia.com). This facility shall be available subject to the terms and conditions as detailed in the SMS transactions registration form.

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

Please refer to the SAI and the Key Information Memorandum / Application Form for the instructions.

**Official Points of Acceptance of Transaction**

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

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

**AVAILABILITY OF FORMS**

Key Information Memorandum / Application Forms and copies of this Scheme Information Document are available from the Investor Service Centres at their respective locations set forth in the Application Form or on the reverse of this Scheme Information Document, in addition to the Head Office of the Mutual Fund. Application Forms are also available with the approved intermediaries of the Mutual Fund as well as on the website of the mutual fund www.franklintempletonindia.com

**MANDATORY INFORMATION**

As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.

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

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

Accordingly, where the aggregate of lump sum investment (fresh purchase and additional purchase) and SIP instalments by an investor in a rolling 12 months period or in a financial year i.e., April to March does not exceed Rs.50,000/- (referred to as “Micro investment”), it shall be exempt from the requirement of PAN. However, a duly verified/attested copy of such document(s) as may be prescribed by the AMC/Trustee from time to time, needs to be submitted as the proof of identification in lieu of PAN Card copy.

This exemption will be available only to Micro investment made by individuals being Indian citizens (including NRIs, joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.
For the purpose of identifying Micro investment, applications shall be aggregated at the investor level (same sole holder/joint holders in the same sequence) and such aggregation shall be done irrespective of the number of folios / accounts under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

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

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

Minimum Application Amount
Fresh purchase by new applicant: Rs.5,000/- and any amount thereafter in multiple of Re.1/-
Additional purchases by existing unitholders: Rs.1,000 and any amount thereafter in multiple of Re.1/-

The Trustee reserves the right to vary these limits from time to time, in the interest of investors.

Sale Price for ongoing purchases

For on-going subscriptions, sale price is calculated based on the “Applicable NAV”. All the applications will be processed at the Applicable NAV based on the date and time of their receipt at the ISC / Collection Centre, as evidenced by the electronic date / time stamp affixed at the ISC or Collection Centre.

Transaction Charges

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

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

(ii) Investors other than first time investor in mutual funds:
Transaction Charge of Rs.100/- per purchase/subscription application of Rs.10,000 and above shall be deducted from the subscription amount and paid to the distributor/agent/broker of the investor. Units will be allotted for the balance subscription amount (net of the transaction charge deducted).

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

(iv) The Transaction Charges shall not be deducted for:
(a) purchase/subscription applications for an amount less than Rs.10,000/-;
(b) transactions other than purchases/subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Dividend Transfer Plan etc.;
(c) direct applications received by the AMC i.e. applications received at any Official Point of Acceptance of Transaction of Franklin Templeton Mutual Fund that are not routed through any distributor/agent/broker; and
(d) transactions routed through stock exchange platform.

The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. The upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.
LISTING

Being an open-end scheme, the units of the scheme are not be listed at any stock exchange. However, subject to the Regulations, the Trustee may decide to list the units of the scheme on any recognised stock exchange.

CUT OFF TIMING FOR SUBSCRIPTIONS

Pursuant to SEBI guidelines, the cut off timings and the applicability of Net Asset Value of the scheme is under:

For amount less than Rs.2 Lacs

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

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

However, in respect of valid applications with 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.

For amount equal to or more than Rs.2 Lacs:

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

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

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

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

The Trustee/AMC may alter the limits and other conditions in line with the SEBI Regulations.

*Received at the Official Points of Acceptance of Transactions of Franklin Templeton Mutual Fund

Note:
The applicability of Net Asset Value (NAV) for on-going subscriptions for in the schemes will be as follows:

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

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

Accordingly the applicable NAV for such applications shall be the closing NAV of the Business Day on which the funds are available for utilisation before the cut off time (currently 3:00 p.m.) in case of each
In case funds are received on separate days and are available for utilisation on different Business Days before the cut off time, the applicable NAV shall be of the closing NAV of the Business day(s) on which the cleared funds are available for utilisation for the respective application.

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

**Allotment of Units / Refund**

Full allotment will be made to all valid applications received during continuous offer period. Refund of subscription money will be made to applicants without any return, in case applications are invalid or are rejected. An Account Statement containing the number of Units allotted will be issued within 5 business days of the allotment.

The allotment of units is subject to realisation of the payment instrument. Units purchased can be redeemed only after realisation of payment instruments. The Mutual Fund will reject any request for redemption (including switch-out) of units in respect of which the payment is not realised.

It is clarified that in case of switch, requests for redemption/switch-out from destination scheme for the units switched shall be accepted and/or processed only if the payment in respect of those units is received from the source scheme to destination scheme.

**The Trustee is entitled, in its sole and absolute discretion, to reject any Application.**

**Fractional Units**

Investors may have Account Statements that show an issuance of fractional Units. Fractional Units will be computed and accounted for up to three decimal places using standard rounding criteria. Fractional Units in no way will affect an investor's ability to redeem Units.

**Option to receive allotment and hold units in demat form**

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

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

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

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

In order to redeem units, investors must submit a redemption request by filling-up the pre-printed forms and submit / mail the same to any Investor Service Centre (ISC) / Collection Centre. All redemption request forms must contain the investor’s Folio / Account Number and be duly signed.

Redemption requests by telephone, telegram, fax or other means or that lack valid signatures may not be accepted.

The Fund, however, may limit the right to make redemptions. See “Right to Limit Redemptions” below.

Redemption Price

A valid redemption request received on any Business Day will be processed at the “Applicable NAV”, subject to applicable load.

All the applications will be processed at the Applicable NAV, subject to applicable load, based on the date and time of their receipt at the ISC / Collection Centre, as evidenced by the electronic date / time stamp affixed at the ISC or Collection Centre.

The repurchase / exit load shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the NAV to calculate repurchase price.

To further elaborate, the redemption price is calculated by multiplying the “Applicable NAV for Redemption” by (1 – Exit Load). The redemption price will be calculated to four decimals using standard rounding criteria. For example, if the “Applicable NAV for Redemption” (rounded) is Rs.12.3269 and the exit load applied is 0.5%, the redemption price will be calculated as follows:

<table>
<thead>
<tr>
<th>Redemption Price</th>
<th>=</th>
<th>Applicable NAV for Redemption * (1- Exit Load)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>=</td>
<td>12.3269 * (1-0.005)</td>
</tr>
<tr>
<td></td>
<td>=</td>
<td>Rs.12.26526550</td>
</tr>
<tr>
<td></td>
<td>=</td>
<td>Rounded off to Rs.12.2653</td>
</tr>
</tbody>
</table>

CUT OFF TIMING FOR REDEMPTIONS

Pursuant to SEBI Circulars Ref. no. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006 and SEBI/IMD/CIR No.11/142521/08 dated October 24, 2008, the cut off timings and the applicability of Net Asset Value of the scheme is under:

In respect of valid applications received up to 3.00 p.m. by the Mutual Fund, same day’s closing NAV shall be applicable.

In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Minimum redemption amount

Rs.1,000 and any amount in multiple of Re. 1/- thereafter or ‘All Units’ if the account balance is less than Rs.1,000/-. The Trustee reserves the right to vary these limits from time to time, in the interest of investors.

Unitholder may request the redemption of a certain specified Rupee amount or of a certain number of Units. If a redemption request is for both a specified Rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. In the case where a Rupee amount is specified or deemed to be specified for redemption, the number of Units redeemed will be the amount redeemed divided by the applicable NAV. Redemption requests will be honoured to the extent permitted by the credit balance in the Unitholder’s account. The number of Units so redeemed will be subtracted from the Unitholder’s account and a statement to this effect will be issued to the Unitholder. If the redemption request exceeds the Balance in the account then the account would be closed and balance
sent to the investors. 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 exit load as applicable from time to time.

Minimum balance to be maintained and Right to close an investor’s account

The Mutual Fund may close out an investor's account whenever, due to redemptions, the value of the account falls below the minimum account balance of Rs.1,000/-, and the investor fails to purchase sufficient Units to bring the value of the Account up to the minimum amount or more, after written notice is sent by the Mutual Fund.

Right to limit redemptions

The Trustee may, in its sole discretion in response to unforeseen circumstances or unusual market conditions, limit the total number of Units which may be redeemed on any Business day to 5% of the total number of Units then in issue (or such higher percentage as the Trustee may determine in any particular case). In addition, the Trustee reserves the right, in its sole discretion, to limit redemptions with respect to any single account to an amount of Rs.1 crore in a single day. Any Units which, by virtue of these limitations, are not redeemed on a particular Business Day will be carried forward for redemption on the next following Business Day in order of receipt. Redemptions carried forward will be made at the NAV in effect on the subsequent Business Day(s) on which the condition for redemption request is fulfilled. To the extent multiple redemptions are being satisfied in a single day under these circumstances, such payments will be made pro-rata based on the size of each redemption request. Under such circumstances, redemption cheques may be mailed out to investors within a reasonable period of time and will not be subject to the normal response time for redemption cheque mailing.

Suspension of sale or redemption of units

With the approval of the Boards of Directors of the Trustee and the Asset Management Company, the sale or redemption of Units may be suspended temporarily or indefinitely when any of the following conditions exist:

1. The subscription received in the Scheme is in excess of Eligible Investment Amount.
2. The investment made in the underlying fund(s) exceeds any restriction (regulatory or otherwise) imposed by the underlying fund(s) for investment by the Scheme.
3. If the sale or repurchase of the underlying fund are suspended for any reasons.
4. The equity / debt market stops functioning or trading is restricted.
5. Periods of extreme volatility in the equity / debt market, which, in the opinion of the Investment Manager, is prejudicial to the interest of the investors.
6. When there is a strike by the banking community or trading is restricted by RBI or other authority.
7. Period of extreme volatility in the equity / debt / money market, which in the opinion of the Board of Directors of AMC and Trustee is prejudicial to the interest of the scheme's investors.
8. As and when directed by the Government of India or RBI or SEBI to do so or conditions relating to natural calamity/external aggression/internal disturbances etc. arises, so as to cause volatile movements in the money or debt market, which in the opinion of the AMC, will be prejudicial to the interest of the unitholders, if further trading in the scheme is continued.
9. Break down in the information processing/communication systems affecting the valuation of investments/processing of sale/repurchase request.
10. Natural calamity.
11. SEBI, by order, so directs.
12. Any other circumstances which in the opinion of the Board of Directors of AMC and Trustee is prejudicial to the interest of the existing/prospective investors.

The approval from the Boards of AMC / Trustee giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

The Trustee also reserves the right in its sole discretion to withdraw sale of Units in the Scheme temporarily or indefinitely, if the Trustee views that increasing the Scheme's size further may prove detrimental to the existing/prospective Unitholders of the Scheme.

Note:
Subsequent to the launch of Direct Plans with effect from January 1, 2013, irrespective of whether the investments were originally routed through an AMFI registered mutual fund distributor or not, the treatment of existing investments as on December 31, 2012 will be as follows:
**Particulars** | **Treatment**
--- | ---
Existing investments in the schemes as on December 31, 2012 | These will continue in the same existing plan/option in which they are currently invested.
Reinvestment of dividend and issue of bonus units on existing investments | Units will be allotted in the existing plan as that of the original investment.
**Existing registrations under Systematic Investment Plan (SIP):**
- SIP applications which were made directly (made without a Distributor code) | SIP instalments processed on or after January 01, 2013 will be automatically allotted under Direct for the balance tenure of the SIP in the interest of the investors. The investors, however, may request the Mutual Fund in writing to continue allotting units in the existing plan instead of Direct in case they desire to do so.
- SIP applications made under a Distributor code | Units will continue to be allotted in the existing plan.
**Existing registrations under Systematic Transfer Plan (STP):**
- STP applications which were made directly (made without a Distributor code) | STP instalments processed on or after January 01, 2013 will be automatically allotted under Direct for the balance tenure of the STP in the interest of the investors. The investors, however, may request the Mutual Fund in writing to continue allotting units in the existing plan instead of Direct in case they desire to do so.
- STP applications made under a Distributor code | Units will continue to be allotted in the existing plan.
Existing registrations under Dividend Transfer Plan (DTP) | Units will be allotted in the existing Destination Plan/Option as per the DTP registration.

**SPECIAL PRODUCTS AVAILABLE**

**Exchanges / Switch**

Investors can, subject to any applicable restriction (such as lien/lock-in) exchange / switch investments from one scheme of Franklin Templeton Mutual Fund to another (e.g. Franklin India Bluechip Fund to Franklin India Feeder - Franklin U.S. Opportunities Fund), and from one plan to another of the same scheme (i.e. from Dividend plan to Growth plan) at the applicable NAV (subject to applicable load) provided that

a. there is no book closure in either of the schemes/plans.

b. the investment sought to be exchanged is not under any lock-in period and are free of any encumbrances.

c. the amount sought to be exchanged is equal to or higher than minimum investment amount required for opening an account in the destination scheme/plan.

For this purpose, the units of that scheme/plan will be redeemed at the applicable NAV (subject to applicable load) and the net proceeds shall be invested in the destination scheme/plan at the applicable NAV (subject to applicable load).

All the switches / exchanges will be treated as redemption in the source scheme and subscription in the destination scheme, with the applicable load structure. The switches of Units will be considered on First-in-First-Out (FIFO) basis.

The investors may please note the exchanges / switches in the schemes shall be subject to the terms and conditions of the respective schemes, including applicable lock-in-periods.
In the event of book closure in any of the schemes, the relevant exchange will be effected on the working day immediately following the end of the book closure period.

The Trustee/AMC reserves the right to alter/vary the terms of exchanges.

**SYSTEMATIC INVESTMENT PLAN (SIP)**

Mutual Fund Investors can benefit by investing specified rupee amounts periodically for a continuous period. This concept is called Rupee Cost Averaging. This savings program allows investors to save a fixed amount of rupees every month by purchasing additional units of the Fund. Therefore, the average unit cost will always be less than the average sale price per unit irrespective of the market being rising, falling or fluctuating. By investing a fixed amount of Rupees at regular intervals, investors can take advantage of the benefits of Rupee Cost Averaging, at the same time, saving a fixed amount each month.

The unitholder may avail Systematic Investment Plan (SIP) by completing the application form and submitting the same at any of the ISC / Collection Centres. Unitholders may change the amount and/or tenure (but not below the specified minimum) by giving written notice to the AMC/Registrar. An SIP may be terminated on appropriate written notice by the unitholder of the fund, and it may terminate automatically if upon the Fund's receipt of notification of death or incapacity of the unitholder.

The Investment Manager may change rules relating to the facility from time to time.

**Highlights:**

- Franklin Templeton Mutual Fund will accept a minimum of 12 cheques (‘cheques’ include ECS/Direct Debit instructions or any other mode of payment accepted by the AMC from time to time) each of Rs.500/- or more or a minimum of 6 cheques each of Rs.1,000/- or more from any SIP investor.
- All the SIP cheques (except the first one) must be uniformly dated i.e. either the 1st, 7th, 10th, 20th or 25th of a month. Investors can invest at Monthly or Quarterly intervals by providing post-dated cheques. All cheques should be for the same amount.
- Only one instalment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first instalment is in the month July, say 2nd July, then the second instalment should be in August.
- To effect the ECS/Direct debit, investors must provide a cancelled cheque or copy thereof for the same account from which the ECS/Direct Debit is to be done.
- Load: For all SIP purchase transactions during ongoing sale, the load structure as applicable for normal purchases shall be applicable.

**Terms & Conditions applicable for all SIP:**

- In case the specified date of SIP instalment is a non-business day for the scheme, the SIP will be processed on the following business day for that scheme.
- If during the currency of a SIP, the unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.
- The AMC reserves the right to discontinue the SIP in case of cheque return or rejection of ECS/Direct Debit by the bank for any reason, and debit the return / rejection charges to the investors’ account.
- Franklin Templeton Investments will not be responsible for any delay/non-processing of ECS/Direct Debit transaction where it is attributable to any incorrect/incomplete information provided by the investor.
- Franklin Templeton Investments shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ECS/Direct Debit facility and takes full responsibility for the same.
- 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.
- The Trustee/AMC reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration.

Here is an illustration using hypothetical figures to show how a Systematic Investment Plan can benefit an
Let us assume that Mr. ABC would like to invest Rs.1,000/- as a quarterly investment for a period of four quarters, i.e. a total of Rs.4,000/-. The amounts, sale prices, and number of units purchased are as follows:

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Amount Invested (Rs.)</th>
<th>Sale Price (Rs.)</th>
<th>No. of Units purchased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1000.00</td>
<td>12.0000</td>
<td>83.333</td>
</tr>
<tr>
<td>2</td>
<td>1000.00</td>
<td>15.0000</td>
<td>66.667</td>
</tr>
<tr>
<td>3</td>
<td>1000.00</td>
<td>9.0000</td>
<td>111.111</td>
</tr>
<tr>
<td>4</td>
<td>1000.00</td>
<td>12.0000</td>
<td>83.333</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>4000.00</strong></td>
<td><strong>48.0000</strong></td>
<td><strong>344.444</strong></td>
</tr>
</tbody>
</table>

Average price (per unit) per quarter (quarters) = Rs.12.0000 (i.e. Rs. 48/4). 
Average cost per unit = Rs.11.6129 (i.e. Rs. 4000/344.444 units).

As can be seen from the example above, the average cost per unit is always lower than the average market price per unit, irrespective of a rise, fall or fluctuations in the market. A greater number of units were purchased when the per-unit cost was low; fewer units were purchased when the per-unit cost was high. Thus, Mr. ABC automatically gains without having to monitor prices (NAV) on a day-to-day basis.

However, an investor should note that the market value of the Scheme's units is subject to fluctuations. Before undertaking any plan for Systematic Investment, the investor should keep in mind that such a program does not assure a profit or protect against a loss.

**SYSTEMATIC TRANSFER PLAN (STP)**

A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer on a periodic basis from the Scheme to another Franklin Templeton scheme. The transfer will be effected by way of redemption of units (with appropriate exit load, if any) and a reinvestment (with appropriate entry load, if any) of the redemption proceeds in another Scheme(s).

The unitholder may avail STP by completing the application form and submitting the same at any of the ISC / Collection Centres. Unitholders may change the amount and / or tenure (but not below the specified minimum) by giving written notice to the AMC / Registrar. An STP may be terminated on appropriate written notice by the unitholder of the fund, and it may terminate automatically if all the units are liquidated or withdrawn from the account, or upon the Fund's receipt of notification of death or incapacity of the unitholder.

The Investment Manager may change rules relating to the facility from time to time.

**Highlights:**

This facility is available to the investors of all open-end schemes of Franklin Templeton Mutual Fund, except as otherwise mentioned herein below. An investor can select this facility whereby the investor choose to transfer on a periodic basis a pre-determined amount from any Franklin Templeton open-end scheme (Source Scheme) into any other Franklin Templeton open-end scheme (Destination Scheme) selected by the investor.

1) In order to start the STP facility, the minimum account balance requirement in the Source Scheme is as follows:

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Fixed Amount Option (Rs.)</th>
<th>Capital Appreciation Option (Rs.)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>15,000/-</td>
<td>Not available</td>
</tr>
<tr>
<td>Weekly</td>
<td>12,000/-</td>
<td>5,00,000/-</td>
</tr>
<tr>
<td>Monthly</td>
<td>12,000/-</td>
<td>1,00,000/-</td>
</tr>
<tr>
<td>Quarterly</td>
<td>12,000/-</td>
<td>1,00,000/-</td>
</tr>
</tbody>
</table>

* except in Institutional Plan and Super Institutional Plan of FITMA and FIUBF, where the same should be Rs.1 crore.

2) However, the following schemes/plans/options are not available as Source Scheme:
   - FIPEP
   - FIT
   - FIGSF - PF Plan

3) The following schemes/plans/options are not available as Destination Scheme:
• FITMA
• FIUBF - Super Institutional Plan
• FIT (under Capital Appreciation Option)

4) Options: There are two options available, Fixed Amount Option and Capital Appreciation Option.
5) The Capital Appreciation option will be available only under the Growth plans/options of the Source schemes.
6) FIT is not available as the Destination Scheme under Capital Appreciation Option.
7) Frequency: The frequency can be Daily, Weekly, Monthly or Quarterly. The Daily frequency of transfer will be available only under Fixed Amount Option.
8) Transfer of Funds:

<table>
<thead>
<tr>
<th>Transfer of Funds</th>
<th>Fixed Amount Option</th>
<th>Capital Appreciation Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily STP</td>
<td>A fixed amount can be transferred to the specified Destination Scheme.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Weekly STP</td>
<td>A fixed amount can be transferred on the 7th, 14th, 21st and 28th day of every month to the specified Destination Scheme</td>
<td>The capital appreciation as on the immediately preceding business day for the Source Scheme can be transferred to the specified Destination Scheme, on the 7th, 14th, 21st and 28th day of every month.</td>
</tr>
<tr>
<td>Monthly STP/</td>
<td>A fixed amount can be transferred on a pre-specified date (to be chosen by the investor) of every month/every quarter to the specified Destination Scheme</td>
<td>The capital appreciation as on the last business day of every month/quarter can be transferred to the specified Destination Scheme</td>
</tr>
<tr>
<td>Quarterly STP</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9) In case the specified date is a non-business day for either the Source Scheme or the Destination Scheme, the STP will be processed on the following business day for both the schemes. The STP will be applicable subject to the terms of the destination scheme.
10) Minimum Amount and Term:
    (a) Under the Fixed amount option

<table>
<thead>
<tr>
<th>Transfer Frequency</th>
<th>Destination Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FOF schemes</td>
</tr>
<tr>
<td>Daily STP</td>
<td>Rs.1,000 per day for 30 days. Currently, the Daily STP will be accepted/ registered for a maximum duration of 3 years.</td>
</tr>
<tr>
<td>Weekly STP</td>
<td>Rs.1,000 per week for 6 months</td>
</tr>
<tr>
<td>Monthly STP</td>
<td>Rs.4,000 per month for 6 months or Rs.2,000 per month for 12 months</td>
</tr>
<tr>
<td>Quarterly STP</td>
<td>Rs.4,000 per quarter for 6 quarters or Rs.2,000 per quarter for 12 quarters</td>
</tr>
</tbody>
</table>

(b) Under Capital Appreciation Option, the minimum terms shall be 6 months.
11) Where any of the following schemes is the Destination Scheme of STP, the amount of each STP instalment under Fixed Amount Option should be less than Rs.1 crore: FIINCF, FIIOF, FICBOF, FIIBA, FIGSF, FISTIP, FISP, FILDF, FIMP, FIUBF and FIPEP.
12) Load: For all STP purchase transactions, the entry and exit load as applicable in the Destination Scheme for normal purchases shall be applicable. Further, for all STP (out) transactions, an exit load as applicable in the Source Scheme shall be levied.
13) At least 7 days' prior intimation should be given to the Mutual Fund for commencement of a fresh STP or cancellation/termination of an existing STP.
14) If during the currency of a STP, the Unitholder changes the plan or option in which he/she had invested, the same would be treated as termination of existing STP and re-registration of a new STP and all the terms and conditions of the STP such as minimum term/amount etc. shall apply in both plans/options.
15) If in case of a monthly/quarterly STP with Fixed Amount Option, if the unitholder specifies 30th or 31st of the month (28th/29th in case of February) as the “Specified Date” for the STP transaction, then the STP shall be processed on the day, which is the last business day in that month for both the schemes.
16) Where the Start Date of the STP is not mentioned, then for an STP under Monthly/Quarterly option, the Start Date shall be deemed as follows:

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

In case of Daily STP, the same shall be deemed to be the 8th day from the date of submission of the request at any of Franklin Templeton ISC / Collection Centres.

17) This facility is not available for investments under lock-in period or on which any lien or encumbrance is marked or in respect of which the status of realisation of cheque is not available to the AMC.

18) It shall be the responsibility of the investor to ensure that sufficient balance (free from any Lock-in or encumbrances) is available in the account on the date of transfer, failing which the transfer will not be effected. The AMC reserves the right to discontinue the STP in case the transfer is not effected due to insufficient balance in the investor’s account.

19) The AMC/Trustees reserve the right to discontinue or modify the STP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a STP shall be the load prevailing on the date of registration.

Here is an illustration using hypothetical figures to explain the concept of a Systematic Transfer Plan. Let us assume that Mr. ABC would like to transfer Rs.1000/- every month from FIUBF to FIF-FUSOF for a period of four months, i.e. a total of Rs.4000/-.

<table>
<thead>
<tr>
<th>FIUBF</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
<td>Opening Balance of Units</td>
<td>Applicable NAV (Rs.)</td>
</tr>
<tr>
<td></td>
<td>(a)</td>
<td>(b)</td>
</tr>
<tr>
<td>1</td>
<td>5,000.00</td>
<td>11.0000</td>
</tr>
<tr>
<td>2</td>
<td>4,909.091</td>
<td>11.0800</td>
</tr>
<tr>
<td>3</td>
<td>4,818.838</td>
<td>11.1500</td>
</tr>
<tr>
<td>4</td>
<td>4,729.152</td>
<td>11.2000</td>
</tr>
</tbody>
</table>

|       | No. of Units Redeemed | Closing Balance of Units |
|       | (d) = [c-b] | (e) = [a-d] |
| 1     | 90.909 | 4,909.091 |
| 2     | 90.253 | 4,818.838 |
| 3     | 89.686 | 4,729.152 |
| 4     | 89.286 | 4,639.866 |

<table>
<thead>
<tr>
<th>FIF-FUSOF</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
<td>Amount Invested (Rs.)</td>
<td>Applicable NAV (Rs.)</td>
</tr>
<tr>
<td></td>
<td>(f)</td>
<td>(g)</td>
</tr>
<tr>
<td>1</td>
<td>1000.00</td>
<td>11.0000</td>
</tr>
<tr>
<td>2</td>
<td>1000.00</td>
<td>11.0920</td>
</tr>
<tr>
<td>3</td>
<td>1000.00</td>
<td>11.1290</td>
</tr>
<tr>
<td>4</td>
<td>1000.00</td>
<td>11.2220</td>
</tr>
</tbody>
</table>

|        | Closing Balance of Units |
|        | (i) |
| 1     | 90.909 |
| 2     | 181.064 |
| 3     | 270.919 |
| 4     | 360.030 |

**Note:**
The Fund may close an investor’s account if the balance falls below the minimum prescribed balance (based on applicable NAV) in the Schemes from which Transfer is proposed to be done due to redemptions or SWP and the investor fails to invest sufficient funds to bring the value of the account to the prescribed minimum (based on applicable NAV) after a written intimation in this regard is sent to the Unitholder.

**DIVIDEND TRANSFER PLAN (DTP)**

This facility is available to the investors of various dividend plans (except Daily Dividend and Weekly Dividend Plans) of all open-end schemes of Franklin Templeton Mutual Fund (except Franklin India Cash Management Account).

An investor can select this facility whereby the dividend declared in one Franklin Templeton open–end scheme (Source Scheme) will be automatically invested into any other Franklin Templeton open-end scheme selected by the investor (Destination Scheme).
The unitholder may avail Dividend Transfer Plan (DTP) by completing the application form and submitting the same at any of the ISC / Collection Centres. A DTP may be terminated on appropriate written notice by the unitholder of the fund, and it may terminate automatically if all the units are liquidated or withdrawn from the account, or upon the Fund’s receipt of notification of death or incapacity of the unitholder.

The Investment Manager may change rules relating to the facility from time to time.

**Highlights:**
- In order to avail the DTP facility, the minimum account balance in the Source Scheme should be Rs.25,000/- except in FISTIP where the same should be Rs.1,00,000/-.
- The frequency of transfer will depend on the dividends declared in the plan of the Source Scheme in which the investment has been made.
- The amount, to the extent of the distribution in the Source Scheme, will be automatically invested in the Destination Scheme at its NAV on the next Business Day for both the schemes and equivalent units will be allotted, subject to the terms and conditions of the Destination Scheme: *For example: An investor in FICBOF opts to invest the dividend in FIPEP. If the dividend record day is a Wednesday and Thursday is the book closure for FICBOF, the investor will be allotted units at NAV of Friday. In case Friday is a non – Business Day for either FICBOF or FIPEP, the units will be allotted at the NAV of immediate next Business Day for both the schemes.*
- Load: For all DTP purchase transactions, the entry and exit load as applicable for normal purchases shall be applicable.
- A DTP may be terminated by the unitholder by giving appropriate written notice.
- The Trustee/AMC reserves the right to modify or discontinue the DTP facility at any time in future on a prospective basis.

It is clarified that the load applicable for a DTP shall be the load prevailing on the date of the respective transfer.

**‘FRANKLIN TEMPLETON FAMILY SOLUTIONS’ FACILITY:**
Franklin Templeton Family Solutions ("FS") is a facility offered by FTMF to encourage investors to plan for their investments based on life goals.

The salient features of the Franklin Templeton Family Solutions facility are as follows:

(a) Family Solutions is a unique investment solution that helps investors plan for their life goals like retirement, child’s future and wealth creation.

(b) To invest under the FS facility, investor will need to undertake a questionnaire called the “Family Solutions Planner” that asks for basic details along with specific question on the goals (such as target amount, investment horizon, anticipated rate of inflation and returns etc.) for which the investor wants to plan. Family Solutions Planner is a software tool, which is available on FTMF’s website www.franklintempletonindia.com. Based on the inputs provided by the investor and after considering his/her portfolio style in light on these inputs, a set of schemes of FTMF and the amount of investment towards the goal would be recommended for investment. However, the investor may opt to invest in schemes of his/her choice and such amount as determined by him/her at his/her discretion.

(c) The investor needs to make the application by filling the specified application and transaction forms of the FS facility along with a single cheque/draft for the consolidated amount of investment under the application. Applications accompanied with multiple cheques/drafts will be liable for rejection.

(d) Currently, applications will be accepted only in physical form. Applications through modes such as web based applications, electronic feeds from distributors or stock exchange infrastructure will not be accepted.

(e) Official Points of Acceptance of Transaction for FS applications: FTMF hereby declares all its branch offices [Investor Service Centres (ISC)] as the Official Points of Acceptance of Transactions ("OPAT") for FS applications. Currently, the applications will not be accepted at the Karvy and CAMS Collection Centres.

(f) Irrespective of the amount of investment recommended through the Family Solutions Planner, the minimum investment amount for fresh and additional purchase in each scheme shall be as specified in the respective Scheme Information Document. Eg: If the recommended amount of investment in a scheme is Rs.4,000/- and the minimum investment amount specified in the Scheme Information Document of that scheme is Rs.5,000/-, the investor need to invest at least Rs.5,000/- in the scheme.

(g) In case of applications for registration of Systematic Investment Plan (SIP), the mode of payment of SIP instalments should be ECS or Direct Debit. Post dated cheques will not be accepted.

(h) FTMF / the AMC may not accept any request for any changes or modifications in the goal(s) and goal details at any time for whatsoever reason.

(i) The Trustee/AMC reserves the right to change/modify or discontinue the facility at any time in future.
The Terms and Conditions of the FS facility are as follows:

1. Family Solutions is a facility offered by Franklin Templeton Mutual Fund to encourage investors to plan for their investments based on life stage goals. However, there is no assurance or guarantee that the goals of the investors will be achieved and the same is subject to the investment performance of the schemes.

2. Setting up the goals, planning of investment and taking informed investment decision might require professional expert advice. As always, investors are best advised to consult their investment/financial advisor prior to taking the investment decisions.

3. The Trustee, the AMC, the Sponsor, their directors, employees, affiliates or representatives shall not be liable for any consequences that may arise in the event any of the schemes is wound up or its features are substantially altered. Investors are requested to review the Scheme Information Document and the features and terms and conditions of the Family Solutions facility carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment.

4. The recommendation given to the investor through the Family Solutions Planner is based on the inputs provided by the investor like anticipated rate of returns and inflation, details about the life goals, and considering the portfolio style of the investor. The portfolio style of the investor is determined in light of the information furnished by the investor in the questionnaire, based on certain pre-determined criteria.

5. The recommended schemes and the investment amount have been derived using established theories on risk and return, after considering various aspects including, but not limited to, the nature of the schemes (such as its investment objectives, investment style and product positioning) and the inputs provided by the investor about his life goals and return/inflation anticipations. It may please be noted that the recommendation may not take into consideration all the material aspects relevant to the investor’s investment decision. It is clarified that the recommendation is not binding on the investor and investor may opt to invest in schemes of his/her choice and such amount as determined by him/her at his/her discretion.

6. The recommendation is based solely on the inputs provided in the questionnaire. Franklin Templeton is not responsible for the accuracy and validity of the information provided by the investor. Also it must be clearly understood that while providing the recommendation, FTMF has neither done a detailed risk profiling of the investor nor has taken into consideration the investor’s full portfolio of investments and various other factors which may be necessary for rendering an investment advice. The recommendation should not be construed as a complete investment advice.

7. Past performance of the schemes is neither an indicator nor a guarantee of future performance, and may not be considered as the basis for future investment decisions.

8. For ongoing tracking of the investment and related advice, the investor needs to contact his/her distributor or investment/financial advisor. Franklin Templeton is not responsible for tracking of the investment vis-à-vis the goal or achievement of the goal or for providing any advice of whatsoever nature in relation to the investment.

9. Mention of goals in the account statement is merely a facility offered for ease and convenience of the investor in tracking the investment, and is based on the information provided by the investor in the Application Form. In case of units subsequently converted in demat form, the account statement of the Beneficiary Account with the Depository Participant (DP) will be sent by the respective DP’s as per their service standards and these statements will not carry the details of the goals.

10. This facility is offered to the investors as per the terms and conditions as may be prescribed by the AMC from time to time and is further subject to the terms of conditions of the Statement of Additional Information of Franklin Templeton Mutual Fund and the Scheme Information Document of the respective schemes. The AMC reserves the right to amend the terms and conditions, or to discontinue or modify the facility at any time in future.

11. The views constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the investors. The information or recommendation is not meant to serve as a professional guide for the investors. Whilst due care has been taken to ensure that the facts are accurate and opinions given fair and reasonable, the Sponsor, the AMC, the Trustee or any of their directors, employees, affiliates or representatives do not assume any responsibility for, or warrant the accuracy, completeness, adequacy and reliability of such information or recommendation. Recipients of this information or recommendation should take informed investment decision after taking into consideration all the material aspects relevant to their investments.

12. Investors should read and understand all scheme related documents like Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and the addenda issued from time to time carefully before investing.
Facility for subscription and redemption of units through stock exchange infrastructure:

Franklin Templeton offers the facility to subscribe and redeem the units of schemes of Franklin Templeton Mutual Fund through the infrastructure of the National Stock Exchange of India Ltd. ("NSE") and BSE Ltd. ("BSE").

The salient features of this facility are as follows:

1. Eligible investors – This facility is currently available only to Individuals, HUF and Minors acting through guardian, who are Resident in India.
2. This facility for subscription [fresh purchase, additional purchase and transactions under Systematic Investment Plan (SIP)] and redemption of units of the eligible schemes is available for new investors as well as existing investors. Currently, Switch transactions and transactions under Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) and Dividend Transfer Plan (DTP) will not be permitted.
3. In order to facilitate the transactions under this facility, NSE has launched Mutual Fund Service System ("MFSS") and BSE has introduced Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund Units ("BSE STAR MF"). All trading members and clearing members of NSE and BSE who are registered with the Association of Mutual Funds in India ("AMFI") as Mutual Fund Advisors and are empanelled as distributor with Franklin Templeton Asset Management (India) Pvt. Ltd., the AMC, ("Eligible Stock Brokers" / "Eligible Clearing Members") will be eligible to offer this facility to the investors.
4. Eligible investors who are willing to transact under this facility are required to register themselves with the Eligible Stock Broker / Eligible Clearing Members.
5. All the Eligible Stock Brokers and Eligible Clearing Members will be considered as the Official Point of Acceptance of Transaction ("OPAT") for the transaction done under this facility. The cut-off timing and applicability of NAV for the transaction will be determined in accordance with the provisions of SEBI circular no. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006. The day and time of receipt of the transaction application by FTMF will be based on the time stamping as evidenced by the confirmation slip generated by the stock exchange infrastructure.
6. The investors have an option to hold the units in physical form (account statement) or dematerialised form. International Security Identification Numbers (ISIN) in respect of the plans/option of the eligible schemes have been created and admitted in the National Securities Depository Ltd. ("NSDL") and Central Depository Services (India) Ltd. ("CDSL"). Units shall be allotted in physical form or dematerialised form as per the request of the investor.
7. For units issued in physical form (represented by Account Statement)
   7.1 Investors desirous of transacting (subscription or redemption) through the stock exchange infrastructure should approach an Eligible Stock Broker along with the duly filled in Application Form and other documents (including PAN and KYC) as required. For subscriptions, the payment of subscription money should be made to the Eligible Stock Broker.
   7.2 Dispatch of Account Statements and payment of redemption proceeds will be made by the Mutual Fund directly to the investor as per the normal service standard. The redemption payout will be made to the investor's bank account as registered with the AMC based on the information furnished by the investor.
   7.3 The Eligible Stock Brokers are required to submit the original Application Form and other documents received from the investors to the AMC/ Registrar. In case of a subscription transaction, the allotment of units will be on 'Provisional' basis till the time the AMC/Registrar has received all the required documents from the Eligible Stock Broker. Any application for redemption of units so allotted on provisional basis will be rejected.
   7.4 In case the investor wishes to dematerialise the units held in physical form, the AMC will facilitate the same with the Registrar, Depositories and Depository Participants.
8. For units issued in dematerialised form
   8.1 Investors desirous of investing in dematerialised form need to have a Beneficiary Account with a Depository Participant (DP).
   8.2 Investors desirous of transacting (subscription or redemption) through the stock exchange infrastructure should place the order with an Eligible Stock Broker or Eligible Clearing Member as currently followed for secondary market activities. For subscriptions, the payment of subscription money should be made to the Eligible Stock Broker or the Eligible Clearing Member. Investors shall receive units through broker/clearing member's pool account. FTMF would credit the units into broker/clearing member's pool account and broker/clearing member in turn to the respective investor's demat account.
8.3 Completion of the PAN and KYC requirements of the Depository/ Depository Participant will be considered to be adequate compliance with the guidelines issued by SEBI in this regard for investment in mutual funds.

8.4 For redemptions, investors shall receive redemption amount through broker/clearing member’s pool account. Payment of redemption proceeds will be made by FTMF to the broker/clearing member and broker/clearing member in turn to the respective investor.

8.5 Payment of redemption proceeds to the broker/clearing members by FTMF shall discharge FTMF/the AMC of its obligation of payment to individual investor. Similarly, in case of subscription, crediting units into broker/clearing member pool account shall discharge FTMF/the AMC of its obligation to allot units to individual investor.

8.6 Additionally, the Depository Participants (DP) of National Securities Depository Ltd. ("NSDL") and Central Depository Services (India) Ltd. ("CDSL") who are registered with the Association of Mutual Funds in India ("AMFI") as Mutual Fund Advisors and are empanelled as distributor with Franklin Templeton Asset Management (India) Pvt. Ltd., the AMC, ("Eligible DPs") can process redemption requests of the investors holding Beneficiary Account with the respective DP, in accordance with the guidelines issued by SEBI/NSDL/CDSL from time to time. For this purpose, all the Eligible DPs will be considered as the Official Point of Acceptance of Transaction ("OPAT") for the redemptions done under this facility. The cut-off timing and applicability of NAV for the transaction will be determined in accordance with the guidelines issued by SEBI/NSDL/CDSL from time to time. For such redemptions, the payment of redemption proceeds will be made by the AMC/FTMF directly to the investor as per the normal service standard and will be made to the investor’s bank account based on the information furnished by the depositories.

8.7 The Account Statement of the Beneficiary Account with the DP will be sent by the respective DPs as per their service standards. The Account Statement issued by the DPs will be considered as adequate compliance of the requirements specified by SEBI for mutual funds with respect to dispatch of account statement to investors.

8.8 In case the investor wishes to re-materialise the units held in demat form, the AMC will facilitate the same with the Registrar, Depositories and Depository Participants.

9. For any complaints or grievances against the Eligible Stock Broker/Eligible Clearing Member with respect to the transactions done through the stock exchange infrastructure, the investor should contact either the concerned Eligible Stock Broker/Eligible Clearing Member or the investor grievance cell of the respective stock exchange. For non-commercial transactions/service requests such as change in address, change in bank mandate, issue of duplicate account statements etc., the investors should approach any of the Franklin Templeton Investor Service Centres in case the units are held in physical form and to their respective Depository Participant (DP) in case the units are held in demat form.

10. Applications which are incomplete or invalid in any respect or are conditional or ambiguous are liable to be rejected.

11. The investors will have to comply with the PAN and KYC requirements as prescribed by SEBI/BSE/NSE/NSDL/CDSL/Franklin Templeton Mutual Fund from time to time.

12. The facility shall be subject to the terms and conditions specified and guidelines issued by SEBI/BSE/NSE from time to time.

13. The Trustee/AMC reserves the right to change/modify or discontinue the facility at any time in future.

ACCOUNTS STATEMENTS

(A) Consolidated Account Statements

Unitholders who have registered their Permanent Account Number (PAN) with the Mutual Fund will receive the following each time a transaction - purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout, dividend reinvestment and bonus transactions - is effected:

(i) On acceptance of the application for subscription, the AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS’s to the applicant’s registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the unitholders.

(ii) Thereafter, a consolidated account statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) the aforesaid transaction(s) have taken place during the month will be sent on or before 10th of the succeeding month.
CAS shall contain details relating to all the aforesaid transactions carried out by the unitholder across all schemes of all mutual funds where PAN of the investor is registered, during the relevant calendar month and holding at the end of the month including transaction charges, if any, paid to the distributor.

Further, the CAS detailing holding across all schemes of all mutual funds where PAN of the investor is registered, at the end of every six months (i.e. September/March), shall be sent on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.

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

In case of units held in dematerialised form, the Account Statement of the Beneficiary Account with the Depository Participant (DP) will be sent by the respective DPs as per their service standards.

For Dividends paid out, investors will receive an advice in case of dividends paid via electronic mode, and a dividend instrument with counterfoil for dividends paid by way of an instrument.

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

For normal transactions during ongoing sales and repurchase:
- The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 working days of allotment.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.
- The unitholder may request for a physical account statement by writing/calling us at any of the ISC.

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

Annual Account Statement:
- The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.
- Alternatively, soft copy of the account statements shall be mailed to the investors’ e-mail address, instead of physical statement, if so mandated.

Account statements will be sent either by courier or through the services of the Indian postal department, at the option of the AMC taking into consideration the investor's location so as to provide investors with the best available service. The Account Statement is a record of the transaction in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement.

Dividend

The dividend warrants shall be dispatched or the dividends would be otherwise distributed to the unitholders within 30 days of the date of declaration of the dividend.
Redemption

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.

Delay in payment of redemption / repurchase proceeds / dividend

The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

C. PERIODIC DISCLOSURES

Net Asset Value (NAV)

This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.

In case of this Scheme, which is an open end scheme, the NAV shall be normally calculated for all Business Days and published in at least 2 newspapers having circulation all over India. The Mutual Fund shall declare the NAV of the Scheme for all Business Days on AMFI’s website www.amfiindia.com and also on Franklin Templeton’s website www.franklintempletonindia.com.

Since this Scheme is a fund of funds scheme that invests predominantly in overseas mutual funds / units trusts, the NAV of the Scheme will be based on the NAV of the underlying fund, which is determined as per a different time zone. Hence, the Scheme will declare the NAV of the day on the next Business Day by 10.00 a.m.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Fund shall issue a press release giving reasons and explaining when the Fund would be able to publish the NAVs.

The publishing of NAV and sale and redemption prices as outlined above are as per the prevailing SEBI Regulations and are subject to change from time to time.

Redemption and Sale Prices

While determining the prices of the units, the scheme shall ensure that the repurchase price is not lower than 93% of the Net Asset Value and the sale price is not higher than 107% of the Net Asset Value. Provided further that the difference between the repurchase price and the sale price of the unit shall not exceed 7% calculated on the sale price.

HALF YEARLY DISCLOSURES

Portfolio / Financial Results: This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.

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

The Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the Unitholder) to all unitholders or publish, by way of an advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the Mutual Fund is situated, the complete scheme portfolio before the expiry of one month of the close of each half year i.e., 31st March and 30th September. These shall also be displayed on the website of the Mutual Fund and that of AMFI.

Additionally, in accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the Mutual Fund shall disclose the scheme portfolios as on the last day of the month on its website on or
before the tenth day of the succeeding month.

**ANNUAL REPORT**

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

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

**Associate Transactions**

Please refer to Statement of Additional Information (SAI)

**Taxation**

This information is provided for general information only and is based on the prevailing tax laws, as applicable in case of this Scheme. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

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 amendments made by the Finance Act, 2014 (collectively called ‘the relevant provisions’).

**A) Tax implications to unitholders under the Act:**

**Category of this Scheme:**

Please note that Franklin India Feeder - Franklin U.S. Opportunities Fund is not an ‘equity oriented fund’ or a ‘liquid fund’ or a ‘money market mutual fund’ as currently defined under the Act,

“**Equity oriented fund**” is defined to mean a fund -

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

Provided that the percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

“**Liquid fund**” is defined to mean a scheme or plan of a mutual fund which is classified by the Securities and Exchange Board of India as a liquid fund in accordance with the guidelines issued by it in this behalf under the Securities and Exchange Board of India Act, 1992 (15 of 1992) or regulations made there under.

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

**Tax on income on units:**

Tax on income on units other than sale / redemption (including Dividend) – Nil.
Tax on income on sale/redemption of units:

If the units are held 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.

If the units are held as investments, the said income will be taxed as capital gains. In such case, the tax rates applicable will depend on whether the gain on sale of units is classified as a short term capital gain or a long term capital gain. If the units of the scheme are held as a capital asset, for a period of more than 12 months immediately preceding the date of transfer, will be treated as long-term capital assets for the computation of capital gains. In all other cases, they would be treated as short-term capital assets. The rates of capital gains tax are as follows (applicable to all investors including NRI / PIO/ FPI):

<table>
<thead>
<tr>
<th>Nature of capital gains</th>
<th>Tax rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term capital gains</td>
<td>In case of FPIs, 30%. For others, taxed at normal tax rates.</td>
</tr>
<tr>
<td>Long-term capital gains</td>
<td>In case of FPIs, 10% (without indexation). In case of others, 20% (with indexation) or 10% (without indexation), whichever less.</td>
</tr>
</tbody>
</table>

* plus surcharge and education cess as may be applicable.

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

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

Tax Deduction at Source (TDS) in respect of capital gains:

<table>
<thead>
<tr>
<th>Category of investor</th>
<th>Nature of capital gains</th>
<th>Tax rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Investor</td>
<td>Short term / Long term</td>
<td>Nil</td>
</tr>
<tr>
<td>Foreign Portfolio Investor (FPI)</td>
<td>Short term / Long term</td>
<td>Nil</td>
</tr>
<tr>
<td>Non-Resident Indian (NRI) / PI</td>
<td>Short term</td>
<td>30%</td>
</tr>
<tr>
<td>Non-Resident Indian (NRI) / PI</td>
<td>Long term</td>
<td>20%</td>
</tr>
</tbody>
</table>

* plus surcharge and education cess as may be applicable.

The long term capital gains shall be computed after taking into consideration the indexed cost of acquisition of the units redeemed / repurchased / sold.

All the above non-resident investors may also claim the tax treaty benefits available, if any.

The Mutual Fund would be obliged to withhold tax at penal rates of TDS in case of payments to investors who have not furnished their PAN to the Mutual Fund. The penal rate of TDS is 20% or any higher rate of TDS, as may be applicable, plus applicable surcharge and education cess.

Dividend Distribution Tax (DDT)

The Mutual Fund will be required to pay dividend distribution tax (‘DDT’) as follows on the dividends distributed by the Scheme:

- at 28.325% (including surcharge and education cess) for income distributed to any individual or a Hindu Undivided family; and
- at 33.99% (including surcharge and education cess) for income distributed to any other person.

B) Securities Transaction Tax (STT)

As this scheme is not an ‘equity oriented fund’, no STT is payable on sale (redemption) of this Scheme.

For further details on taxation please refer to the clause on Taxation in the SAI.
INVESTOR SERVICES

To resolve investor queries and grievances, the Fund has set up an Investor Service Cell that ensures prompt response to all investor queries and grievances. For any queries, complaints or grievances, the investor can contact the Investor Service Cell at the following address:

Investor Services, Franklin Templeton Mutual Fund
Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096
Tel: 1-800-425 4255 or 6000 4255 (Please prefix the city STD code if calling from a mobile phone. Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday.
E-mail: service@franklintempleton.com

Ms. Sheela Kartik has been appointed as the Investor Relations Officer of the AMC. She can be contacted at the above address.

Grievances under ASBA Facility:
All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or their Controlling Branches, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

COMPUTATION OF NAV

The Net Asset Value (NAV) is the value of a Unit and is computed as shown below:

\[
\text{NAV} = \frac{\text{Market Value of the scheme's investments + other assets (including accrued interest)}}{\text{Number of units outstanding at the end of the day}} - \text{all liabilities except unit capital & reserves}
\]

The NAV will be normally computed for all Business Days of the Scheme and will be calculated to four decimals using standard rounding criteria.

The valuation of the investment in the Units of the underlying fund will be based on the NAV of the underlying fund on the date of the valuation converted into Indian Rupees.

Since this Scheme invests predominantly in overseas mutual funds / units trusts, the NAV of the Scheme will be based on the NAV of the underlying fund. Since the NAV of the underlying fund would normally be declared on the next business day, the Scheme will declare the NAV of the day on the next Business Day, based on the NAV of the underlying fund.

Valuation of the scheme’s assets, calculation of the scheme’s NAV and the accounting policies & standards will be subject to such norms and guidelines that SEBI may prescribe from time to time and shall be subject to audit on an annual basis.

Valuation of Foreign Exchange Conversion: On the valuation day, all the assets and liabilities in foreign currency will be valued in Indian Rupees on the basis of Foreign Exchange rate quoted on Bloomberg/Reuters around India markets close time (which is currently around 3:30 p.m. IST) or at the RBI Reference rate as at the close of the Banking hours on that day in India. The Trustees/AMC reserves the right to change the source for determining the exchange rate. The reasons for the change in the source for determining the exchange rate will be recorded in writing. The Rupee value of Investments valued in the manner described above and other assets and liabilities represented in foreign currency shall be obtained by multiplying the aforesaid rate.
05. FEE AND EXPENSES OF THE SCHEME

The information that is provided under this section seeks to assist the investor in understanding the expense structure of the current Scheme and types of different fees and their percentage the investor is likely to incur on purchasing and selling the units of the Scheme.

ANNUAL SCHEME RECURRING EXPENSES:

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below.

In accordance with Regulations, the asset management company ("AMC") is entitled to charge the scheme with investment and advisory fees. In addition to such fees, the AMC may charge the scheme such expenses as may be permitted under Regulations from time to time.

The maximum annual recurring expenses that can be charged to the Scheme, which is a 'Fund of Funds' scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, as follows:

(I) 2.50% of the daily net assets of the Scheme including the investment management and advisory fee and weighted average of charges levied by the underlying schemes.

(II) In addition to the above, the following costs or expenses may be charged to the Scheme, namely:

(a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions; the securities transaction tax (STT) will continue to be included in the cost of investment over and will not come under the limit of 0.12% mentioned above.

(b) expenses not exceeding 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least - (i) 30% of gross new inflows in the scheme, or; (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilised for sales, marketing and distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

(c) additional expenses not exceeding 0.20% of daily net assets of the scheme towards various permissible expenses.

(III) The AMC may charge service tax on investment and advisory fees to the Scheme in addition to the maximum limit of annual recurring expenses as prescribed in Regulation 52. Further, the below mentioned expenses and charges shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

a) Service tax on expenses other than investment and advisory fees; and,

b) brokerage and transaction costs (including service tax) incurred for the purpose of execution of trade in excess of 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions, if any.

Within such total recurring expenses charged to the scheme as above, the investment management and advisory fee (charged as % of daily net assets) would be as decided by the AMC from time to time, provided that the investment management and advisory fee shall not exceed the aggregate of expenses charged under clause (I) and (II)(c) above.

In terms of aforesaid SEBI circular dated September 13, 2012, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.
The total annual recurring expenses of the Scheme including the investment management and advisory fee (together with additional management fee wherever applicable) shall not exceed the limit stated in Regulation 52 read with aforesaid SEBI circular dated September 13, 2012, as explained above.

Any excess over these specified ceilings would be borne by the AMC.

The investments under ‘Direct’ shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid on investments under Direct Plan. The Direct Plan shall also have a separate NAV.

The Trustee/AMC reserves the right to charge higher operating expenses in relation to investing overseas as and when SEBI permits.

It is clarified that in respect of schemes having more than one portfolio, the above restrictions on total expenses will be applied to each portfolio separately.

The AMC has estimated the following recurring expenses:

<table>
<thead>
<tr>
<th>Nature of fees and expenses</th>
<th>% of Average Daily Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recurring expenses permissible under Regulation 52(6)(a):</td>
<td>not exceeding 2.50% of daily net assets</td>
</tr>
<tr>
<td>- Investment Management and Advisory Fee</td>
<td></td>
</tr>
<tr>
<td>- Expenses charged by the underlying schemes (weighted average)</td>
<td></td>
</tr>
<tr>
<td>- Custodial Fees</td>
<td></td>
</tr>
<tr>
<td>- Registrar &amp; Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc., Listing Fees</td>
<td></td>
</tr>
<tr>
<td>- Marketing &amp; Selling Expenses including distributor /agent Commission, brokerage &amp; transaction Cost pertaining to the distribution of units and statutory advertisements</td>
<td></td>
</tr>
<tr>
<td>- Costs related to investor communications</td>
<td></td>
</tr>
<tr>
<td>- Expenses towards investor education and awareness initiatives (at least 0.02%)</td>
<td></td>
</tr>
<tr>
<td>- Fees and Expenses of Trustees / Audit Fees</td>
<td></td>
</tr>
<tr>
<td>- Costs of fund transfer from location to location</td>
<td></td>
</tr>
<tr>
<td>- Service tax on expenses other than investment and advisory fees</td>
<td></td>
</tr>
<tr>
<td>- Brokerage and transaction costs (including service tax) incurred for the purpose of execution of trade in excess of 0.12%/0.05%</td>
<td></td>
</tr>
<tr>
<td>- Other permissible expenses</td>
<td></td>
</tr>
<tr>
<td>Service tax on investment and advisory fees</td>
<td>At actual</td>
</tr>
<tr>
<td>Additional expenses permissible under Regulation 52(6A)(c) towards various permissible expenses</td>
<td>not exceeding 0.20% of daily net assets</td>
</tr>
<tr>
<td>Expenses in case of inflows from cities beyond Top 15 cities charged proportionately under Regulation 52(6A)(b) (refer II(b) above)</td>
<td>not exceeding 0.30% of daily net asset</td>
</tr>
</tbody>
</table>

The total annual recurring expenses charged by the underlying fund would vary from time to time.

**The above estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se and types of the expenses charged shall be as per the Regulations.**

For the actual Annual Scheme Recurring expenses currently being charged, the investor should refer to the website of the Mutual Fund.

The table on Annual Scheme Recurring Expenses given above and the Load structure given below have been given to the investor to assist him / her in understanding the various costs and expenses that an investor of the scheme will bear directly or indirectly.

Investment management fees are payable monthly in arrears. The direct expenses incurred by each scheme of Franklin Templeton Mutual Fund shall be chargeable to that scheme. The common expenses incurred on various schemes could be allocated to the schemes based on various parameters such as
number of unitholders, the size of the corpus / assets, equally or any other basis in conformity with generally accepted accounting principles.

LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please visit Franklin Templeton India’s website (www.franklintempletonindia.com) or call at 1800 425 4255 or 6000 4255 (Please prefix the city STD code if calling from a mobile phone. Local call rates apply to both the number) or contact your distributor.

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

All the switches / exchanges will be treated as redemption in the source scheme and subscription in the destination scheme, with the entry and exit load as may be applicable.

For investments under the new ‘Direct’ plan, the Exit load applicable shall be the same as the exit load applicable in the respective Scheme/Scheme Portfolio.

The applicability of exit load in respect of switches between plans and options within the same Scheme will be as follows:

The AMC/Trustee reserves the right to modify the Load structure mentioned above at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/switches accepted by the Mutual Fund. Similarly, no entry load will be charged with respect to applications for registrations under the Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) accepted by the Mutual Fund.

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

For the information of the investors, any introduction / change of load in the Scheme may be put up on the website of the Mutual Fund. The addendum detailing the changes may be circulated among the Investor Service Centres / Distributors / Brokers under directions to display it at their respective offices in form of a Notice and attach it to the copies of Scheme Information Documents and Key Information Memorandum (if required) already in stock. The addendum may be published by way of a public notice or advertisement in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. The addendum may also be sent via e-mail to the unitholders who have registered their e-mail i.d. with the Mutual Fund. The load may also be disclosed in the account statement issued after the introduction of such load.
The investor is requested to check the prevailing load structure of the scheme before investing.

All Loads collected on units shall be retained in the Fund and maintained in a separate account and would be utilised by the Investment Manager in providing distribution related services to the Mutual Fund relating to the sale, promotion, advertising and marketing of Units of the Scheme, including payments to brokers/registrars for their services in connection with the distribution of the Units. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC. In terms of SEBI circular ref. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, effective August 01, 2009, of the exit load charged to the investor, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Any balance shall be credited to the scheme immediately.

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

Load on bonus/dividend re-investment units: In terms of SEBI circular SEBI/IMD/CIR No.14/120784/08 dated March 18, 2008, no entry and exit load shall be charged on bonus units or units allotted on reinvestment of dividend.

06. RIGHTS OF UNITHOLDERS

Please refer the SAI for details.

07. GENERAL UNITHOLDER INFORMATION

FOLIO / ACCOUNT NUMBER

Every investor will have a Folio number. Within a Folio, an investor will have an account number for each fund or scheme into which he or she invests. The number of Units issued to an investor or redeemed by an investor will be reflected in his or her Account and a statement to this effect will be issued to the Unitholder.

RESPONSE TIMES

The Fund will endeavor to adhere to the following response times with regard to various investor services from the time of receipt of correct and complete request at Franklin Templeton Asset Management (India) Pvt. Ltd., Chennai.

<table>
<thead>
<tr>
<th>Activity</th>
<th>From date of receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Statement Mailing/e-mailing</td>
<td>5 working days</td>
</tr>
<tr>
<td>Dispatch of redemption proceeds</td>
<td>10 working days</td>
</tr>
<tr>
<td>Dispatch of dividend payout</td>
<td>30 days</td>
</tr>
</tbody>
</table>

These response times do not include postal delivery time, acts of God or disruptions beyond the control of the AMC.

SCHEME TO BE BINDING ON THE UNITHOLDERS

The Trustee may, from time to time, add to or otherwise vary or alter all or any of the features, investment plans and terms of this Scheme after obtaining the prior approval of SEBI and the Government of India where necessary and the Unitholders in accordance with the SEBI Regulations, and the same shall be binding on each Unitholder and any person or persons claiming through or under him as if each Unitholder or such person expressly agreed that such features, plans and terms should be so binding.
08. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

- All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - NIL

- In case of Indian Sponsor(s), details of all monetary penalties imposed and/or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/or the AMC and/or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed:
  The AMC had allotted equity shares to Franklin Templeton Holding Limited, Mauritius during May 2000. The same was reported to the Reserve Bank of India (RBI) in December 2007. As per the regulations issued under the Foreign Exchange Management Act, 1999 (FEMA), allotment of shares by an Indian company to a non-resident has to be informed to the RBI within 30 days of the allotment. Any delay in reporting allotment is treated as contravention of the FEMA Regulations. The AMC had filed an application with RBI to compound the contravention as provided in the said Regulations. Taking into account the relevant facts and circumstances, a lenient view was taken by RBI and as per the order issued, the AMC has paid a sum of Rs.2.50 Lacs towards compounding.

- Details of all enforcement actions taken by SEBI in the last three years and/or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed thereunder including debarment and/or suspension and/or cancellation and/or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/or the AMC and/or the Board of Trustees /Trustee Company and/or any of the directors and/or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed - NIL

- Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/or the AMC and/or the Board of Trustees /Trustee Company and/or any of the directors and/or key personnel are a party should also be disclosed separately:

INTERNATIONAL OPERATIONS

- Three individual plaintiffs filed a consolidated class action and derivative complaint in the U.S. District Court for the Southern District of Florida, against Templeton Vietnam Opportunities Fund, Inc. (later known as Templeton Vietnam and Southeast Asia Fund, Inc.); Templeton Asset Management, Ltd., an indirect wholly-owned subsidiary of Franklin Resources, Inc. (“FRI”) and the investment manager of the closed-end investment company; certain of the fund’s officers and directors; FRI; and Templeton Worldwide, Inc., an FRI subsidiary. The plaintiffs in that action, captioned In re: Templeton Securities Litigation (Civil Action No. 98-6059) moved to certify a class with respect to certain claims raised in the consolidated complaint. The District Court denied the plaintiffs’ motion to certify a class with respect to their claims. Plaintiffs then filed a petition to the Eleventh Circuit Court of Appeals to hear an interlocutory appeal of that decision of the District Court.
  Thereafter, while the petition was pending, an agreement was reached in writing settling the action. Under the terms of the settlement agreement, the plaintiffs and defendants agreed to resolve all claims for $6.5 million, including plaintiffs’ attorneys fees and the costs of administering the settlement. On April 3, 2002, the settlement was approved by the District Court. The Fund received $2 million in the settlement, which was reflected in the Fund’s net asset value as of April 3, 2002. The defendants agreed to the settlement to avoid the further expense, inconvenience and distraction of the proceedings in this protracted case. The settlement did not contain, and specifically denies, any admission of wrongdoing or violation of law by any of the defendants.
- Templeton International Inc. is involved from time to time in litigation relating to claims arising in the normal course of business. Management is of the opinion that the ultimate resolution of such claims will not materially affect Franklin Templeton Investments’ business or financial position.

INDIAN OPERATIONS

- One of the investors under Templeton India Growth Fund had made investment to the tune of Rs.1,00,00,001/- under Section 54EB of the Income Tax Act, 1961. In accordance with the legal opinion of the counsel of the Fund, the Fund is of the view that investments under Section 54EB of the Income Tax Act, 1961 read with CBDT Notification No.10247 dated December 19, 1996, the units had to be locked-in for a period of seven years from the date of investment. However, the investor had disputed this stand and had filed a writ petition in the High Court of Delhi seeking the
direction of the court for premature redemption of units, with Franklin Templeton Mutual Fund as one of the respondents. The Honourable Delhi High Court vide its order dated 3rd August 2000 directed SEBI to dispose of the representation filed by the investor. The investor then filed a representation with SEBI. After hearing the petitioner and the respondents, SEBI rejected the representation vide order dated September 4, 2000 upholding the stand of the Mutual Fund. Subsequently, the investor had filed a Memorandum of Appeal with the Securities Appellate Tribunal, Mumbai against the SEBI order dated September 4, 2000. The Tribunal dismissed the appeal vide its order dated February 15, 2001 and upheld the stand of the Mutual Fund. The investor has filed a petition in the Delhi High Court challenging the order of the Securities Appellate Tribunal and challenging the Central Board of Direct Taxes (CBDT) order.

- The AMC is involved from time to time in litigation relating to claims arising in the normal course of business. The Company is of the opinion that the ultimate resolution of such claims will not materially affect its business or financial position.

- Any deficiency in the systems and operations of the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed: Nil

The above information has been disclosed in good faith as per the information available to the AMC.

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines there under shall be applicable.

This Scheme Information Document is an updated version of the same in line with the current laws/regulations and other developments.

For FRANKLIN TEMPLETON ASSET MANAGEMENT (INDIA) PVT. LTD.
Investment Manager: FRANKLIN TEMPLETON MUTUAL FUND

Sd/-
Harshendu Bindal
President
### DIRECTORY

<table>
<thead>
<tr>
<th>Sponsor</th>
<th>Investment Manager</th>
<th>Trustee</th>
</tr>
</thead>
</table>
| Templeton International, Inc.  
500 East Broward Boulevard, Suite 2100, Fort Lauderdale, Florida 33394 – 3091, USA. | Franklin Templeton Asset Management (India) Pvt. Ltd.  
Level 4, Wockhardt Towers, Bandra Kurla Complex, Bandra (East), Mumbai 400051 | Franklin Templeton Trustee Services Pvt. Ltd.  
Level 4, Wockhardt Towers, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 |

<table>
<thead>
<tr>
<th>Registrars</th>
<th>Legal Advisors</th>
<th>Auditors</th>
</tr>
</thead>
</table>
| Franklin Templeton Asset Management (India) Pvt. Ltd.  
Unit 301, III Floor, Campus 4B, RMZ Millenia Business Park, 143 Dr. MGR Road, Kandanchavadi, Chennai 600096 | J. Sagar Associates  
Vakils House  
18 Sprott Road, Ballard Estate, Mumbai 400 001 | S. R. Batliboi & Co. LLP  
6th Floor, Express Towers, Nariman Point, Mumbai 400 021 |

<table>
<thead>
<tr>
<th>Custodians</th>
</tr>
</thead>
</table>
| Citibank, N.A.  
11th Floor, First International Financial Centre (FIFC) C-54 & C-55, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 |

### Franklin Templeton Branch Offices (Investor Service Centres)

<table>
<thead>
<tr>
<th>Name of the Branch</th>
<th>Address</th>
</tr>
</thead>
</table>
| Ahmedabad          | 202 Abhijit-III, Opp. Mayor’s Bungalow, Mithakhali Six Roads Navrangpura, Ahmedabad 380009  
Fax: (079) 26462685 |
| Bangalore          | 11, Niton Compound, Palace Road, Near Mount Carmel College, Entrance from Cunningham Road, Bangalore 560052  
Fax: (080) 22385886 |
| Bhubaneswar        | 77, Kharavel Nagar, Unit III, Janpath, Bhubaneswar 751001  
Fax: (0674) 2531026 |
| Chandigarh         | S.C.O. 373-374, First Floor, Above HDFC Bank, Sector 35-B, Chandigarh 160022  
Fax: (0172) 2622341 |
| Chennai            | Century Centre, 75 T.T.K. Road, Alwarpet, Chennai 600018  
Fax: (044) 24987790 |
| Cochin (Kochi)     | 41/418- C, Chicago Plaza, First Floor, Rajaji Road, Ernakulam, Cochin 682035  
Fax: (0484) 2373076 |
| Coimbatore         | 424-C Red Rose Towers, Second Floor, D. B. Road, R. S. Puram, Coimbatore 641002  
Fax: (0422) 2470277 |
| Dehradun           | Upto June 30, 2014: Office No. 10, Ground Floor, Shiva Palace, 57/19 Rajpur Road, Dehradun 248001  
W.e.f. July 1, 2014: Shop No. 5, 1st Floor, Swaraj Complex, Opp. Hotel Madhuban, Rajpur Road, Dehradun—248001  
Fax: (0135) 2719873 |
| Hyderabad          | First Floor, Amit Plaza, No.6-3-885/7C, Somajiguda Circle, Hyderabad 500082  
Fax: (040) 66665770 |
| Indore             | 101, Starlit Towers, Opp. State Bank of Indore Head Office, 29/1 Y. N. Road, Indore 452001  
Fax: (0731) 4201507 |
| Jaipur             | 250 Ganpati Plaza, M. I. Road, Jaipur 302001  
Fax: (0141) 5114178 |
| Jalandhar          | BX III 455, Shakti Tower, Upper Basement, Below Vishal Mega Mart, G. T. Road, Jalandhar 144001  
Fax: (0181) 5080783 |
<p>| Kanpur             | Office No.208-09, 14/113 KAN Chambers Civil Lines, Kanpur 208001 |</p>
<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kolkata</td>
<td>2D &amp; 2E Landmark Building, Second Floor, 228-A, A.J.C. Bose Road, Kolkata 700020</td>
<td>Tel: (0512) 6454091/92 Fax: (033) 22826459</td>
</tr>
<tr>
<td>Lucknow</td>
<td>2 Uttam Palace, First Floor, 3 Sapru Marg, Lucknow 226001</td>
<td>Fax: (0522) 2231104/069</td>
</tr>
<tr>
<td>Ludhiana</td>
<td>SCO-37, First Floor, Feroze Gandhi Market, Ludhiana 141001</td>
<td>Fax: (0161) 3012101</td>
</tr>
<tr>
<td>Madurai</td>
<td>210/20, First Floor, Pechiamman Padithurai Road, Above Kumaran Auto Stores, Madurai 625001</td>
<td>Fax: (0452) 2350144</td>
</tr>
<tr>
<td>Mangalore</td>
<td>First Floor, Manasa Towers, M. G. Road, Kodialbail, Mangalore 575003</td>
<td>Fax: (0824) 2493749</td>
</tr>
<tr>
<td>Mumbai</td>
<td>(a) Office No. 37, 3rd Floor, Maker Chamber – VI, Nariman Point, Mumbai 400021</td>
<td>Fax: (022) 22810923</td>
</tr>
<tr>
<td></td>
<td>(b) Indiabulls Finance Centre, Tower 2, 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013</td>
<td>Fax: (022) 56490622/27</td>
</tr>
<tr>
<td>Nagpur</td>
<td>Shop No. 3 &amp; 4, Ground Floor, Maharshi Shivpad Complex, Plot No. 262, West High Court Road, Bajaj Nagar, Nagpur 440010</td>
<td>Fax: (0712) 2242238</td>
</tr>
<tr>
<td>Nashik</td>
<td>2nd Floor, Bedmutha’s Navkar Heights, Near Rajiv Gandhi Bhavan, Saharanpur Road, Nashik 422002</td>
<td>Fax: (0253) 2574329</td>
</tr>
<tr>
<td>New Delhi</td>
<td>707-710, 7th Floor, Ashoka Estate Building, 24 Barakhamba Road, New Delhi 110001</td>
<td>Fax: (011) 23752019</td>
</tr>
<tr>
<td>Patna</td>
<td>505 Ashiana Hariniwas Apartments, Dak Bungalow Road, Patna 800001</td>
<td>Fax: (0612) 2201762</td>
</tr>
<tr>
<td>Pune</td>
<td>401, Karan Selene, 187, Bhandarkar Road, Pune 411004</td>
<td>Fax: (020) 25665221</td>
</tr>
<tr>
<td>Raipur</td>
<td>Shop No. 310, 3rd Floor, Lalganga Shopping Mall, G. E. Road, Raipur 492001</td>
<td>Fax: (0771) 4033614</td>
</tr>
<tr>
<td>Rajkot</td>
<td>Ankur Building, 1/B, 1st floor, Dr. Radhakrishna Road, Nr. Moti Tanki Chowk, Rajkot - 360001</td>
<td>Fax: (0281) 3041207</td>
</tr>
<tr>
<td>Salem</td>
<td>214/215, Second Floor, Kandaswarna Shopping Mall, Sarada College Road, Salem 636016</td>
<td>Fax: (0427) 2446854</td>
</tr>
<tr>
<td>Surat</td>
<td>HG-29 International Trade Centre, Majura Gate Cross Road Signal, Ring Road, Surat 395002</td>
<td>Fax: (0261) 2473744</td>
</tr>
<tr>
<td>Trichy</td>
<td>Arun Arcade, 75/1, First Floor, First Cross, North East Extension, Thillainagar, Trichy 620018</td>
<td>Fax: (0431) 2760013</td>
</tr>
<tr>
<td>Vadodara</td>
<td>104-107 Spenta Complex, First Floor, Opposite Pizza Hut, Near Ambedkar Circle, Race Course Road, Vadodara 390007</td>
<td>Fax: (0265) 2356038</td>
</tr>
<tr>
<td>Varanasi</td>
<td>4th Floor, Kuber Complex, Rathyatra Crossing, Varanasi 221010</td>
<td>Fax: (0542) 6454370/71</td>
</tr>
<tr>
<td>Vijayawada</td>
<td>White House, First Floor, Room # 2, M. G. Road, Vijayawada 520010</td>
<td>Fax: (0866) 2472594</td>
</tr>
<tr>
<td>Visakhapatnam</td>
<td>204, First Floor, Eswar Plaza, Dwaraka Nagar, Visakhapatnam 530016</td>
<td>Fax: (0891) 6666806</td>
</tr>
</tbody>
</table>

**National Call Centre:**

1800 425 4255 or 6000 4255 (please prefix the city STD code if calling from a mobile phone, Local call rates apply to both the numbers) from 8:00 a.m. to 9:00 p.m., Monday to Saturday.
### Collection Centres:

**A) Branch Offices of Karvy Computershare Pvt. Ltd.**

<table>
<thead>
<tr>
<th>Name of the Branch</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anand (Gujarat)</td>
<td>F-6, Chitrangana Complex, Opp. Motikaka Chawl, Vidy nagar Road, Anand 388001</td>
</tr>
<tr>
<td>Aurangabad (Maharashtra)</td>
<td>Ram kunj, Railway Station Road, Near Osmanpura Circle, Aurangabad 431005</td>
</tr>
<tr>
<td>Balasore (Odisha)</td>
<td>M S Das Street, Gopalgaon, Balasore 756001</td>
</tr>
<tr>
<td>Bankura (West Bengal)</td>
<td>Ground Floor, Ambika Market Complex, Natunganj, Bankura 722101</td>
</tr>
<tr>
<td>Bellary (Karnataka)</td>
<td>No.1, K H B Colony, Gandhi Nagar, Bellary 583101</td>
</tr>
<tr>
<td>Bhavnagar (Gujarat)</td>
<td>Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar 364001</td>
</tr>
<tr>
<td>Bhopal (Madhya Pradesh)</td>
<td>Kay Kay Business Centre, 133, Zone 1, M. P. Nagar, Bhopal 462011</td>
</tr>
<tr>
<td>Calicut (Kerala)</td>
<td>Ilnd Floor, Sowbhagya Shoping Complex, Areyadathupalam, Mavoor Road, Calicut 673004</td>
</tr>
<tr>
<td>Chinsurah-Hooghly (West Bengal)</td>
<td>J. C. Ghosh Sarani, Near Bus Stand, Chinsura 712101</td>
</tr>
<tr>
<td>Erode (Tamil Nadu)</td>
<td>No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode 638003</td>
</tr>
<tr>
<td>Gurgaon (Haryana)</td>
<td>Shop No. 18, Ground Floor, Sector 14, Opp. AKD Tower, Near Huda Office, Gurgaon 122001</td>
</tr>
<tr>
<td>Jalgaon (Maharashtra)</td>
<td>148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon 425001</td>
</tr>
<tr>
<td>Jamnagar (Gujarat)</td>
<td>108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar 361001</td>
</tr>
<tr>
<td>Korba (Chatisgarh)</td>
<td>1st Floor, 35 Indira Complex, T. P. Nagar, Korba 495677</td>
</tr>
<tr>
<td>Kurnool (Andhra Pradesh)</td>
<td>Shop No.43, S V Complex, R S Road, Kurnool 518004</td>
</tr>
<tr>
<td>Pondicherry</td>
<td>First Floor, No.7, Thiayaragarja Street, Pondicherry 605001</td>
</tr>
<tr>
<td>Shillong (Meghalaya)</td>
<td>Mani Bhawan, Than a Road, Lower Police Bazar, Meghalaya 739001</td>
</tr>
<tr>
<td>Trichur (Kerala)</td>
<td>2nd Floor, Brother’s Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur 680001</td>
</tr>
<tr>
<td>Trivandrum (Kerala)</td>
<td>2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum 695010</td>
</tr>
</tbody>
</table>

**B) Branch Office of Computer Age Management Services Pvt. Ltd.**

<table>
<thead>
<tr>
<th>Name of the Branch</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agra (Uttar Pradesh)</td>
<td>No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra 282002</td>
</tr>
<tr>
<td>Ahmedabad (Gujarat)</td>
<td>111 - 113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006</td>
</tr>
<tr>
<td>Ahmednagar (Gujarat)</td>
<td>B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar – 414001</td>
</tr>
<tr>
<td>Ajmer (Rajasthan)</td>
<td>AMC No. 423/30, Near Church, Braham puri, Opp. T B Hospital, Jaipur Road, Ajmer 305001</td>
</tr>
<tr>
<td>Akola (Maharashtra)</td>
<td>Opp. RLT Science College, Civil Lines, Akola 444001</td>
</tr>
<tr>
<td>Aligarh (Uttar Pradesh)</td>
<td>City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001</td>
</tr>
<tr>
<td>Allahabad (Uttar Pradesh)</td>
<td>30/2, A&amp;B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211001</td>
</tr>
<tr>
<td>Alwar (Rajasthan)</td>
<td>Plot No -256 A, Scheme No.1, Arya Nagar, Alwar 301001</td>
</tr>
<tr>
<td>Amaravati (Maharashtra)</td>
<td>81, Gul sham Tower, Second Floor, Near Panchsheel Talkies, Amaravati 444601</td>
</tr>
<tr>
<td>Ambala (Haryana)</td>
<td>Opp. PEER, Bal Bhavan Road, Ambala 134003</td>
</tr>
<tr>
<td>Amritsar (Punjab)</td>
<td>SCO - 18J, ’C’, Block Ranjit Avenue, Amritsar 143001</td>
</tr>
<tr>
<td>Name of the Branch</td>
<td>Address</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>-------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Anand (Gujarat)</td>
<td>101, A.P. Tower, Next to Nathwani Chambers, Behind Sardar Gunj, Anand – 388001</td>
</tr>
<tr>
<td>Anantapur (Andhra Pradesh)</td>
<td>15-570-33, 1st Floor, Pallavi Towers, Opp: Canara Bank, Subhash Road, Anantapur 515001</td>
</tr>
<tr>
<td>Ankleshwar (Gujarat)</td>
<td>Shop No. F-56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar-Bharuch 393002</td>
</tr>
<tr>
<td>Asansol (West Bengal)</td>
<td>Block – G, First Floor, P. C. Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagaram, Asansol 713303</td>
</tr>
<tr>
<td>Bangalore (Karnataka)</td>
<td>First Floor, Trade Centre, 45, Dikensen Road (Next to Manipal Centre), Bangalore 560042</td>
</tr>
<tr>
<td>Bareilly (Uttar Pradesh)</td>
<td>F-62-63, Butler Plaza, Civil Lines, Bareilly 243001</td>
</tr>
<tr>
<td>Belgiaum (Karnataka)</td>
<td>1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum 590006</td>
</tr>
<tr>
<td>Bhagalpur (Bihar)</td>
<td>1st Floor, Krishna, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur 812002</td>
</tr>
<tr>
<td>Bhavnagar</td>
<td>304 – 306 Sterling Point, Waghawadi Road, Gujarath, Bhavnagar - 364001</td>
</tr>
<tr>
<td>Bharuch (Gujarat)</td>
<td>F-108, Rangoli Complex, Station Road, Bharuch 392001</td>
</tr>
<tr>
<td>Bilaspur (Chattisgarh)</td>
<td>Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bilaspur – 490020</td>
</tr>
<tr>
<td>Bhopal (Madhya Pradesh)</td>
<td>Plot no. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal 462011</td>
</tr>
<tr>
<td>Bhuj (Gujarat)</td>
<td>Data Solution, Office No.17, Municipal Building, First Floor, Opp Hotel Prince, Station Road, Bhuj, Kutch 370001</td>
</tr>
<tr>
<td>Bilaspur (Chhattisgarh)</td>
<td>Beside HDFC Bank, Link Road, Bilaspur 495001</td>
</tr>
<tr>
<td>Bokaro (Jharkhand)</td>
<td>Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004</td>
</tr>
<tr>
<td>Burdwan (West Bengal)</td>
<td>398/399 G.T. Road, Basement of Talk of the Town, Burdwan 713101</td>
</tr>
<tr>
<td>Chennai (Tamil Nadu)</td>
<td>Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600034</td>
</tr>
<tr>
<td>Cuttack (Orissa)</td>
<td>Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001</td>
</tr>
<tr>
<td>Davengere (Karnataka)</td>
<td>13, Akkamahadevi Samaj Complex, First Floor, Church Road, P.J. Extension, Davengere 577002</td>
</tr>
<tr>
<td>Dhanbad (Jharkhand)</td>
<td>Room No.111, Urmila Towers, First Floor, Bank More, Dhanbad 826001</td>
</tr>
<tr>
<td>Dhule (Maharashtra)</td>
<td>H. No. 1793/A, J.B. Road, Near, Tower Garden, Dhule 424 001</td>
</tr>
<tr>
<td>Durgapur (West Bengal)</td>
<td>City Plaza Building, 3rd floor, City Centre, Durgapur, West Bengal, 713216</td>
</tr>
<tr>
<td>Faridabad (Haryana)</td>
<td>B-49, First Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad 121001</td>
</tr>
<tr>
<td>Ghaziabad (Uttar Pradesh)</td>
<td>113/6, First Floor, Navyug Market, Ghaziabad 201001</td>
</tr>
<tr>
<td>Gorakhpur (Uttar Pradesh)</td>
<td>Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273001</td>
</tr>
<tr>
<td>Guntur (Andhra Pradesh)</td>
<td>Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522002</td>
</tr>
<tr>
<td>Guwahati (Assam)</td>
<td>A.K. Azad Road, Rehabari, Guwahati 781008</td>
</tr>
<tr>
<td>Gwalior (Madhya Pradesh)</td>
<td>G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, 474002</td>
</tr>
<tr>
<td>Hosur (Tamil Nadu)</td>
<td>No.303, SIPCOT Staff Housing Colony Hosur – 635 126</td>
</tr>
<tr>
<td>Hubli (Karnataka)</td>
<td>No. 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029</td>
</tr>
<tr>
<td>Hyderabad (Andhra Pradesh)</td>
<td>208, II floor Jade Arcade, First Floor, Paradise Circle, Secunderabad 500003</td>
</tr>
<tr>
<td>Jabalpur (Madhya Pradesh)</td>
<td>8 Datt Towers, Ground Floor, Behind Commercial Automobiles, Napier Town, Jabalpur 482001</td>
</tr>
<tr>
<td>Name of the Branch</td>
<td>Address</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Jammu (Jammu &amp; Kashmir)</td>
<td>JRDS Heights, Lane Opp. S&amp;S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004</td>
</tr>
<tr>
<td>Jaunpur (Uttar Pradesh)</td>
<td>248, Fort Road, Near Amber Hotel, Jaunpur 222001</td>
</tr>
<tr>
<td>Jamshedpur (Jharkhand)</td>
<td>Millennium Tower, &quot;R&quot; Road, Room No:15, First Floor, Bistupur, Jamshedpur 831001</td>
</tr>
<tr>
<td>Jodhpur (Rajasthan)</td>
<td>1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur 342003</td>
</tr>
<tr>
<td>Junagadh (Gujarat)</td>
<td>Aasha Plus, 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001</td>
</tr>
<tr>
<td>Kadapa (Andhra Pradesh)</td>
<td>Bandi Subbaramaiah Complex, D. No. 3/1718, Shop No. 8, Raja Reddy Street, Kadapa 516001</td>
</tr>
<tr>
<td>Kakinada (Andhra Pradesh)</td>
<td>No.33-1-44/45, Sri Sathyam Complex, Main Road, Kakinada 533001</td>
</tr>
<tr>
<td>Kalyani (West Bengal)</td>
<td>A-1/50, Block A, Kalyani 741235</td>
</tr>
<tr>
<td>Karimnagar (Andhra Pradesh)</td>
<td>7-1-256, Up-Stairs of SBH, Mankammathota,, Karimnagar 505001</td>
</tr>
<tr>
<td>Karur (Tamil Nadu)</td>
<td>126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, 639002</td>
</tr>
<tr>
<td>Kharagpur (West Bengal)</td>
<td>H.No.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur 721301</td>
</tr>
<tr>
<td>Kolhapur (Maharashtra)</td>
<td>2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001</td>
</tr>
<tr>
<td>Kolkata (West Bengal)</td>
<td>(a) 2nd Floor, Saket Building, 44 Park Street, Kolkata 700016</td>
</tr>
<tr>
<td></td>
<td>(b) 148 Jessore Road, Block –B, 2nd Floor, Nager Bazaar, Kolkata 700074</td>
</tr>
<tr>
<td>Kolkata (Central)</td>
<td>Commerce House, 4th Floor, Room No.3A.2A, Ganesh Chandra Avenue, Kolkata –700013</td>
</tr>
<tr>
<td>Kollam (Kerala)</td>
<td>Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691001</td>
</tr>
<tr>
<td>Kota (Rajasthan)</td>
<td>B-33 'Kalyan Bhawan, Triangle Part , Vallabh Nagar, Kota 324007</td>
</tr>
<tr>
<td>Kottayam (Kerala)</td>
<td>KMC IX/1331A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam 686001</td>
</tr>
<tr>
<td>Mapusa (Goa)</td>
<td>Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403507</td>
</tr>
<tr>
<td>Margao (Goa)</td>
<td>1st Floor, Virginkar Chambers, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403601</td>
</tr>
<tr>
<td>Meerut (Uttar Pradesh)</td>
<td>108, First Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002</td>
</tr>
<tr>
<td>Mehsana (Gujarat)</td>
<td>1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384002</td>
</tr>
<tr>
<td>Moradabad (Uttar Pradesh)</td>
<td>B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001</td>
</tr>
<tr>
<td>Mumbai (Maharashtra)</td>
<td>(a) Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, (b) 10, Mumbai Samachar Marg, Fort, Mumbai 400023</td>
</tr>
<tr>
<td></td>
<td>(b) CTS No. 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (East), Mumbai 400069</td>
</tr>
<tr>
<td>Muzzafarpur (Bihar)</td>
<td>Brahman Toli, Durgasthan, Gola Road, Muzaffarpur 842001</td>
</tr>
<tr>
<td>Mysore (Karnataka)</td>
<td>No.1, First Floor, CH.26, 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Puram, Mysore 570009</td>
</tr>
<tr>
<td>Navsari (Gujarat)</td>
<td>16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari – 396 445</td>
</tr>
<tr>
<td>Nellore (Andhra Pradesh)</td>
<td>97/56, Immedisetty Towers, First Floor, Ranganayakulapet Road, Santhapet, Nellore 524001</td>
</tr>
<tr>
<td>New Delhi</td>
<td>7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi 110055</td>
</tr>
<tr>
<td>Noida (Uttar Pradesh)</td>
<td>C-81, 1st Floor, Sector – 2, Noida 201301</td>
</tr>
<tr>
<td>Panipat (Haryana)</td>
<td>83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G.T.Road, Panipat 132103</td>
</tr>
<tr>
<td>Panjim (Goa)</td>
<td>No.108, First Floor, Gurudutta Bldg, Above Weekender, M. G. Road, Panaji 403001</td>
</tr>
<tr>
<td>Name of the Branch</td>
<td>Address</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-----------------------------------------------------------</td>
</tr>
<tr>
<td>Patiala (Punjab)</td>
<td>35 New Lal Bagh Colony, Patiala 147001</td>
</tr>
<tr>
<td>Pune (Maharashtra)</td>
<td>Office No.6, First Floor, Nirmiti Eminence, Opp. Abhishek Hotel, Mehandale Garage Road, Erandawane, Pune 411004</td>
</tr>
<tr>
<td>Rajahmundry (Andhra Pradesh)</td>
<td>Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, 533101</td>
</tr>
<tr>
<td>Ranchi (Jharkhand)</td>
<td>206 Srilok Complex, 2nd Floor, H. B. Road, Near Firayalal Main Road, Ranchi 834001</td>
</tr>
<tr>
<td>Ratlam (Madhya Pradesh)</td>
<td>Dafria &amp; Co, 18 Ram Bagh, Near Scholar's School, Ratlam 457001</td>
</tr>
<tr>
<td>Rourkela (Orissa)</td>
<td>First Floor, Mangal Bhawan Phase II, Power House Road, Rourkela 769001</td>
</tr>
<tr>
<td>Salem (Tamil Nadu)</td>
<td>No.2, First Floor, Vivekananda Street, New Fairlands, Salem 636016</td>
</tr>
<tr>
<td>Shimla (Himachal Pradesh)</td>
<td>First Floor, Opp. Panchayat Bhawan Main gate, Bus Stand, Shimla 171001</td>
</tr>
<tr>
<td>Solapur (Maharashtra)</td>
<td>Flat No 109, 1st Floor, A Wing Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, 413001</td>
</tr>
<tr>
<td>Thane (Maharashtra)</td>
<td>3rd Floor, B Wing, Nalanda Chambers, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) 400602</td>
</tr>
<tr>
<td>Tirunelveli (Tamil Nadu)</td>
<td>First Floor, Mano Prema Complex, 182/6, S.N. High Road, Tirunelveli 627001</td>
</tr>
<tr>
<td>Tirupathi (Andhra Pradesh)</td>
<td>Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirupathi 517501</td>
</tr>
<tr>
<td>Tirupur (Tamil Nadu)</td>
<td>1(1), Binny Compound, II Street, Kumaran Road, Tirupur 641601</td>
</tr>
<tr>
<td>Vellore (Tamil Nadu)</td>
<td>No.54, First Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004</td>
</tr>
<tr>
<td>Warangal (Andhra Pradesh)</td>
<td>A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506001</td>
</tr>
<tr>
<td>Valsad (Gujarat)</td>
<td>3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, 396001</td>
</tr>
<tr>
<td>Vapi (Gujarat)</td>
<td>215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396195</td>
</tr>
<tr>
<td>Vasco (Goa)</td>
<td>No. DU 8, Upper Ground Floor, Suvidha Complex, Behind Tecnocean Clinic, Near ICICI Bank, Vasco-da-Gama 403802</td>
</tr>
<tr>
<td>Vellore (Tamil Nadu)</td>
<td>No.54, First Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004</td>
</tr>
<tr>
<td>Nagar Bazar (West Bengal)</td>
<td>148,Jessore Road, Block –B, 2nd Floor, Nager Baazar, Kolkata, 700074</td>
</tr>
</tbody>
</table>