



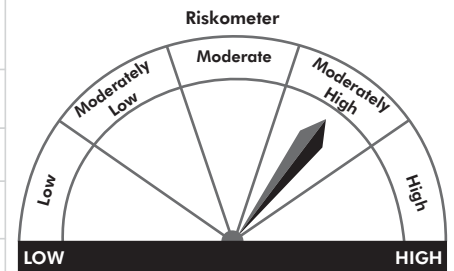
# FAMILY SOLUTIONS

## INVESTMENT PLANS FOR LIFE GOALS

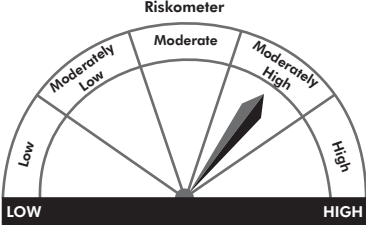
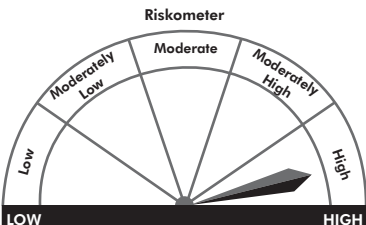
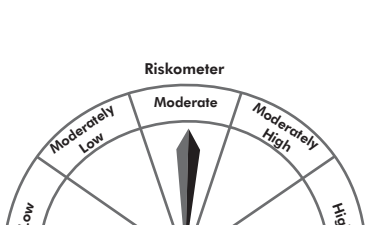
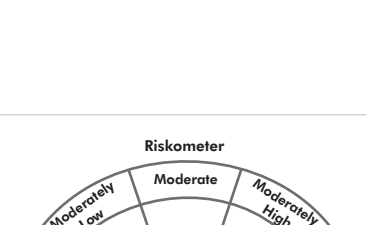
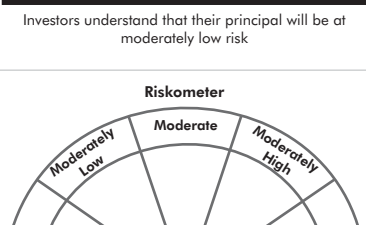
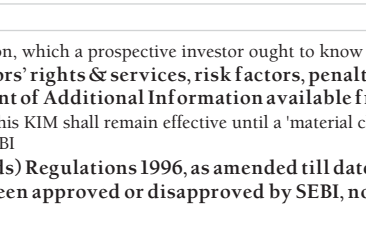
- ✓ **Child's Education**
- ✓ **Retirement**
- ✓ **Holiday**
- ✓ **Cash Management**
- ✓ **Dream Home**
- ✓ **Wealth Creation**
- ✓ **Tax Planning**
- ✓ **Customize Your Plan**



Sr. No.	Fund Name	Product Labeling	
		Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product
This product is suitable for investors who are seeking*			
1.	Franklin India Bluechip Fund (FIBF)	Long term capital appreciation	A fund that primarily invests in large-cap stocks
2.	Templeton India Value Fund (TIVF)	Long term capital appreciation	A fund that follows value investment strategy
3.	Templeton India Equity Income Fund (TIEIF)	Long term capital appreciation	A fund that focuses on Indian and emerging market stocks that have a current or potentially attractive dividend yield, by using a value strategy
4.	Franklin India Prima Fund (FIPF)	Long term capital appreciation	A fund that primarily invests in mid-cap stocks
5.	Franklin India Equity Fund (FIEF)	Long term capital appreciation	Investing in large, mid and small-cap stocks
6.	Franklin India Equity Advantage Fund (FIEAF)	Long term capital appreciation	A fund that primarily invests in large and mid-cap stocks
7.	Franklin India Focused Equity Fund (FIFE)	Long term capital appreciation	A fund that invests in stocks of companies / sectors with high growth rates or above average potential
8.	Franklin India Index Fund - NSE Nifty Plan (FIIF)	Long term capital appreciation	A passively managed index fund
9.	Franklin India Equity Hybrid Fund (FIEHF)	Long term capital appreciation with current income	A fund that invests both in stocks and fixed income instruments
10.	Franklin India Taxshield (FIT)	Long term capital appreciation	An ELSS fund offering tax benefits under Section 80C of the Income Tax Act
11.	Franklin India Pension Plan (FIPP)	Long term capital appreciation	A hybrid fund investing upto 40% in equities and the balance in high quality fixed income instruments
12.	Franklin India Dynamic PE Ratio Fund of Funds (FIDPEF)	Long term capital appreciation	A hybrid fund of funds investing in equity and debt mutual funds
13.	Franklin India Life Stage Fund of Funds (FILSF) • 20s Plan • 30s Plan • 40s Plan • 50s Plus Plan • 50s Plus Floating Rate Plan	Long term capital appreciation	A fund of funds investing in equity and debt mutual funds
14.	Franklin India Equity Savings Fund (FIESF)	Income generation and capital appreciation over medium to long term	A fund that invests in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments



Investors understand that their principal will be at moderately high risk

Sr. No.	Fund Name	Product Labeling This product is suitable for investors who are seeking*		Riskometer
		Nature of scheme & indicative time horizon	Brief about the investment objective & kind of product	
15.	Franklin India Smaller Companies Fund (FISCF)	Long term capital appreciation	A fund that invests primarily in small-cap stocks	 <p>Investors understand that their principal will be at moderately high risk</p>
16	Franklin India Debt Hybrid Fund (FIDHF)	Medium term capital appreciation with current income	A fund that invests predominantly in debt instruments with marginal equity exposure	
17.	Franklin India Opportunities Fund (FIOF)	Long term capital appreciation	A fund that takes stock or sector exposures based on special situations theme.	
18.	Franklin Asian Equity Fund (FAEF)	Long term capital appreciation	A fund that invests in stocks of Asian companies / sectors (excluding Japan)	 <p>Investors understand that their principal will be at high risk</p>
19.	Franklin India Technology Fund (FITF)	Long term capital appreciation	A fund that invests in stocks of technology and technology related companies.	
20.	Franklin Build India Fund (FBIF)	Long term capital appreciation	A fund that invests in Infrastructure and allied sectors	
21.	Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF)	Long term capital appreciation	A fund of funds investing in an overseas equity fund	 <p>Investors understand that their principal will be at high risk</p>
22.	Franklin India Feeder - Franklin European Growth Fund (FIF-FEGF)	Long term capital appreciation	A fund of funds investing in an overseas equity fund having exposure to Europe	
23.	Franklin India Dynamic Accrual Fund (FIDA)	Medium term capital appreciation with current income	A fund that focuses on fixed income securities with high accrual and potential for capital gains	
24.	Franklin India Corporate Debt Fund (FICDF)	Medium term capital appreciation with current income	A bond fund – focuses on AA+ and above rated Corporate/PSU Bonds.	 <p>Investors understand that their principal will be at moderate risk</p>
25.	Franklin India Short Term Income Plan (FISTIP)	Regular income for medium term	A fund that invests in short term corporate bonds including PTCs	
26.	Franklin India Ultra Short Bond Fund (FIUBF)	Regular income for short term	A fund that invests in short term debt and money market instruments	
27.	Franklin India Government Securities Fund (FIGSF)	Medium term capital appreciation with current income	A fund that invests in Indian government securities	 <p>Investors understand that their principal will be at moderately low risk</p>
28.	Franklin India Low Duration Fund (FILDF)	Regular income for short term	A fund that focuses on low duration securities	
29.	Franklin India Income Opportunities Fund (FIIOF)	Medium term capital appreciation with current income	A fund that focuses on high accrual securities	
30.	Franklin India Credit Risk Fund (FICRF)	Medium to long term capital appreciation with current income	A bond fund focusing on AA and below rated corporate bonds (excluding AA+ rated corporate bonds)	 <p>Investors understand that their principal will be at low risk</p>
31.	Franklin India Banking & PSU Debt Fund (FIBPDF)	Regular Income for medium term	An income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal Bonds.	
32.	Franklin India Savings Fund (FISF)	Regular income for short term	A money market fund that invests in money market instruments	
33.	Franklin India Liquid Fund (FILF)	Regular income for short term	A liquid fund that invests in short term and money market instruments	

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

The Key Information Memorandum is dated July 27, 2019. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.franklintempletonindia.com](http://www.franklintempletonindia.com). This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter Material changes will be filed with SEBI

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

Sponsor: Templeton International Inc., Florida, USA.

Asset Management Company: Franklin Templeton Asset Management (India) Pvt. Ltd. (CIN - U67190MH1995PTC093356).



Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only
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The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. **Applicable only if ARN is mentioned but EUIN box is left blank:** "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee /relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." **Applicable only if RIA Code/ Portfolio Manager's Registration Number is mentioned:** "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein."

**TRANSACTION CHARGES (Refer instructions and tick the appropriate option) Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.**

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

**DECLARATION**

Date \_\_\_\_\_ Place \_\_\_\_\_

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I /we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (ii) the money used for investment is my/our own and from legitimate sources (iii) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (iv) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I / We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition.

**SIGNATURES**

\_\_\_\_\_ Sole / First Unit Holder  
 \_\_\_\_\_ Second Unit Holder  
 \_\_\_\_\_ Third Unit Holder

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

**My Name** (Should match with Pan Card) PAN/PEKRN (1st Applicant)  KYC  
 \_\_\_\_\_  
**My Guardian's Name** (if minor)/POA/Contact Person PAN/PEKRN (Guardian/POA)  KYC  
 \_\_\_\_\_  
**On behalf of Minor** (\* Attach Mandatory Documents as per instructions). **Date of Birth** Minor's   /   /     **Date of Birth** **Guardian named is :**  
 Proof attached \*   Father  Mother  Court Appointed

**JOINT APPLICANTS (IF ANY) DETAILS**

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

**2nd Applicant Name** (Should match with Pan Card) PAN/PEKRN (2nd Applicant)  KYC  
 \_\_\_\_\_  
**3rd Applicant Name** (Should match with Pan Card) PAN/PEKRN (3rd Applicant)  KYC  
 \_\_\_\_\_

**INVESTMENT DETAILS: I/We would like to invest in the following schemes to meet my/our life goals (Please read Product labeling details available on cover page of KIM)**

GOAL	Goal 1	Goal 2	Goal 3
<b>Additional Details</b>			
<b>Scheme Name / Plan</b>	<b>Options</b>	<b>Amount in ₹ (SIP: per Installment)</b>	
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth		
<b>Total Investment Per Goal</b>			
<b>Total Investment Per Goals</b>	( in figures )		

**IF YOU OPT TO START TWO SIPs, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIPs. —> My Additional SIP Details**

**SIP Date:**   (If left blank 10<sup>th</sup> will be considered as the default date. All SIPs will be processed on the same date selected above) | **Investment Frequency**  Monthly(default)  Quarterly  
**SIP Period** Start Date   /   /     End Date  Continue Until Cancelled OR   /      **First SIP Cheque Date:**        
**Step-up my SIP annually by:**  Increase in %: \_\_\_\_\_ (in multiples of 5%) (Amount invested will be rounded off to the nearest Rs. 100)  
 or  Increase in Rupee Value: \_\_\_\_\_

**Amount Invested** \_\_\_\_\_ (DD Charges) \_\_\_\_\_ **Net Amount** \_\_\_\_\_  
**Payment Details** Cheque/DD No. \_\_\_\_\_ Bank \_\_\_\_\_  
 Branch \_\_\_\_\_ Bank A/C No. \_\_\_\_\_

Please register my pay-in bank details also as one of the banks in my/our account/folio based on the payment instrument attached. Please refer the instruction for supporting document required for registering Bank Mandate. (Please tick if applicable)  I / We do not wish to register this bank as additional bank in my/our account details.

**ACKNOWLEDGEMENT SLIP**

Sl. No. \_\_\_\_\_

Received from \_\_\_\_\_ Pin \_\_\_\_\_  
 \_\_\_\_\_ Payment Details  
 Amount \_\_\_\_\_ Cheque/DD No. \_\_\_\_\_ Date \_\_\_\_\_ Bank and Branch details \_\_\_\_\_

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

<b>Email ID</b> (in capital)											<b>Address Type (Mandatory)</b>		
<b>Mobile</b> +91						<b>Tel</b>	(STD Code)					<input type="checkbox"/> a. Residential & Business	
<b>Address</b>													<input type="checkbox"/> b. Residential
													<input type="checkbox"/> c. Business
													<input type="checkbox"/> d. Registered Office
<b>Landmark</b>													
<b>City</b>						<b>Pin Code</b> (Mandatory)						<b>State</b>	

I wish to receive Scheme Annual Report and Abridged Summary :  **Online (Preferred & Default)**  Physical Copy (Choose **online mode** to help us **save paper** and contribute towards a greener and cleaner environment.)

I declare that Email address and Mobile Number provided in this form belongs to (tick one option)  Self (or)  Family Member, and approve for usage of these contact details for any communication with FTMF.

**BANK ACCOUNT DETAILS** (Avail Multiple Bank Registration Facility)

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

**ADDITIONAL INFORMATION**

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

#Date of Birth - Mandatory if CKYC ID mentioned. <sup>^</sup>G: Guardian; <sup>^</sup>POA: Power Of Attorney

Details	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	G or POA
<b>Mobile No.</b>			
<b>Email Id.</b>			

**NOMINATION DETAILS** (In case of more than one nominee, please submit a separate nomination form available with any of our ISCs or on our website). Refer instructions.

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

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

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

NSDL: DP Name \_\_\_\_\_ DP ID | I | N \_\_\_\_\_ Beneficiary Ac No. \_\_\_\_\_

CDSL: DP Name \_\_\_\_\_ Beneficiary Ac No. \_\_\_\_\_

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

**KNOW YOUR CUSTOMER (KYC) DETAILS** (Mandatory. Please Tick/ Specify. The application is liable to get rejected if details not filled.)

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

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes: Mandatory to enclose FATCA /CRS Annexure

<p><b>Instruction</b> 1. For SIP investments with: (i) Current date - Please provide Single Cheque (for the first installment) with SIP ECS form. (ii) Future date - Please fill the SIP (ECS/Direct Debit) form along with the Application form. Note: SIP will start after 30 days 2. In case you are investing via both Regular and SIP simultaneously (where the SIP will start after 30 days), please provide a single cheque for the Regular amount, along with the completed SIP (ECS/Direct Debit) Mandate form. 3. Cheque for the investment should be made in favour of "Franklin Templeton Family Solutions" 4. For payments by demand draft please attach a certificate from the banker or Challan (instruction to bank) or passbook/bank statement evidencing the debit for issuance.</p>	<p><b>CHECK LIST:</b> Please ensure the following</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Application from is complete in all respects and signed by all Applicants.</li> <li><input type="checkbox"/> Enclosures:</li> <li><input type="checkbox"/> Supporting documents for bank account details furnished in the Form.</li> <li><input type="checkbox"/> For payment by Demand Draft - a certificate from banker in the prescribed format confirming the account from which the funds have been remitted.</li> <li><input type="checkbox"/> Proof of KYC for all application, guardians for minors and POA</li> </ul>	<p><b>Enclosures (if applicable)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Proof of relationship with minor</li> <li><input type="checkbox"/> Proof of identity &amp; address</li> <li><input type="checkbox"/> Proof of DOB</li> <li><input type="checkbox"/> Multiple bank registration form</li> <li><input type="checkbox"/> Multiple nomination form</li> </ul>
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Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only
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The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. **Applicable only if ARN is mentioned but EUIN box is left blank:** "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee /relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." **Applicable only if RIA Code/ Portfolio Manager's Registration Number is mentioned:** "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser/SEBI Registered Portfolio Manager whose code is mentioned herein."

**TRANSACTION CHARGES (Refer instructions and tick the appropriate option) Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.**

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

**DECLARATION** Date \_\_\_\_\_ Place \_\_\_\_\_

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I /we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (ii) the money used for investment is my/our own and from legitimate sources (iii) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (iv) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I / We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition.

**SIGNATURES**

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

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

**My Name** (Should match with Pan Card) PAN/PEKRN (1st Applicant)  KYC

**My Guardian's Name** (if minor)/POA/Contact Person PAN/PEKRN (Guardian/POA)  KYC

**On behalf of Minor** (\* Attach Mandatory Documents as per instructions). **Date of Birth** Minor's   /   /   **Date of Birth**   /   /   **Guardian named is :**  Father  Mother  Court Appointed

**JOINT APPLICANTS (IF ANY) DETAILS** Mode of Operation :  Single  Joint  Either or Survivor(s) [Default]

**2nd Applicant Name** (Should match with Pan Card) PAN/PEKRN (2nd Applicant)  KYC

**3rd Applicant Name** (Should match with Pan Card) PAN/PEKRN (3rd Applicant)  KYC

**INVESTMENT DETAILS: I/We would like to invest in the following schemes to meet my/our life goals (Please read Product labeling details available on cover page of KIM)**

GOAL	Goal 1	Goal 2	Goal 3
<b>Additional Details</b>			
<b>Scheme Name / Plan</b>	<b>Options</b>		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct <input type="checkbox"/> Growth		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct <input type="checkbox"/> Growth		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct <input type="checkbox"/> Growth		
<b>Total Investment Per Goal</b>			
<b>Total Investment Per Goals</b>	( in figures )		

**IF YOU OPT TO START TWO SIPs, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIPs. —> My Additional SIP Details**

**SIP Date:**   (If left blank 10<sup>th</sup> will be considered as the default date. All SIPs will be processed on the same date selected above) | **Investment Frequency**  Monthly(default)  Quarterly

**SIP Period** Start Date   /   /   End Date  Continue Until Cancelled OR   /   /   **First SIP Cheque Date:**

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

**Amount Invested** \_\_\_\_\_ (DD Charges) \_\_\_\_\_ **Net Amount** \_\_\_\_\_

**Payment Details** Cheque/DD No. \_\_\_\_\_ Bank \_\_\_\_\_

Branch \_\_\_\_\_ Bank A/C No. \_\_\_\_\_

Please register my pay-in bank details also as one of the banks in my/our account/folio based on the payment instrument attached. Please refer the instruction for supporting document required for registering Bank Mandate. (Please tick if applicable)  I / We do not wish to register this bank as additional bank in my/our account details.

**ACKNOWLEDGEMENT SLIP** Sl. No. \_\_\_\_\_

Received from \_\_\_\_\_ Pin \_\_\_\_\_

**Payment Details**

Amount \_\_\_\_\_ Cheque/DD No. \_\_\_\_\_ Date \_\_\_\_\_ Bank and Branch details \_\_\_\_\_

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

<b>Email ID</b> (in capital)											<b>Address Type (Mandatory)</b>		
<b>Mobile</b> +91						<b>Tel</b>	(STD Code)					<input type="checkbox"/> a. Residential & Business	
<b>Address</b>													<input type="checkbox"/> b. Residential
													<input type="checkbox"/> c. Business
													<input type="checkbox"/> d. Registered Office
<b>Landmark</b>													
<b>City</b>						<b>Pin Code</b> (Mandatory)						<b>State</b>	

I wish to receive Scheme Annual Report and Abridged Summary :  **Online (Preferred & Default)**  Physical Copy (Choose **online mode** to help us **save paper** and contribute towards a greener and cleaner environment.)

I declare that Email address and Mobile Number provided in this form belongs to (tick one option)  Self (or)  Family Member, and approve for usage of these contact details for any communication with FTMF.

**BANK ACCOUNT DETAILS** (Avail Multiple Bank Registration Facility)

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

**ADDITIONAL INFORMATION**

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

#Date of Birth - Mandatory if CKYC ID mentioned. <sup>^</sup>G: Guardian; <sup>^</sup>POA: Power Of Attorney

Details	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	G or POA
<b>Mobile No.</b>			
<b>Email Id.</b>			

**NOMINATION DETAILS** (In case of more than one nominee, please submit a separate nomination form available with any of our ISCs or on our website). Refer instructions.

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

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

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

NSDL: DP Name \_\_\_\_\_ DP ID | I | N \_\_\_\_\_ Beneficiary Ac No. \_\_\_\_\_

CDSL: DP Name \_\_\_\_\_ Beneficiary Ac No. \_\_\_\_\_

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

**KNOW YOUR CUSTOMER (KYC) DETAILS** (Mandatory. Please Tick/ Specify. The application is liable to get rejected if details not filled.)

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

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes: Mandatory to enclose FATCA /CRS Annexure

<p><b>Instruction</b> 1. For SIP investments with: (i) Current date - Please provide Single Cheque (for the first installment) with SIP ECS form. (ii) Future date - Please fill the SIP (ECS/Direct Debit) form along with the Application form. Note: SIP will start after 30 days 2. In case you are investing via both Regular and SIP simultaneously (where the SIP will start after 30 days), please provide a single cheque for the Regular amount, along with the completed SIP (ECS/Direct Debit) Mandate form. 3. Cheque for the investment should be made in favour of "Franklin Templeton Family Solutions" 4. For payments by demand draft please attach a certificate from the banker or Challan (instruction to bank) or passbook/bank statement evidencing the debit for issuance.</p>	<p><b>CHECK LIST:</b> Please ensure the following</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Application from is complete in all respects and signed by all Applicants.</li> <li><input type="checkbox"/> Enclosures:</li> <li><input type="checkbox"/> Supporting documents for bank account details furnished in the Form.</li> <li><input type="checkbox"/> For payment by Demand Draft - a certificate from banker in the prescribed format confirming the account from which the funds have been remitted.</li> <li><input type="checkbox"/> Proof of KYC for all application, guardians for minors and POA</li> </ul>	<p><b>Enclosures (if applicable)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Proof of relationship with minor</li> <li><input type="checkbox"/> Proof of identity &amp; address</li> <li><input type="checkbox"/> Proof of DOB</li> <li><input type="checkbox"/> Multiple bank registration form</li> <li><input type="checkbox"/> Multiple nomination form</li> </ul>
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Advisor ARN / RIA Code/ Portfolio Manager's Registration No.	Sub-broker/Branch Code	Sub-broker ARN	Representative EUIN	For office use only

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. **Applicable only if ARN is mentioned but EUIN box is left blank:** "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee /relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." **Applicable only if RIA Code/ Portfolio Manager's Registration Number is mentioned:** "I / We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the SEBI-Registered Investment Adviser/ SEBI Registered Portfolio Manager whose code is mentioned herein."

**TRANSACTION CHARGES (Refer instructions and tick the appropriate option) Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges.**

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

**DECLARATION**

Date \_\_\_\_\_ Place \_\_\_\_\_

Having read and understood the contents of the Statement of Additional Information (SAI) of Franklin Templeton Mutual Fund (FTMF), respective Scheme Information Document (SID); Key Information Memorandum (KIM), the Addenda issued therein till date (together referred as Scheme Documents) and after evaluating and acknowledging the risk factors, I / we hereby apply to the Franklin Templeton Trustee Services Pvt. Ltd., Trustees to the schemes of FTMF for units of scheme(s) of FTMF as indicated above, and agree to abide by all applicable laws and the terms and conditions mentioned in the Scheme Documents. Notwithstanding the generality of the aforesaid undertaking, I/We hereby confirm that (i) I /we am/are not a 'US Person' and are not applying for Units on behalf of any 'US Person' (ii) the money used for investment is my/our own and from legitimate sources (iii) the tax residency status (FATCA/CRS) and UBO details mentioned above are true and correct and (iv) the ARN holder has disclosed the details of commissions (in the form of trail commission or any other mode), offered by competing schemes of various mutual funds falling in the category of scheme(s) being recommended to me/us and I / we have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment and are not in contravention or evasion of any applicable laws. I/ We further agree to hold FTMF, Franklin Resources Inc. its subsidiary and associate entities including their employees, directors and key managerial persons (collectively referred as Franklin Templeton) harmless against any losses, costs, damages arising out of any actions undertaken or activities performed by them in accordance with the Scheme Documents and for any consequences in case of any of the above particulars being false, incorrect or incomplete or for the activities performed by them in good faith or on the basis of information provided by me/us as also due to my/ our not intimating / delay in intimating such changes. I/We hereby authorise Franklin Templeton to use, disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us alongwith the details of investment made by me/us, to any of its agents, service providers, representatives or distributors or any other parties located in India or outside India or any Indian or foreign governmental, statutory, regulatory, administrative or judicial authorities / agencies without any obligation of advising / informing me/us of the same. I / We hereby agree to keep the information provided to Franklin Templeton updated and to provide any additional information / documentation that may be required by Franklin Templeton, in connection with this application. I/We confirm that I/we have provided my/our Aadhaar details for KYC purpose absolutely at our volition.

**SIGNATURES**

\_\_\_\_\_ Sole / First Unit Holder  
 \_\_\_\_\_ Second Unit Holder  
 \_\_\_\_\_ Third Unit Holder

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

**My Name** (Should match with Pan Card) **PAN/PEKRN** (1st Applicant)  **KYC**

**My Guardian's Name** (if minor)/POA/Contact Person **PAN/PEKRN** (Guardian/POA)  **KYC**

**On behalf of Minor** (\* Attach Mandatory Documents as per instructions). **Date of Birth** Minor's   /   /     **Date of Birth** **Guardian named is :**  
 Proof attached \*   **Father**   **Mother**   **Court Appointed**

**JOINT APPLICANTS (IF ANY) DETAILS**

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

**2nd Applicant Name** (Should match with Pan Card) **PAN/PEKRN** (2nd Applicant)  **KYC**

**3rd Applicant Name** (Should match with Pan Card) **PAN/PEKRN** (3rd Applicant)  **KYC**

**INVESTMENT DETAILS: I/We would like to invest in the following schemes to meet my/our life goals (Please read Product labeling details available on cover page of KIM)**

GOAL	Goal 1	Goal 2	Goal 3
<b>Additional Details</b>			
<b>Scheme Name / Plan</b>	<b>Options</b>	<b>Amount in ₹</b> (SIP: per Installment)	
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth		
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth		
<b>Total Investment Per Goal</b>			
<b>Total Investment Per Goals</b>	( in figures )		

**IF YOU OPT TO START TWO SIPs, THE BELOW MENTIONED DETAILS WILL BE APPLICABLE FOR BOTH THE SIPs. —> My Additional SIP Details**

**SIP Date:**   (If left blank 10<sup>th</sup> will be considered as the default date. All SIPs will be processed on the same date selected above) | **Investment Frequency**  Monthly(default)  Quarterly

**SIP Period** Start Date   /   /     End Date  Continue Until Cancelled **OR**   /      **First SIP Cheque Date:**

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

**Amount Invested** \_\_\_\_\_ (DD Charges) \_\_\_\_\_ **Net Amount** \_\_\_\_\_

**Payment Details** Cheque/DD No. \_\_\_\_\_ Bank \_\_\_\_\_

Branch \_\_\_\_\_ Bank A/C No. \_\_\_\_\_

Please register my pay-in bank details also as one of the banks in my/our account/folio based on the payment instrument attached. Please refer the instruction for supporting document required for registering Bank Mandate. (Please tick if applicable)  I / We do not wish to register this bank as additional bank in my/our account details.

**ACKNOWLEDGEMENT SLIP**

Sl. No. \_\_\_\_\_

Received from \_\_\_\_\_ Pin \_\_\_\_\_

**Payment Details**

Amount \_\_\_\_\_ Cheque/DD No. \_\_\_\_\_ Date \_\_\_\_\_ Bank and Branch details \_\_\_\_\_

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

<b>Email ID</b> (in capital)											<b>Address Type (Mandatory)</b>		
<b>Mobile</b> +91						<b>Tel</b>	(STD Code)					<input type="checkbox"/> a. Residential & Business	
<b>Address</b>													<input type="checkbox"/> b. Residential
													<input type="checkbox"/> c. Business
													<input type="checkbox"/> d. Registered Office
<b>Landmark</b>													
<b>City</b>						<b>Pin Code</b> (Mandatory)						<b>State</b>	

I wish to receive Scheme Annual Report and Abridged Summary :  **Online (Preferred & Default)**  Physical Copy (Choose **online mode** to help us **save paper** and contribute towards a greener and cleaner environment.)

I declare that Email address and Mobile Number provided in this form belongs to (tick one option)  Self (or)  Family Member, and approve for usage of these contact details for any communication with FTMF.

**BANK ACCOUNT DETAILS** (Avail Multiple Bank Registration Facility)

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

**ADDITIONAL INFORMATION**

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

#Date of Birth - Mandatory if CKYC ID mentioned. <sup>^</sup>G: Guardian; <sup>^</sup>POA: Power Of Attorney

Details	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	G or POA
<b>Mobile No.</b>			
<b>Email Id.</b>			

**NOMINATION DETAILS** (In case of more than one nominee, please submit a separate nomination form available with any of our ISCs or on our website). Refer instructions.

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

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

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

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

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

**KNOW YOUR CUSTOMER (KYC) DETAILS** (Mandatory. Please Tick/ Specify. The application is liable to get rejected if details not filled.)

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

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

Details	Sole/ 1st Applicant	2nd Applicant	3rd Applicant	Guardian/POA
Place & Country of Birth				
Nationality				
Are you a tax resident of any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes: Mandatory to enclose FATCA /CRS Annexure

<p><b>Instruction</b> 1. For SIP investments with: (i) Current date - Please provide Single Cheque (for the first installment) with SIP ECS form. (ii) Future date - Please fill the SIP (ECS/Direct Debit) form along with the Application form. Note: SIP will start after 30 days 2. In case you are investing via both Regular and SIP simultaneously (where the SIP will start after 30 days), please provide a single cheque for the Regular amount, along with the completed SIP (ECS/Direct Debit) Mandate form. 3. Cheque for the investment should be made in favour of "Franklin Templeton Family Solutions" 4. For payments by demand draft please attach a certificate from the banker or Challan (instruction to bank) or passbook/bank statement evidencing the debit for issuance.</p>	<p><b>CHECK LIST:</b> Please ensure the following</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Application from is complete in all respects and signed by all Applicants.</li> <li><input type="checkbox"/> Enclosures:</li> <li><input type="checkbox"/> Supporting documents for bank account details furnished in the Form.</li> <li><input type="checkbox"/> For payment by Demand Draft - a certificate from banker in the prescribed format confirming the account from which the funds have been remitted.</li> <li><input type="checkbox"/> Proof of KYC for all application, guardians for minors and POA</li> </ul>	<p><b>Enclosures (if applicable)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Proof of relationship with minor</li> <li><input type="checkbox"/> Proof of identity &amp; address</li> <li><input type="checkbox"/> Proof of DOB</li> <li><input type="checkbox"/> Multiple bank registration form</li> <li><input type="checkbox"/> Multiple nomination form</li> </ul>
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## Instructions

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

1. To invest under the FAMILY SOLUTIONS facility, investor will need to undertake a questionnaire. Based on the inputs provided by the investor and after considering his investment style in light on these inputs, a set of schemes of FTMF would be recommended for investment and the amount of investment.

However, the investor may opt to invest in schemes of his/her choice and such amount as determined by him/her at his discretion.

2. The investor needs to make the application by filling the specified application and transaction forms of the FAMILY SOLUTIONS facility along with a single cheque / draft for the consolidated amount of investment under the application. Currently, applications will be accepted only in physical form.

FAMILY SOLUTIONS applications will not be accepted through online / web based transaction platforms (except using HPIN facility offered by FTMF). Also applications received through electronic feeds will not be accepted.

FAMILY SOLUTIONS transactions through the stock exchanges infrastructure will not be accepted.

3. Notwithstanding the amount of investment recommended for each scheme in the minimum investment amount for fresh and additional purchase shall be as specified in the respective Scheme Information Documents. 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 the scheme is Rs.5,000/-, the investor need to invest at least Rs.5,000/- in the scheme.

4. In case of applications for registration of Systematic Investment Plan (SIP), the mode of payment of SIP installments should be Direct Debit or NACH. NACH and postdated cheques will not be accepted.

5. Investors already having an account in any Franklin Templeton scheme can provide either their Customer Folio Number or Account Number and first applicant name in the space provided. Such investors need not fill the section 'Personal Details'.

6. For investments in the name of minor and in TIPP, date of birth (DOB) is required. Please attach a proof of DOB for investment in the name of minor.

7. The application form must be completed in BLOCK LETTERS in ENGLISH.

8. Only single cheque accepted for Family Solution transactions. Multiple cheques will not be allowed

9. Documents to be submitted at FT Branches or CAMS only as Karvy is not allowed to accept FS applications.

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 Computer share Private Limited (Karvy) and Computer Age Management Services Private Limited (CAMS) (termed as Collection Centres) and FTMF's website ([www.franklintempletonindia.com](http://www.franklintempletonindia.com)) as the Official Points of Acceptance of Transactions ("OPAT"). Additionally, the Secured internet site hosted or managed by CAMS will also be OPAT in respect of the transactions routed through the distributors who have registered for this facility (in accordance with the terms and conditions, as may be prescribed from time to time). Further, MF Utilities India Private Limited (MFUI) website [www.mfuonline.com](http://www.mfuonline.com) and authorised MFUI POS updated on [www.mfuiindia.com](http://www.mfuiindia.com) will be considered as OPAT. The "cut off time" mentioned in the Scheme Information Document shall be reckoned at these official points. All transaction (purchase / redemption / switch) applications must be demonstrably received by the Mutual Fund at these OPAT.

10. 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. However, whenever an investor comes with an additional investment and different goal, a new account is created.

11. Mode of payment:-

- a. For Resident Investors

- For Resident Investors - by local cheque/draft deposited with any Franklin Templeton branch or transfer/ electronic transfer to Franklin

## Templeton Mutual Fund Account

- Cheque for the consolidated application amount (per Form) should be drawn in favour of "Franklin Templeton Family Solution". The fund is not obliged to represent dishonoured cheques or inform the investor / investor's agent about it-
- b. For Non-Resident Investors:
  - by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch. Please provide a photocopy of the cheque along with the application form if investment is made through a NRE/NRO account.
  - by Rupee draft purchased abroad payable at locations where the application is submitted to Franklin Templeton branch.

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

13. 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)], and FTMF's website ([www.franklintempletonindia.com](http://www.franklintempletonindia.com)) as the Official Points of Acceptance of Transactions ("OPAT") for applications under Family Solution. 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.

## Know Your Customer (KYC):

- 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 case of applications under a Power of Attorney (POA), copy of KYC Acknowledgement of the investors and the POA holders must be submitted along with the Application/ Transaction Form else the transaction may be rejected.

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

## Default Options:

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

In the event of any KYC Application being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction may be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application.

## New Purchases:

- If the Scheme name in the application is different from the scheme name in the cheque, the transaction will be processed as per the application.

## Additional Purchases:

- If an investor provides all details, including Goal, scheme plan, option, and there is only one existing account matching this in the folio, the purchase will be processed into that account.
- If there are multiple matching accounts in Folio (FAMILY SOLUTIONS & Non FAMILY SOLUTIONS), the purchase will

be processed into the FAMILY SOLUTIONS account with the same goal.

- If an investor only provides the scheme name, but not the plan and or option, transactions will be processed based on the following rule:
  - If there is one FAMILY SOLUTIONS account of the scheme in that folio, the transaction will be processed into that account irrespective of whether it is the default option. If an investor does not provide their bank details in an additional purchase in new scheme, the default bank details from the last transacted account will be used
- In case the amount of the cheque or the payment instrument / advice differs from the amount of the application, the application would be rejected if the amount is less than the amount mentioned in application form. In case the amount of cheque / payment instrument is more than the amount mentioned in the application form, the excess amount will be refunded without any compensation or interest thereof.

## Redemptions/Exchanges:

- Switches from Non FAMILY SOLUTIONS to FAMILY SOLUTIONS and vice versa are allowed
- The Switch request (with Goal Sheet) can be placed while opening the FAMILY SOLUTIONS account
- Switches in scheme from one goal to another goal are allowed
- Investors must provide the account number from which redemption or switch out is to be effected, in case they hold multiple accounts of the same scheme in a folio. If Franklin Templeton is unable to determine the single specific account to be redeemed / switched out from the information provided, the request would be treated as ambiguous and hence rejected.
- In the case of a Switch / Exchange, if the request does not specify the destination scheme account number but only provides the scheme name, the NIGO rules as listed above for Additional purchases would apply.
- If the number of units and all units is mentioned in the request for redemption or Switch, all units (Cleared units) will be considered. Where the number of units and an amount is mentioned, the number of units (cleared units) will be considered.
- Redemption/Switch requests will be processed only if either amount or units are clearly mentioned.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Schemes.
- If for a switch transaction, the source account number does not match with the source scheme name (wherever given) or if the destination account number does not match with the destination scheme name (wherever given), the request would be treated as ambiguous and hence rejected.
- If folio number given is without a scheme name or account number and there are two or more schemes or accounts available under the folio, the request would be treated as ambiguous and hence rejected.
- If the account number is valid but does not belong to the folio number given in the application, then the transaction will be processed in the given account number.

## Systematic Investment Plan (SIP) under FAMILY SOLUTIONS

- Investor can choose to invest via an SIP in Family Solutions – Available through the NACH facility only. Post dated Cheque will not be accepted for FAMILY SOLUTIONS SIP transactions.
- Each FAMILY SOLUTIONS SIP form allows up to 4 schemes across goals. For additional SIPs in the same Family Solutions Application, the investor will need to fill additional SIP NACH forms.
- Each SIP NACH form should have the same date, frequency and tenure. Hence, if the investor chooses to have different dates, frequency or tenures he/she needs to fill up another SIP NACH form.
- If the SIP dates are different in a particular goal/across goals submitted through a single NACH form, it will be rejected
- In case of Lump sum and Future Dated SIP, Single Cheque (lump sum amount only) with FAMILY SOLUTIONS SIP NACH form will be accepted (Note: SIP will start after 30 days)
- All installments should be for the same amount.
- All the SIP dates across goals should be uniform

### Systematic Transfer Plan (STP) under FAMILY SOLUTIONS

- FAMILY SOLUTIONS accounts need to be created prior to the STP
- Investor can start an STP from Non FAMILY SOLUTIONS funds into selected FAMILY SOLUTIONS funds
- The STP will have to be from accounts within the same folio since inter-folio transactions are not allowed
- STP is allowed from one scheme to another scheme only (one to many is allowed with Fixed amount STP and not with capital appreciation).

### General

1. Investors can avail online Account Access and full transaction capabilities, on our website [www.franklintempletonindia.com](http://www.franklintempletonindia.com). The HPIN Facility is currently available to all individual and non-individual investors other than those transacting through Channel Partners, on FTMF's website for all schemes for subscription, redemption or exchange. Investors can also tag together, and view from a single location, all their accounts (with the same order of names and mode of holding). In addition, a family access facility allows investors to consolidate holdings across investors if they desire. HPIN application forms are available for download from the website, or by sending an email to [service@templeton.com](mailto:service@templeton.com). On receipt and verification of the form, investors will be issued an HPIN - using this, investors must create a username and password to access the online account. For performing transactions through the HPIN facility, investors are required to furnish verified PAN and investor should be KYC compliant.
2. Franklin Templeton has also introduced a facility for distributors to view their client accounts or transact on the web on behalf of their clients.

### Instructions on RTGS, NEFT, MICR codes

- Investors are requested to provide their bank's Indian Financial System code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s)/Unified Payment Interface (UPI).

- Investors need to provide a copy of cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the code.
- Investors are requested to note that RTGS and NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
- Payment through RTGS can only be made when the amount paid is not less than Rs.2,00,000. Payment through NEFT can be made for all payments irrespective of value
- RTGS / NEFT / NACH are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through NACH/RTGS/NEFT are subject to applicable rules and policies of RBI and the working of banking system. The Mutual Fund will endeavour to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
- Any charges levied by the investor's bank for receiving payment through NACH/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

### Investments under Power of Attorney (POA):

In case investors have issued a Power of Attorney (POA) for transacting with Franklin Templeton on their behalf, the signatures of the investor and the POA holder must be clearly available in the POA document for the POA to be accepted as a valid document. Franklin Templeton reserves the right to reject any POA and / or subsequent transaction if the signatures as above are not available in the document.

### Alterations in Application Form:

Any changes/alterations in the Application Form must be countersigned by the investor(s). The Mutual Fund/AMC will not be bound to take cognisance of any changes/alterations if the same are not so countersigned.

### Details under FATCA/Foreign Tax Laws

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

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

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

### The Terms and Conditions of the Family Solution 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.



FRANKLIN TEMPLETON

FAMILY SOLUTIONS INVESTMENT PLANS FOR LIFE GOALS

Systematic Investment Plan through Auto Debit (See instructions overleaf)

Table with 4 columns: Advisor ARN / RIA Code / Portfolio Manager's Registration No., Sub-broker/Branch Code, Sub-broker ARN, Representative EUIN

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

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

Sole / First Unit Holder, Second Unit Holder, Third Unit Holder

TRANSACTION CHARGES: Applicable for transactions routed through distributors/agents/brokers who have opted to receive transaction charges. (Refer Instruction in Common Application Form and tick the appropriate option)

I am a first time investor in mutual funds (R150 will be deducted). I am an existing mutual funds investor (R100 will be deducted).

Name of Sole/First Account holder, Existing Unitholders' Folio Number, New Investors (Please also complete and submit a Common Application Form)

Table with 5 columns: Scheme Name, Plan / Option, Family Solutions Goal, SIP Amount R, SIP Date. Includes rows for Existing Unitholders and Regn. No.

SIP Period: Start Date, End Date, Frequency: Mthly (default), Qtly

Tick here if SIP is being 'Stepped Up' (Please ensure that you attach the 'SIP Variants Form' with the step-up section duly completed.)

First SIP Cheque Date, Cheque No., Bank Name & Branch, A/c No.

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

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

Application for: Document proofs for Micro SIP (Mandatory) (Please provide any one of the name of identification document as mentioned in the instructions) Normal SIP, Micro SIP, Identification document, Field Issuing Authority, Document Identification No.

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

Signatures: First/Sole Applicant/Guardian X, Second Applicant X, Third Applicant X. Date, Place.

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

Family Solutions - SIP Auto Debit Form [ADF]

UMRN, Date

Sponsor Bank Code, For Office Use, Utility Code, For Office Use

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

Bank a/c number

with Bank, Bank Name, IFSC, or MICR

an amount of Rupees

FREQUENCY: Mthly, Qtly, H-Yrly, Yrly, As & when presented. DEBIT TYPE: Fixed Amount, Maximum Amount

Reference 1: Folio Number, Phone No.

Reference 2: Application Number, Email ID

PERIOD: From, To

Signature Primary Account holder, Signature of Account holder, Signature of Account holder

Or: [X] Until Cancelled. Name as in Bank records

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

ACKNOWLEDGEMENT SLIP

Investor's Name, Customer Folio, Total SIP Amount R, Sl. No., Service Centre Signature & Stamp

## SIP Payment through National Automated Clearing House Facility / NACH/ Direct Debit

### General T&C

- Auto Debit is a facility which enables automatic transfer of funds from the investor's registered bank account to Franklin Templeton Mutual Fund ("FTMF"), as per the chosen frequency. Auto Debit includes NACH and Direct Debit.
- 1) This facility is offered to investors having Bank accounts in select banks mentioned in the link below (please refer point 14 in T&C for SIP through Auto Debit). The Banks in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Franklin Templeton Asset Management (India) Pvt. Ltd. ("AMC"), Franklin Templeton Trustee Services Pvt. Ltd. ("Trustee") or Franklin Templeton Mutual Fund ("FTMF") without assigning any reasons or prior notice. SIP instructions for investors in such Banks via NACH route will be discontinued. 2) The AMC/ Trustee/ FTMF will not liable for any transaction failures due to rejection by the investors bank/branch.
  - 3) The investor agrees to abide by the terms and conditions of NACH facility of NPCI and NACH/Direct Debit facility of Reserve Bank of India (RBI)
  - 4) Investor will not hold AMC/ Trustee/ FTMF and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH/ NACH/ Direct Debit Registration / Cancellation / Rejections, if any.
  - 5) The AMC/ Trustee/ FTMF reserves the right to reverse allotments in case the Auto debit/ NACH/ Direct Debit is rejected by the bank for any reason whatsoever.
  - 6) The AMC/ Trustee/ FTMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH / Direct Debit and takes full responsibility for the same.
  - 7) The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
  - 8) The AMC/ Trustee reserves the right to discontinue the SIP in case of Auto Debit through NACH Direct Debit routes are rejected by the investor bank for any reasons.
  - 9) For load details and other terms of issue, please refer to the, Scheme Information Document, Key Information Memorandum and the addendum issued from time to time.
  - 10) The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
  - 11) SIP cancellation can be done separately by submitting the request at least 30 Business days in advance; however the associated NACH / Direct Debit / NACH mandate can be retained for future investments.
  - 12) For intimating the change in bank particulars, please use the Auto Debit Form to modify transaction limit or add / remove banks from the NACH / Direct Debit / NACH facility. Also fill-up all the relevant details as applicable. Requests for any changes/ cancellation in the NACH / Direct Debit / NACH Bank Mandate request should be submitted at least 30 Business days in advance.
  - 13) In case of micro SIPs, please provide any one of the following photo identification documents as mentioned below:  
Voter Identity Card, Driving License, Government / Defense identification card, Passport Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO
  - 14) The amount of each SIP instalment should be less than ₹1 crore in case of a transaction in FIDA, FIIOF, FIIBA, FIGSE, FISTIP, FISPE, FILDE, FIMIP, FIUBE, FIPER, FICBOF and FIBPDF schemes. Transaction will be rejected if the instalment amount is greater than ₹1 crore.
  - 15) Minimum Investments: 12 installments of ₹500/- (or) 6 installments of ₹1000/- . In FILSF 12 installments of ₹2000/- (or) 6 installments of ₹4000/-, in FIDPEF 12 installments of ₹1000/- (or) 6 installments of ₹2000/-
  - 16) If during the tenure of a SIP, the unit holder changes the plan or option in which he/she had invested, the same would be treated as termination of existing SIP and re-registration of a new SIP and all the terms and conditions of the SIP such as minimum term/amount etc. shall apply in both plans/options.
  - 17) The AMC / Trustee/FTMF reserves the right to modify or discontinue the SIP facility at any time in future on a prospective basis. It is clarified that the load applicable for a SIP shall be the load prevailing on the date of registration.

### T&C for SIP through Auto Debit

- 1) Existing investors must provide their Folio Number / Account number and need to fill up a Common Transaction Form in case the investment is into a new scheme.
- 2) New investors who wish to enroll for SIP through Auto Debit should also fill up the Common Application form in addition to this form.
- 3) The SIP through Auto Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 Business days in advance of the date of the first Auto Debit.
- 4) If Auto Debit Form (ADF) is already registered in the folio, SIP Auto debit can start in FIVE Business Days.
- 5) Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form already registered or submitted, if not registered.
- 6) Investors are required to ensure adequate funds in their bank account on the date of investment transaction. FTMF will endeavor to debit the investor's bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently. The AMC/ Trustee/ FTMF (or any of its associates) shall not be held responsible for any delay/wrong debits on the part of the bank for executing the auto debit instructions on a specified date from the investor's bank account.
- 7) FTMF or its authorized banker or agent will initiate the registration of the Auto Debit form / debit instructions.
- 8) Investments made through Auto Debit/ NACH/ Direct Debit/NACH mode are subject to realization of funds from investor bank accounts and the NAV guidelines as per Scheme Information Document(s), Key Information Memorandum and Addenda issued till date will be applicable for the transactions which are connected with realization of funds.
- 9) NACH/Direct Debit bank/NACH mandate is applicable only for investments via debit instructions.
- 10) The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be a holder in the bank account.
- 11) The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account number are not mentioned in the request form.
- 12) The AMC/ Trustee/ FTMF/ Sponsor/ Bank / NPCI are not liable for the bank charges, in case debited from investor's bank account, by the destination bank, on account of payment through NACH/ NACH/ Direct Debit.
- 13) For further details of the Scheme features like minimum amounts, risk factors etc., investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com.
- 14) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for NACH/ Direct Debit/NACH Facility
- 15) The bank branch provided for NACH/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the NACH/Direct Debit mandate and AMC/Trustee/ FTMF will not liable for any transaction failures due to rejection by the investors bank/branch.
- 16) Only one installment per month/quarter is allowed under one SIP registration. e.g., if for a monthly SIP, the first installment is in the month July, say 2nd July, then the second installment should be in August.
- 17) Please write the Bank Name in "Full Form" to avoid any ambiguity and rejections E.g., State Bank of India (and not SBI).
- 18) FTMF reserves the right to determine which payment mode (NACH, NACH or Direct Debit) will be used for each specific transaction.
- 19) FTMF reserves the right to choose which mandate will be utilized in case an investor has provided multiple mandates for the same bank account.
- 20) For HDFC Bank account holders:

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

### Instructions To Fill Auto Debit Form and Terms and Conditions

- Following fields need to be filled mandatorily:-

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

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

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

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

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



## My Details (For Existing Investors Only)

Folio  Account  Date   /   /

My Name

Second Holder Name

Third Holder Name

Guardian Name

POA Name

Fund Name

Plan  Option  Instalment Amount  Instalment Date

For Family Solutions, list out Goal with details

## Step Up My SIP Investment Amount

Payment options available are Auto Debit / Bill Pay / E-Mandate

"Step Up" my existing SIP from:

- Next Possible Installment  
 Next Annual Cycle

Increase in % :  10%  20%  30%  Other:  (in multiples of 5%)  
(Amount invested will be rounded off to the nearest ₹ 100)

Increase in Rupee Value:  (in multiples of ₹ 500)

In case you have chosen to Step Up using ₹ for your Family Solutions goal, please provide a breakup of the total Step Up amount for each fund. (Note: Please ensure that the sum of the various funds is equal to the goal level value provided above)

No.	Account Number	Fund Name	Step Up amount (₹)
1			
2			
3			
4			
5			
6			

Change My SIP Amount Permanently to ₹

Flexi SIP : Change my SIP amount only for the Next month to ₹

Change My SIP Date To New Instalment date

Pause My SIP For The Next Month

Cancel My SIP Starting Next Month

Cancel My "Step Up" Instruction

For any of the above instructions to be executed, the same has to be received 20 days prior to your expected effective date. Except for SIP Date change, for which the request must be received 30 days prior to the next installment. Transactions in ELSS funds should be in multiples of Rs. 500 only. Please tick as applicable:

i. If Auto Debit Form (ADF) is already registered in the Folio then please mention Bank Name and Account Number below.

Bank name  Account No.

ii. Note - Per transaction limit should be less than or equal to the amount as mentioned in the ADF already registered

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

Date  Place

I/We have read, understood and agreed to the terms and conditions of SIP Variant(s) facility provided by Franklin Templeton.

Sole / First Unit Holder      Second Unit Holder      Third Unit Holder

SIP Variants, branded as Freedom SIP, are defined as features that can be added to an existing/new Systematic Investment Plan (SIP) through the online and/or offline mode. These features are listed below:

- Step Up SIP
- Pause SIP
- Any Date SIP
- SIP Amount Change
- Flexi SIP

The facility of SIP Variants is provided by Franklin Templeton Mutual Fund to facilitate investors to modify the amount/date of SIP as per the availability of financial resources. This facility may assist the investors to manage their investments without cancelling / revoking / annulling the ongoing SIP.

In case of identical SIPs the SIP variant shall be applied to any one of them. The investor would be required to submit separate forms/ requests for applying a SIP Variant to each SIP

FTMF reserves the right to reject an application for 'SIP Variants' if it is termed as 'Not in Good Order' in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. In such circumstances, the ongoing SIP will continue to be processed.

**I. Introduction of Step Up SIP facility**

Step-up SIP is a facility wherein an investor who has enrolled for SIP, has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. This is to offer an ability to increase investments with increase in savings or income.

- All Schemes offering SIP facility shall be eligible to offer Step Up SIP facility.
- Step up SIP facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct Debit Facility/ Bill Pay / Net Banking / NACH (maximum value) and e mandate only.
- Step up SIP will be offered on an annual basis for monthly and quarterly SIP frequencies.
- Step up will be offered in terms of percentage of existing SIP value or fixed value; multiples of 5% or ₹ 500. In case of a % increase, the Rupee value will be rounded off to the nearest multiple of ₹ 100.
  - o Note: ELSS funds will be offered with multiples of ₹500 only.

**Step Up SIP facility shall be governed by following conditions:**

- All the terms applicable to SIP facility shall also apply to Step up SIP.
- For registering a new SIP with Step Up feature, the minimum tenure of new SIP shall be 2 years.
- For an existing SIP, minimum 3 monthly installments or 1 Quarterly installment should be remaining to register a Step Up.
- Step-up SIP is applicable only for AMC initiated debit feeds i.e. ECS / NACH/Direct Debit, etc.
- Investor will need to provide an alternate mandate in case the existing mandate cannot be utilized for the Step Up and the alternate mandate shall be utilized to debit money for all future SIP installments. The existing mandate will still be active and the investor may choose to use the same if required at a later point of time.
- For existing SIPs, Investor can decide if the step up facility should apply on the first possible instalment or after the rolling cycle. If the first possible cycle is chosen, the rolling year will change for that investor.
  - o Note: Rolling year is defined as the period from the 1st instalment of the SIP to the 12th calendar month from the said 1st instalment.
- A Step Up SIP or a Step Up cancellation request shall be submitted at least 20 days before instalment due date for it to be effective.
  - o Step up Rejection and Cancellation will not cancel the SIP registered by the investor. Receipt of a subsequent Step Up request will override the initial request.

**The new request will apply to the current value of the already Stepped Up SIP.**

- For Family Solutions, Step Up facility can be requested at goal level.
  - o Step up facility will not be activated automatically to any new SIPs enrolled to a particular goal. Investor would need to specifically request in writing for applying the Step Up facility to the new SIPs.
  - o The stepped up amount shall be allocated to all the underlying schemes of a particular goal as per the instructions of the investor subject to rounding off to the nearest ₹100.

Example: Simple comparison of Regular SIP and SIP+ Step Up

Assuming investor avails 'Step Up' choosing to increase SIP Value by ₹1,000/-

SIP Period (Dates)	Regular SIP	SIP with 'Step Up' facility
Mar 2016 - Feb 2017	5000	5000
Mar 2017 - Feb 2018	5000	6000
Mar 2018 - Feb 2019	5000	7000
	And so on....	And so on....

**II. Introduction of Pause SIP facility**

Any existing investor who has an ongoing SIP will have an option to Pause SIP at any time by submitting the SIP Variants form at any Official Point of Acceptance of Transactions ("OPAT") of FTMF.

- Notice of Pause should be submitted at least 20 days prior to the subsequent SIP date.
- The SIP Pause SIP facility is available for SIP registration with monthly & Quarterly frequency.
- SIP Pause SIP is allowed for only one instalment (Monthly or Quarterly) with one request which will be applicable to the next possible installment.
- SIP Pause SIP is applicable only for AMC initiated debit feeds i.e. ECS/NACH/Direct Debit, etc.
- SIP Pause SIP is not possible for the investors having Standing Instructions with banks.
- The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.
- Investors can avail this facility as often as desired but a separate request is required for each instalment.
- For Family Solutions, SIP Pause SIP facility cannot be requested at goal level. However, it can be requested for each underlying SIP which is part of the goal

**III. Introduction of facility to initiate SIP on Any date for New SIPs and Date Change for Existing SIPs**

New SIP - An investor can choose any date of a month for SIP instalments. In case the instalment date chosen in the current or subsequent months is a non-business day or not available, the instalment will be applied on the next business day.

- The default date will be considered as 10th of the month in case the instalment date is not selected in the SIP form.

**Existing SIP - An instalment date change can be requested by the investor for an existing SIP.**

- The request must be received 30 days before the next instalment
- The facility is offered across regular and Family Solutions SIPs.
- All the existing terms and conditions shall apply to Any date SIP.
- For Family Solutions, Date Change facility will not be activated automatically to any new SIPs. Investor would need to specifically request for applying Date Change to each SIP.
- The default date will be considered as 10th of the month in case the instalment date is not selected in the SIP form.

SIP Frequency	Choice of the Day/Date*
Monthly	Any date of the month - (29,30,31 will default to last business day of the month.)
Quarterly	Any date of the month for each quarter. (29,30,31 will default to last business day of the month.)
	<b>Date*</b> - In case the chosen date falls on Non business day, SIP will be processed on the next business day

Note: Last business day of the month will be chosen where 29, 30, 31 are non-business days in the month.

**IV. Introduction of SIP Amount Change**

Currently, FTMF investors need to cancel the existing SIP in case they want to increase/decrease the amount of SIP. SIP Value Change enables the investor to change the amount of the SIP without cancelling the ongoing SIP.

- Applicable to all existing investors with ongoing SIP transactions with maximum value mandates NACH, ECS, DD and E mandate Net banking and Bill pay.
- Available only for ongoing SIP Transactions and shall not be accommodated with New SIP Transactions.
- SIP Amount Change is not available for payments via Standing Instructions
- SIP Amount Change is applicable only for AMC initiated debit feeds i.e. ECS / NACH / Direct Debit, etc.
- SIP Amount change will be offered for both monthly and quarterly installments
- SIP Amount change will be requested by providing the desired target value (new value of SIP)
- ELSS fund will be offered with multiples of ₹ 500 only.
- SIP Amount change will be applicable (until SIP Cancellation) for all the remaining tenure of SIP Transaction.
- Investor to provide the SIP Amount change request at least 20 days prior to next instalment date.
- Available for Family Solutions and Regular SIPs.
- For Family Solutions, SIP Amount Change facility cannot be requested at goal level. However, it can be requested for each underlying SIP which is part of the goal

**V. Introduction of Flexi SIP**

FTMF investors will be offered an option to change the instalment amount for a single month and quarter in situations where an investor may have surplus or a shortfall of cash in a specific month and a quarter, the investor has the flexibility to change the value for that specific month.

- Applicable to all existing investors with ongoing SIP transactions with maximum value mandates NACH, ECS, DD and E mandate Net banking and Bill pay.
- Available only for ongoing SIP Transactions and shall not be accommodated with New SIP Transactions.
- Flexi SIP is applicable only for AMC initiated debit feeds i.e. ECS/NACH/Direct Debit, etc.
- Investors have a right to increase/decrease the SIP installment through Flexi SIP at any time during the tenure of SIP.
- Flexi SIP offers SIP installment change facility for a month at monthly and for a quarter at quarterly intervals for both Family Solutions and Regular SIPs. Investor should provide the desired target value for availing this facility. (Please define target value)
  - Franklin India Taxshield will be offered with multiples of ₹ 500 only.
  - Investor to provide the Flexi SIP request 20 days prior to next instalment date.
  - The Flexi SIP facility cannot be modified once enrolled. In order to make any changes, the investor must provide a new request to AMC.
  - For Family Solutions, Flexi SIP facility cannot be requested at goal level. However, it can be requested for each underlying SIP which is part of the goal

**VI. General Instructions**

- The investors are advised to read the Offer Document carefully to understand the different attributes of SIP Variants which are designed to assist them in managing their investments without cancelling/revoking/annulling the ongoing SIP.
- Franklin Templeton Mutual Fund, the AMC, the Trustees, the Sponsors, their respective employees, directors, affiliates and associates shall not be held responsible for any loss, damage etc. incurred by the investor after availing the SIP Variant facility.
- The AMC / Trustee reserves the right to discontinue these facilities in case of cheque return or rejection of ECS /Direct Debit/ NACH by the bank for any reason and debit the return / rejection charges to the investors' account.
- The AMC / Trustee shall not be responsible for any delay/non-processing of ECS / Direct Debit/ NACH transaction where it is attributable to any incorrect / incomplete information provided by the investor.
- The AMC / Trustee shall not be responsible and liable for any damages / compensation for any loss, damage etc., incurred by the investor or due to the happening of any force majeure event. The investor assumes the entire risk of using the ECS/Direct Debit/ NACH facility and takes full responsibility for the same.
- Investor will not hold AMC / Trustee and its service providers responsible if the transaction is delayed or not effected by the investor's Bank or if debited in advance or after the specific SIP date due to various reasons.
- The AMC / Trustee reserve the right to modify or discontinue the SIP Variants facility at any time in future on a prospective basis.

FRANKLIN INDIA BLUECHIP FUND (FIBCF)																																		
TYPE OF SCHEME	Large-cap Fund- An open ended equity scheme predominantly investing in large cap stocks																																	
CATEGORY OF SCHEME	Large Cap Fund																																	
INVESTMENT OBJECTIVE	The investment objective of the scheme is to generate long-term capital appreciation by actively managing a portfolio of equity and equity related securities. The Scheme will invest in a range of companies, with a bias towards large cap companies.																																	
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments of Large cap companies</td> <td>Medium to High</td> <td>80-100%</td> </tr> <tr> <td>Equity and Equity related instruments of other companies</td> <td>Medium to High</td> <td>0-20%</td> </tr> <tr> <td>Debt &amp; Money Market Instruments*</td> <td>Low to Medium</td> <td>0-20%</td> </tr> </tbody> </table> <p>* includes Securitised Debt upto 20%  #including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets</p> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. Trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes. attributes below, shall be followed.</p>	Instruments	Risk Profile	% of Net Assets#	Equity and Equity related instruments of Large cap companies	Medium to High	80-100%	Equity and Equity related instruments of other companies	Medium to High	0-20%	Debt & Money Market Instruments*	Low to Medium	0-20%																					
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INVESTMENT STRATEGY	Please refer to Page No. 56																																	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58																																	
RISK MITIGATION FACTORS	Please refer to Page No. 58																																	
PLANS AND OPTIONS	• Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options)																																	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																																	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 and multiples of Re.1. Additional Purchase: Rs.1,000 and multiples of Re.1. Repurchase:Minimum of Rs.1,000/-																																	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																																	
BENCHMARK INDEX	Nifty 100																																	
DIVIDEND POLICY	Please refer to Page No. 58																																	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)   Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Anand Radhakrishnan   12.25 Years 2. Roshi Jain   3.15 Years 3. Srikesh Nair (dedicated for foreign securities)   3.58 Years																																	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60																																	
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>4.70%</td> <td>10.31%</td> </tr> <tr> <td>Last 3 Years</td> <td>9.17%</td> <td>14.49%</td> </tr> <tr> <td>Last 5 Years</td> <td>10.92%</td> <td>11.24%</td> </tr> <tr> <td>Since Inception</td> <td>20.38%</td> <td>11.73%</td> </tr> </tbody> </table> <p>Inception Date: December 1, 1993</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <table border="1"> <thead> <tr> <th>Year</th> <th>FIBCF</th> <th>Nifty 100 TRI#</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>36.3%</td> <td>26.8%</td> </tr> <tr> <td>Mar-16</td> <td>-3.2%</td> <td>-7.9%</td> </tr> <tr> <td>Mar-17</td> <td>18.7%</td> <td>18.5%</td> </tr> <tr> <td>Mar-18</td> <td>6.2%</td> <td>12.7%</td> </tr> <tr> <td>Mar-19</td> <td>8.7%</td> <td>16.0%</td> </tr> </tbody> </table>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	4.70%	10.31%	Last 3 Years	9.17%	14.49%	Last 5 Years	10.92%	11.24%	Since Inception	20.38%	11.73%	Year	FIBCF	Nifty 100 TRI#	Mar-15	36.3%	26.8%	Mar-16	-3.2%	-7.9%	Mar-17	18.7%	18.5%	Mar-18	6.2%	12.7%	Mar-19	8.7%	16.0%
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# Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

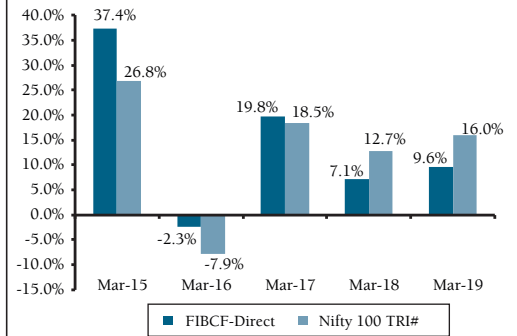
**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of (S&P BSE SENSEX PRI values from 01.12.1993 to 19.08.1996 and TRI values since 19.08.1996). Based on Growth Plan NAVs. Bonus is adjusted and dividends declared are assumed to be reinvested.

#### FIBCF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	5.59%	10.31%
Last 3 years	10.12%	14.49%
Last 5 years	11.88%	11.24%
Since inception	12.24%	12.67%

Inception Date: January 1, 2013

#### Year-wise returns for the last 5 financial years



# Index adjusted for the period December 1, 1993 to June 4, 2018 with the performance of S&P BSE Sensex

**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### EXPENSES OF THE SCHEME

##### i) Load Structure

Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	1.97% 1.03% (Direct)

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 61

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 61

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 61

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 61

#### SCHEME COMPARISON

Please refer to Page No. 56

#### NO. OF FOLIOS

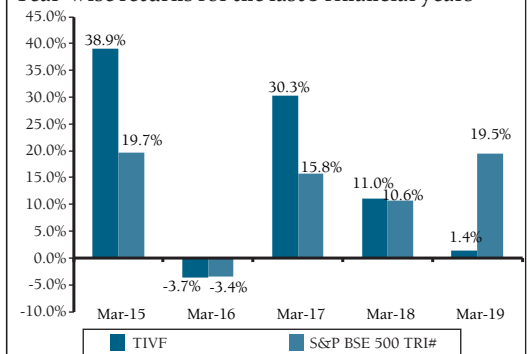
Please refer to Page No. 56

#### ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No. 56

TEMPLETON INDIA VALUE FUND (TIVF)																
TYPE OF SCHEME	An open ended equity scheme following a value investment strategy															
CATEGORY OF SCHEME	Value Fund															
INVESTMENT OBJECTIVE	To provide long-term capital appreciation to its Unitholders by following a value investment strategy.															
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>% of Net Assets#</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>65%-100%</td> <td>Medium to high</td> </tr> <tr> <td>Debt Securities, Money Market Instruments, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*</td> <td>0%-35%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p># including investments in ADR/GDR/Foreign Securities/ FCCBs and any other instruments as may be permitted by SEBI/RBI upto 50% of the net assets of the scheme, exposure in derivatives upto a maximum of 50% * including securitised debt upto 35%</p> <p>A maximum of 50% of net assets may be deployed in securities lending and the maximum single party exposure will be restricted to 10% of net assets outstanding at any point of time. A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time</p>	Instruments	% of Net Assets#	Risk Profile	Equity and Equity related instruments	65%-100%	Medium to high	Debt Securities, Money Market Instruments, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*	0%-35%	Low to Medium						
Instruments	% of Net Assets#	Risk Profile														
Equity and Equity related instruments	65%-100%	Medium to high														
Debt Securities, Money Market Instruments, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*	0%-35%	Low to Medium														
INVESTMENT STRATEGY	Please refer to Page No. 56															
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58															
RISK MITIGATION FACTORS	Please refer to Page No. 58															
PLANS AND OPTIONS	Growth Plan Dividend Plan (with Reinvestment and Payout Options) Direct – Growth Plan Direct – Dividend Plan (with Reinvestment and Payout Options)															
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60															
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 and multiples of Re.1. Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-															
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60															
BENCHMARK INDEX	S&P BSE 500															
DIVIDEND POLICY	Please refer to Page No. 58															
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager      Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Anand Radhakrishnan              0.48 Year 2. Lakshmikanth Reddy                0.48 Year															
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60															
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-2.93%</td> <td>18.05%</td> </tr> <tr> <td>Last 3 Years</td> <td>11.09%</td> <td>13.98%</td> </tr> <tr> <td>Last 5 Years</td> <td>11.58%</td> <td>9.83%</td> </tr> <tr> <td>Since Inception</td> <td>15.87%</td> <td>NA</td> </tr> </tbody> </table> <p>Inception Date: September 10, 1996 As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	-2.93%	18.05%	Last 3 Years	11.09%	13.98%	Last 5 Years	11.58%	9.83%	Since Inception	15.87%	NA
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)														
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Last 3 Years	11.09%	13.98%														
Last 5 Years	11.58%	9.83%														
Since Inception	15.87%	NA														

#### Year-wise returns for the last 5 financial years



# Index is adjusted for the period Dec 29, 2000 to Feb 11, 2019 with the performance of MSCI India Value

**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. Performance of Dividend Plan/ Option would be at the gross rates. Bonus is adjusted and dividends declared are assumed to be reinvested.

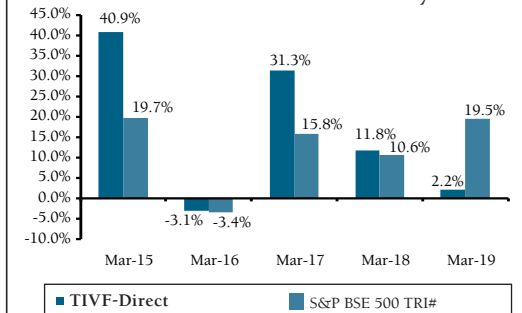
Based on Dividend Plan NAVs. Growth plan was introduced in the scheme w.e.f. September 5, 2003 and hence, returns are calculated based on dividend plan.

#### TIVF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	-2.17%	18.05%
Last 3 Years	11.94%	13.98%
Last 5 Years	12.39%	9.83%
Since Inception	12.45%	10.42%

Inception Date: January 1, 2013

#### Year-wise returns for the last 5 financial years



**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

# Index is adjusted for the period Dec 29, 2000 to Feb 11, 2019 with the performance of MSCI India Value

#### EXPENSES OF THE SCHEME

#### i) Load Structure

Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.58% 1.73% (Direct)

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 61

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 61

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 61

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 61

#### SCHEME COMPARISON

Please refer to Page No. 56

#### NO. OF FOLIOS

Please refer to Page No. 56

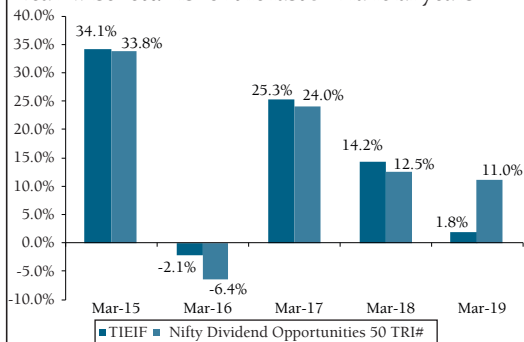
#### ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No. 56



TEMPLETON INDIA EQUITY INCOME FUND (TIEIF)																
TYPE OF SCHEME	An open ended equity scheme predominantly investing in dividend yielding stocks															
CATEGORY OF SCHEME	Dividend Yield Fund															
INVESTMENT OBJECTIVE	The Scheme seeks to provide a combination of regular income and long-term capital appreciation by investing primarily in stocks that have a current or potentially attractive dividend yield, by using a value strategy.															
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>% of Net Assets#</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments, out of which:</td> <td>65%-100%</td> <td>Medium to High</td> </tr> <tr> <td>Indian Companies</td> <td>50%-100%</td> <td>Medium to High</td> </tr> <tr> <td>Foreign Securities</td> <td>0%-50%</td> <td>Medium to High</td> </tr> <tr> <td>Debt Securities, Money Market Instruments, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*</td> <td>0%-35%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p># including investments in ADR/GDR/Foreign Securities/FCCBs and any other instruments as may be permitted by SEBI/RBI upto 50% of the net assets of the scheme, exposure in derivatives upto a maximum of 50%</p> <p>* including securitised debt upto 35%</p> <p>A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time</p>	Instruments	% of Net Assets#	Risk Profile	Equity and Equity related instruments, out of which:	65%-100%	Medium to High	Indian Companies	50%-100%	Medium to High	Foreign Securities	0%-50%	Medium to High	Debt Securities, Money Market Instruments, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Cash*	0%-35%	Low to Medium
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INVESTMENT STRATEGY	Please refer to Page No. 56															
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58															
RISK MITIGATION FACTORS	Please refer to Page No. 58															
PLANS AND OPTIONS	Growth Plan Dividend Plan (with Reinvestment and Payout Options) Direct – Growth Plan Direct – Dividend Plan (with Reinvestment and Payout Options)															
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60															
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 and multiples of Re.1. Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-															
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60															
BENCHMARK INDEX	Nifty Dividend Opportunities 50															
DIVIDEND POLICY	Please refer to Page No. 58															
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Lakshmikanth Reddy 0.48 Year 2. Anand Radhakrishnan 0.48 Year 3. Srikesh Nair (dedicated for foreign securities) 2.74 Years															
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60															
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)\$</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-2.67%</td> <td>5.92%</td> </tr> <tr> <td>Last 3 Years</td> <td>11.96%</td> <td>13.70%</td> </tr> <tr> <td>Last 5 Years</td> <td>11.28%</td> <td>12.02%</td> </tr> <tr> <td>Since Inception</td> <td>12.57%</td> <td>11.45%</td> </tr> </tbody> </table> <p>Inception date: May 18, 2006</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)\$	Last 1 Year	-2.67%	5.92%	Last 3 Years	11.96%	13.70%	Last 5 Years	11.28%	12.02%	Since Inception	12.57%	11.45%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)\$														
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Since Inception	12.57%	11.45%														

#### Year-wise returns for the last 5 financial years



# Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200

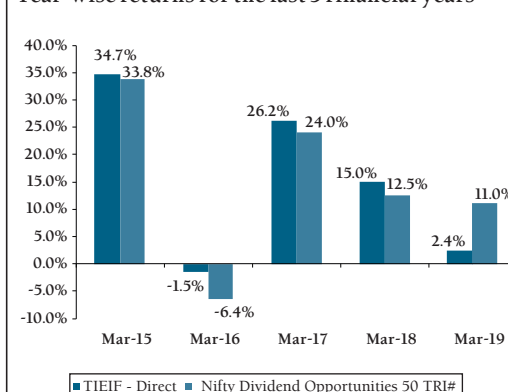
Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### TIEIF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	-2.06%	5.92%
Last 3 Years	12.72%	13.70%
Last 5 Years	12.00%	12.02%
Since Inception	12.14%	12.86%

Inception date: January 1, 2013

#### Year-wise returns for the last 5 financial years



# Index is adjusted for the period May 18, 2006 to Feb 11, 2019 with the performance of S&P BSE 200

Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### EXPENSES OF THE SCHEME

##### i) Load Structure

Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.43% 1.80% (Direct)

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 61

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 61

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 61

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 61

#### SCHEME COMPARISON

Please refer to Page No. 56

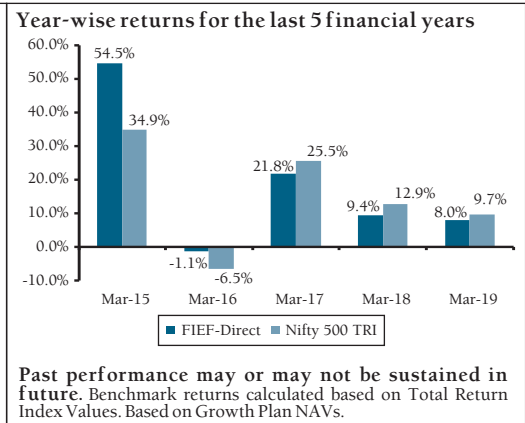
#### NO. OF FOLIOS

Please refer to Page No. 56

#### ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No. 56

FRANKLIN INDIA EQUITY FUND (FIEF)																															
TYPE OF SCHEME	Multi-cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks																														
CATEGORY OF SCHEME	Multi Cap Fund																														
INVESTMENT OBJECTIVE	To provide growth of capital plus regular dividend through a diversified portfolio of equities, fixed income securities and money market instruments.																														
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>Medium to High</td> <td>65-100</td> </tr> <tr> <td>Debt &amp; Money Market Instruments*</td> <td>Low to Medium</td> <td>0-35</td> </tr> </tbody> </table> <p>*Includes Securitised Debt upto 35% #including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets</p>	Instruments	Risk Profile	% of Net Assets#	Equity and Equity related instruments	Medium to High	65-100	Debt & Money Market Instruments*	Low to Medium	0-35																					
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NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Anand Radhakrishnan 12.25 Years 2. R. Janakiraman 8.41 Years 3. Srikesh Nair (dedicated for foreign securities) 3.58 Year																														
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60																														
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns\$ (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>3.03%</td> <td>6.46%</td> </tr> <tr> <td>Last 3 Years</td> <td>9.49%</td> <td>14.35%</td> </tr> <tr> <td>Last 5 Years</td> <td>13.47%</td> <td>12.35%</td> </tr> <tr> <td>Since Inception</td> <td>18.02%</td> <td>10.74%</td> </tr> </tbody> </table> <p>Inception date: September 29, 1994.</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p> <p><b>FIEF - DIRECT</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>4.01%</td> <td>6.46%</td> </tr> <tr> <td>Last 3 Years</td> <td>10.65%</td> <td>14.35%</td> </tr> <tr> <td>Last 5 Years</td> <td>14.67%</td> <td>12.35%</td> </tr> <tr> <td>Since Inception</td> <td>15.37%</td> <td>13.11%</td> </tr> </tbody> </table> <p>Inception date: January 1, 2013</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns\$ (%)	Last 1 Year	3.03%	6.46%	Last 3 Years	9.49%	14.35%	Last 5 Years	13.47%	12.35%	Since Inception	18.02%	10.74%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	4.01%	6.46%	Last 3 Years	10.65%	14.35%	Last 5 Years	14.67%	12.35%	Since Inception	15.37%	13.11%
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EXPENSES OF THE SCHEME	<p>i) Load Structure</p> <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Nil</th> </tr> </thead> <tbody> <tr> <td>Exit Load</td> <td>In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.</td> </tr> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)</td> <td>2.01% 0.93% (Direct)</td> </tr> </tbody> </table>	Entry Load	Nil	Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.01% 0.93% (Direct)
Entry Load	Nil						
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.						
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.01% 0.93% (Direct)						
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61						
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61						
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61						
UNITHOLDERS' INFORMATION	Please refer to Page No. 61						
SCHEME COMPARISON	Please refer to Page No. 56						
NO. OF FOLIOS	Please refer to Page No. 56						
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56						

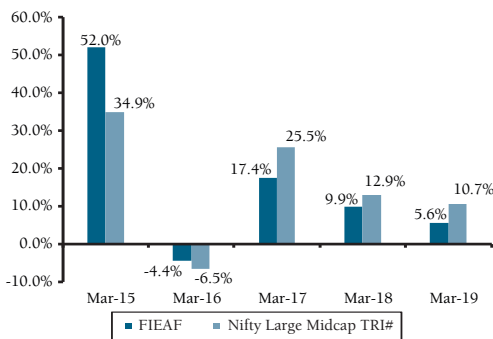
FRANKLIN INDIA EQUITY ADVANTAGE FUND (FIEAF)																
TYPE OF SCHEME	Large & Mid-cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks															
CATEGORY OF SCHEME	Large & Mid Cap Fund															
INVESTMENT OBJECTIVE	To provide medium to long-term capital appreciation by investing primarily in Large and Mid-cap stocks.															
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity linked instruments of large cap companies</td> <td>Medium to High</td> <td>35-65</td> </tr> <tr> <td>Equity and Equity linked instruments of Mid cap companies</td> <td>Medium to High</td> <td>35-65</td> </tr> <tr> <td>Equity and Equity linked instruments of other companies</td> <td>Medium to High</td> <td>0-30</td> </tr> <tr> <td>Debt &amp; Money Market Instruments*</td> <td>Low to Medium</td> <td>0-30</td> </tr> </tbody> </table> <p>#including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets *including securitised debt upto 30%</p> <p>The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.</p> <p>A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.</p> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. Trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes.</p>	Instruments	Risk Profile	% of Net Assets#	Equity and Equity linked instruments of large cap companies	Medium to High	35-65	Equity and Equity linked instruments of Mid cap companies	Medium to High	35-65	Equity and Equity linked instruments of other companies	Medium to High	0-30	Debt & Money Market Instruments*	Low to Medium	0-30
Instruments	Risk Profile	% of Net Assets#														
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Equity and Equity linked instruments of other companies	Medium to High	0-30														
Debt & Money Market Instruments*	Low to Medium	0-30														

INVESTMENT STRATEGY	Please refer to Page No. 56
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58
RISK MITIGATION FACTORS	Please refer to Page No. 58
PLANS AND OPTIONS	• Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options)
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 and multiples of Re.1; Additional Purchase: Rs.1,000 and multiples of Re.1; Repurchase: Minimum of Rs.1,000
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60
BENCHMARK INDEX	Nifty LargeMidcap 250
DIVIDEND POLICY	Please refer to Page No. 58
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Lakshmikanth Reddy 3.15 Year 2. R. Janakiraman 5.35 Years 3. Sriyesh Nair (dedicated for foreign securities) 3.58 Year
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 Year	0.14%	6.34%
	Last 3 Years	9.03%	14.31%
Last 5 Years	11.78%	12.32%	
Since Inception	15.80%	13.92%	

Inception date: March 02, 2005.

Year-wise returns for the last 5 financial years



# Index is adjusted for the period Mar 2, 2005 to Feb 11, 2019 with the performance of Nifty 500

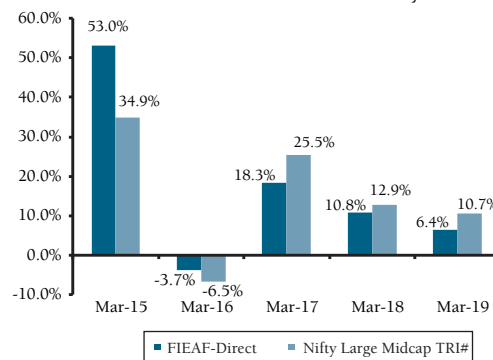
Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

FIEAF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	0.87%	6.34%
Last 3 Years	9.88%	14.31%
Last 5 Years	12.63%	12.32%
Since Inception	14.45%	13.09%

Inception date: January 1, 2013

Year-wise returns for the last 5 financial years



	Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.	
EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.13% 1.39% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61	
UNITHOLDERS' INFORMATION	Please refer to Page No. 61	
SCHEME COMPARISON	Please refer to Page No. 56	
NO. OF FOLIOS	Please refer to Page No. 56	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56	

### FRANKLIN ASIAN EQUITY FUND (FAEF)

TYPE OF SCHEME	An open ended equity scheme following Asian (excluding Japan) equity theme		
CATEGORY OF SCHEME	Thematic Fund		
INVESTMENT OBJECTIVE	To provide medium to long term appreciation through investments primarily in Asian Companies/ sectors (excluding Japan) with long term potential across market capitalisation.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	As % of Net Assets # (Min. - Max.)
	Equities and Equity Linked instruments - Domestic securities - Foreign Securities@	Medium to High	80% - 100% 0% - 20% 80% - 100%
	Domestic Debt securities* and Money Market Instruments	Low to Medium	0% - 20%
	@including investments in units/securities of overseas mutual funds/unit trusts and such other foreign securities/instruments as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.		
	# exposure in derivatives up to a maximum of 50%		
	*including securitised debt up to 20%		
	The scheme would predominantly invest in Foreign Securities of Asian companies (excluding Japan) and other companies that are benefiting from growth in Asian economies.		
	The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.		
	A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.		
	The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.		
INVESTMENT STRATEGY	Please refer to Page No. 56		
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58		

<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58																															
<b>PLANS AND OPTIONS</b>	• Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options)																															
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	Please refer to Page No. 60																															
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	Purchase: Rs.5,000 and multiples of Re.1; Additional Purchase: Rs.1,000 and multiples of Re.1; Repurchase: Minimum of Rs.1,000																															
<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b>	Please refer to Page No. 60																															
<b>BENCHMARK INDEX</b>	MSCI Asia (ex-Japan) Standard Index																															
<b>DIVIDEND POLICY</b>	Please refer to Page No. 58																															
<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b>	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)																														
	1. Roshii Jain 2. Sriyesh Nair (dedicated for foreign securities)	8.41 Years 3.58 Year																														
<b>NAME OF THE TRUSTEE COMPANY</b>	Please refer to Page No. 60																															
<b>PERFORMANCE OF THE SCHEME</b>	<p><b>AS OF MAY 31, 2019</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-7.86%</td> <td>-7.81%</td> </tr> <tr> <td>Last 3 Years</td> <td>9.72%</td> <td>11.75%</td> </tr> <tr> <td>Last 5 Years</td> <td>7.27%</td> <td>7.77%</td> </tr> <tr> <td>Since Inception</td> <td>6.69%</td> <td>8.71%</td> </tr> </tbody> </table> <p>Inception date: January 16, 2008.</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p> <p><b>FAEF - DIRECT</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-7.35%</td> <td>-7.81%</td> </tr> <tr> <td>Last 3 Years</td> <td>10.47%</td> <td>11.75%</td> </tr> <tr> <td>Last 5 Years</td> <td>7.99%</td> <td>7.77%</td> </tr> <tr> <td>Since Inception</td> <td>8.18%</td> <td>8.53%</td> </tr> </tbody> </table> <p>Inception date: January 1, 2013</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	-7.86%	-7.81%	Last 3 Years	9.72%	11.75%	Last 5 Years	7.27%	7.77%	Since Inception	6.69%	8.71%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	-7.35%	-7.81%	Last 3 Years	10.47%	11.75%	Last 5 Years	7.99%	7.77%	Since Inception	8.18%	8.53%
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<b>EXPENSES OF THE SCHEME</b>	<b>i) Load Structure</b>	
	<b>Entry Load</b>	Nil
	<b>Exit Load</b>	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within three years of allotment.
	<b>ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)</b>	2.65% 2.15% (Direct)
<b>TAX TREATMENT FOR THE INVESTORS (Unitholders)</b>	Please refer to Page No. 61	
<b>DAILY NET ASSET VALUE (NAV) PUBLICATION</b>	Please refer to Page No. 61	
<b>FOR INVESTOR GRIEVANCES PLEASE CONTACT</b>	Please refer to Page No. 61	
<b>UNITHOLDERS' INFORMATION</b>	Please refer to Page No. 61	
<b>SCHEME COMPARISON</b>	Please refer to Page No. 56	
<b>NO. OF FOLIOS</b>	Please refer to Page No. 56	
<b>ASSETS UNDER MANAGEMENT (AUM)</b>	Please refer to Page No. 56	

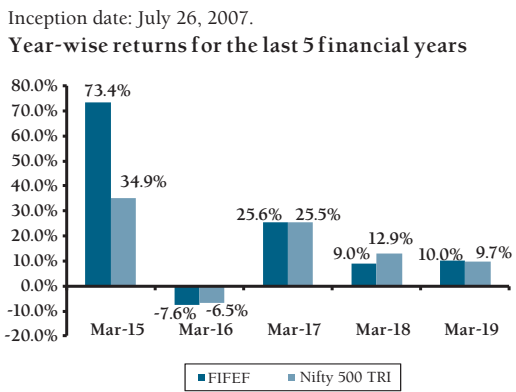
### FRANKLIN INDIA FOCUSED EQUITY FUND (FIFEF)

<b>TYPE OF SCHEME</b>	An open ended equity scheme investing in maximum 30 stocks. The scheme intends to focus on Multi-cap space		
<b>CATEGORY OF SCHEME</b>	Focused Fund		
<b>INVESTMENT OBJECTIVE</b>	An open-end focused equity fund that seeks to achieve capital appreciation through investing predominantly in Indian companies/sectors with high growth rates or potential.		
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows:		
	<b>Instruments</b>	<b>Risk Profile</b>	<b>% of Net Assets#</b>
	Equities and Equity Linked instruments	Medium to High	65% - 100%
	Debt securities* and Money Market Instruments	Low to Medium	0% - 35%
	#including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets * including securitised debt up to 20%		
	The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time.		
	A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.		
	The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.		
<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 56		
<b>RISK PROFILE OF THE SCHEME</b>	Please refer to Page No. 58		
<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58		
<b>PLANS AND OPTIONS</b>	Growth Plan Dividend Plan (with Reinvestment and Payout Options) Direct – Growth Plan Direct – Dividend Plan (with Reinvestment and Payout Options)		
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	Please refer to Page No. 60		
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	Purchase: Rs.5,000 and multiples of Re.1; Additional Purchase: Rs.1,000 and multiples of Re.1; Repurchase: Minimum of Rs.1,000		

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60	
BENCHMARK INDEX	Nifty 500	
DIVIDEND POLICY	Please refer to Page No. 58	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. Roshijain 2. Anand Radhakrishnan 3. Sriyesh Nair (dedicated for foreign securities)	6.97 Years 3.15 Years 3.58 Years

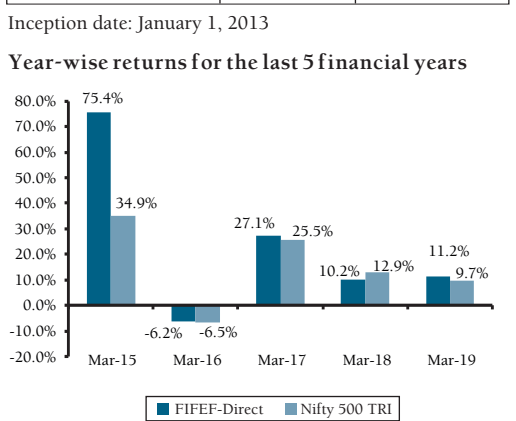
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60	
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PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 Year	12.60%	6.46%
	Last 3 Years	14.26%	14.35%
	Last 5 Years	17.28%	12.35%
	Since Inception	13.17%	9.46%



Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

FIFEF - DIRECT		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	13.85%	6.46%
Last 3 Years	15.57%	14.35%
Last 5 Years	18.73%	12.35%
Since Inception	19.75%	13.11%



Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units - 1% if redeemed/switched-out within one year of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.05% 0.83% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61	
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DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61	
UNITHOLDERS' INFORMATION	Please refer to Page No. 61	
SCHEME COMPARISON	Please refer to Page No. 56	
NO. OF FOLIOS	Please refer to Page No. 56	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56	

**FRANKLIN INDIA INDEX FUND (FIIF)**

TYPE OF SCHEME	An open ended scheme replicating/tracking Nifty 50 Index	
CATEGORY OF SCHEME	Index Fund	
INVESTMENT OBJECTIVE	To invest in companies whose securities are included in the Nifty and subject to tracking errors, endeavoring to attain results commensurate with the Nifty 50 under NSE Nifty plan.	
ASSET ALLOCATION PATTERN OF THE SCHEME	NSE NIFTY PLAN	
	Types of Instruments	Normal Allocation (% of Net Assets)*
	Securities covered by the Nifty Money Market instruments, convertible bonds & cash including money at call but excluding subscription and Redemption Cash Flow	Up to 100% Up to 5%
	*including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above. The Scheme may invest in index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or other derivative products, as and when introduced. <b>Tracking Error:</b> The performance of the Scheme may not be commensurate with the performance of the Nifty 50 on any given day or over any given period. Such variations, referred to as tracking error, are expected to be around 2% per annum, but may vary substantially due to several factors.	

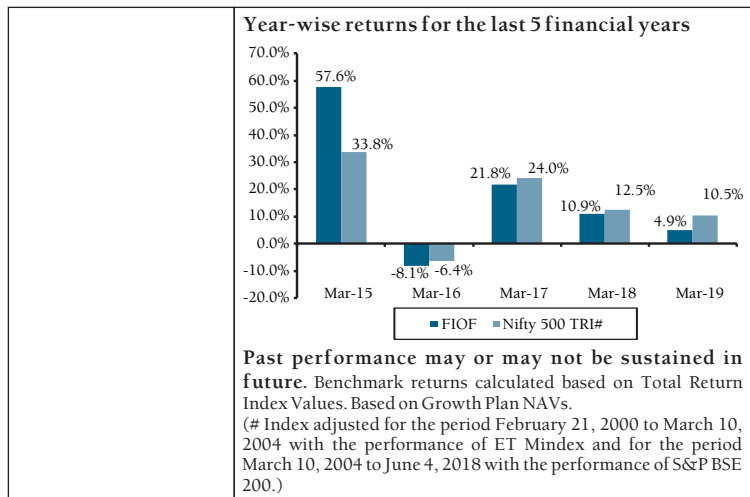
INVESTMENT STRATEGY	Please refer to Page No. 56	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58	
RISK MITIGATION FACTORS	Please refer to Page No. 58	
PLANS AND OPTIONS	NSE Nifty Plan: Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct - Growth Plan • Direct - Dividend Plan (with Reinvestment and Payout Options)	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 and multiples of Re.1; Additional Purchase: Rs.1,000 and multiples of Re.1; Repurchase: Minimum of Rs.1,000	

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60	
BENCHMARK INDEX	Nifty 50 (NSE Nifty Plan)	
DIVIDEND POLICY	Please refer to Page No. 58	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. Varun Sharma 2. Sriyesh Nair (dedicated for foreign securities)	3.58 Year 3.58 Year

NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60	
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PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 NSE Nifty Plan																														
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>10.98%</td> <td>12.43%</td> </tr> <tr> <td>Last 3 Years</td> <td>13.38%</td> <td>14.99%</td> </tr> <tr> <td>Last 5 Years</td> <td>10.65%</td> <td>11.92%</td> </tr> <tr> <td>Since Inception</td> <td>12.64%</td> <td>13.98%</td> </tr> </tbody> </table> <p>Inception Date: August 04, 2000.</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p> <p><b>FIIF - NIFTY PLAN - DIRECT</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>11.43%</td> <td>12.43%</td> </tr> <tr> <td>Last 3 Years</td> <td>13.85%</td> <td>14.99%</td> </tr> <tr> <td>Last 5 Years</td> <td>11.10%</td> <td>11.92%</td> </tr> <tr> <td>Since Inception</td> <td>11.90%</td> <td>12.82%</td> </tr> </tbody> </table> <p>Inception Date: January 1, 2013</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <p>Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	10.98%	12.43%	Last 3 Years	13.38%	14.99%	Last 5 Years	10.65%	11.92%	Since Inception	12.64%	13.98%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	11.43%	12.43%	Last 3 Years	13.85%	14.99%	Last 5 Years	11.10%	11.92%	Since Inception	11.90%	12.82%
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<b>DAILY NET ASSET VALUE (NAV) PUBLICATION</b>	Please refer to Page No. 61																														
<b>FOR INVESTOR GRIEVANCES PLEASE CONTACT</b>	Please refer to Page No. 61																														
<b>UNITHOLDERS' INFORMATION</b>	Please refer to Page No. 61																														
<b>SCHEME COMPARISON</b>	Please refer to Page No. 56																														
<b>NO. OF FOLIOS</b>	Please refer to Page No. 56																														
<b>ASSETS UNDER MANAGEMENT (AUM)</b>	Please refer to Page No. 56																														

FRANKLIN INDIA OPPORTUNITIES FUND (FIIF)																
<b>TYPE OF SCHEME</b>	An open ended equity scheme following special situations theme															
<b>CATEGORY OF SCHEME</b>	Thematic Fund															
<b>INVESTMENT OBJECTIVE</b>	To generate capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.															
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related instruments of special situations theme</td> <td>Medium to high</td> <td>80- 100</td> </tr> <tr> <td>Money Market instruments</td> <td>Low to Medium</td> <td>0-20</td> </tr> </tbody> </table> <p>#including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets</p> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. Trading in derivatives by the scheme shall be restricted to hedging and portfolio balancing purposes.</p>	Instruments	Risk Profile	% of Net Assets#	Equity and equity related instruments of special situations theme	Medium to high	80- 100	Money Market instruments	Low to Medium	0-20						
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<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 56															
<b>RISK PROFILE OF THE SCHEME</b>	Please refer to Page No. 58															
<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58															
<b>PLANS AND OPTIONS</b>	• Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options)															
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	Please refer to Page No. 60															
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	Purchase: Rs.5,000 and multiples of Re.1; Additional Purchase: Rs.1,000 and multiples of Re.1; Repurchase: Minimum of Rs.1,000															
<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b>	Please refer to Page No. 60															
<b>BENCHMARK INDEX</b>	Nifty 500															
<b>DIVIDEND POLICY</b>	Please refer to Page No. 58															
<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b>	<table border="1"> <thead> <tr> <th>Name of the Fund Manager(s)</th> <th>Tenure of managing the scheme (in years) (Upto June 27, 2019)</th> </tr> </thead> <tbody> <tr> <td>1. R.Janakiraman</td> <td>6.24 Years</td> </tr> <tr> <td>2. Hari Shyamsunder</td> <td>3.15 Year</td> </tr> <tr> <td>3. SriKesh Nair (dedicated for foreign securities)</td> <td>3.58 Year</td> </tr> </tbody> </table>	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)	1. R.Janakiraman	6.24 Years	2. Hari Shyamsunder	3.15 Year	3. SriKesh Nair (dedicated for foreign securities)	3.58 Year							
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3. SriKesh Nair (dedicated for foreign securities)	3.58 Year															
<b>NAME OF THE TRUSTEE COMPANY</b>	Please refer to Page No. 60															
<b>PERFORMANCE OF THE SCHEME</b>	<p>AS OF MAY 31, 2019</p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>1.85%</td> <td>6.75%</td> </tr> <tr> <td>Last 3 Years</td> <td>10.37%</td> <td>14.00%</td> </tr> <tr> <td>Last 5 Years</td> <td>13.32%</td> <td>12.19%</td> </tr> <tr> <td>Since Inception</td> <td>11.10%</td> <td>2.87%</td> </tr> </tbody> </table> <p>Inception date: February 21, 2000.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#	Last 1 Year	1.85%	6.75%	Last 3 Years	10.37%	14.00%	Last 5 Years	13.32%	12.19%	Since Inception	11.10%	2.87%
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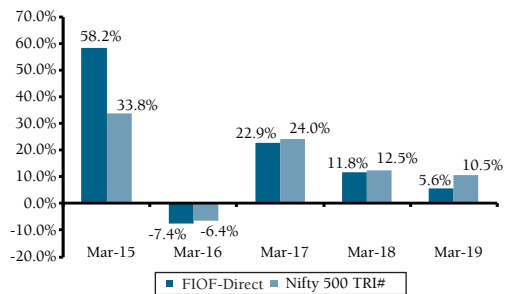
**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.  
 (# Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200.)

**FIOF - DIRECT**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	2.51%	6.75%
Last 3 Years	11.24%	14.00%
Last 5 Years	14.13%	12.19%
Since Inception	14.40%	12.99%

Inception date: January 1, 2013

**Year-wise returns for the last 5 financial years**



**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

# Index adjusted for the period February 21, 2000 to March 10, 2004 with the performance of ET Mindex and for the period March 10, 2004 to June 4, 2018 with the performance of S&P BSE 200.

**EXPENSES OF THE SCHEME**

**i) Load Structure**

Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

**ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)**

	2.53%
	1.91% (Direct)

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 61

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 61

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 61

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 61

**SCHEME COMPARISON**

Please refer to Page No. 56

**NO. OF FOLIOS**

Please refer to Page No. 56

**ASSETS UNDER MANAGEMENT (AUM)**

Please refer to Page No. 56

**FRANKLIN INDIA TECHNOLOGY FUND (FITF)**

<b>TYPE OF SCHEME</b>	An open ended equity scheme following Technology theme
<b>CATEGORY OF SCHEME</b>	Thematic Fund
<b>INVESTMENT OBJECTIVE</b>	The investment objective of Franklin India Technology Fund is to provide long-term capital appreciation by predominantly investing in equity and equity related securities of technology and technology related companies.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

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

Instruments	Risk Profile	% of Assets#
Equity/Equity related instruments of technology and technology related companies	High-Medium	80-100%
Debt & Money Market instruments*	Low	0-20%

#including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets

If permitted by SEBI under extant regulations/guidelines, the Scheme may engage in short selling of securities and scrip lending as provided under Securities Lending Scheme 1997, and other applicable guidelines/regulations, as amended from time to time. A maximum of 20% of net assets may be deployed in securities lending and the maximum single counter party exposure may be restricted to 5% of net assets outstanding at any point of time.

\* including securitised debt up to 20%

The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.

**INVESTMENT STRATEGY**

Please refer to Page No. 56

**RISK PROFILE OF THE SCHEME**

Please refer to Page No. 58

**RISK MITIGATION FACTORS**

Please refer to Page No. 58

**PLANS AND OPTIONS**

• Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options)

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

Please refer to Page No. 60

**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

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

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

Please refer to Page No. 60

**BENCHMARK INDEX**

S&P BSE TECK

**DIVIDEND POLICY**

Please refer to Page No. 58

**NAME & TENURE OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
1. Anand Radhakrishnan	12.33 Years
2. Varun Sharma	3.58 Years
3. Srikanth Nair (dedicated for foreign securities)	3.58 Years

**NAME OF THE TRUSTEE COMPANY**

Please refer to Page No. 58

**PERFORMANCE OF THE SCHEME**

**AS OF MAY 31, 2019**

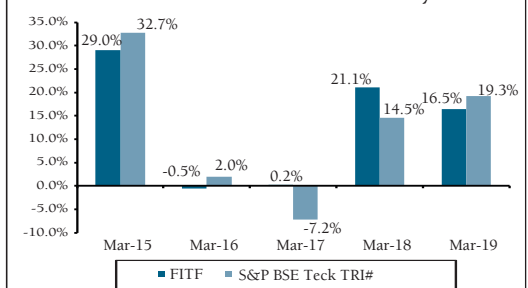
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns* (%)
Last 1 Year	7.60%	13.50%
Last 3 Years	11.15%	8.34%
Last 5 Years	13.26%	12.58%
Since Inception	18.17%	NA

Returns based on Growth Plan NAV of May 31, 2017. Inception date: August 22, 1998. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.

# S&P BSE TeckIndex is adjusted for the period Jan 31, 2000 to May 26, 2017 with the performance of S&P BSE Information Technology.

Inception date: August 22, 1998

**Year-wise returns for the last 5 financial years**



**Past performance may or may not be sustained in future.** Benchmark returns calculated based on Total Return Index Values. Returns based on Growth Plan NAV

# Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology

FITF - DIRECT		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns* (%)
Last 1 Year	8.23%	13.50%
Last 3 Years	11.82%	8.34%
Last 5 Years	13.94%	12.58%
Since Inception	16.91%	17.11%

Returns based on Growth Plan NAV  
# S&P BSE TeckIndex is adjusted for the period Jan 31, 2000 to May 26, 2017 with the performance of S&P BSE Information Technology.  
Inception date: January 1, 2013  
**Year-wise returns for the last 5 financial years**

Year	FITF-Direct	S&P BSE Teck TRI#
Mar-15	29.5%	32.7%
Mar-16	0.2%	2.0%
Mar-17	0.9%	-7.2%
Mar-18	21.8%	14.5%
Mar-19	17.2%	19.3%

Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.  
(#Index is adjusted for the period February 1, 1999 to May 26, 2017 with the performance of S&P BSE Information Technology)

EXPENSES OF THE SCHEME	
i) Load Structure	
Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if redeemed/switched-out within one year of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	
	2.49% 1.91% (Direct)

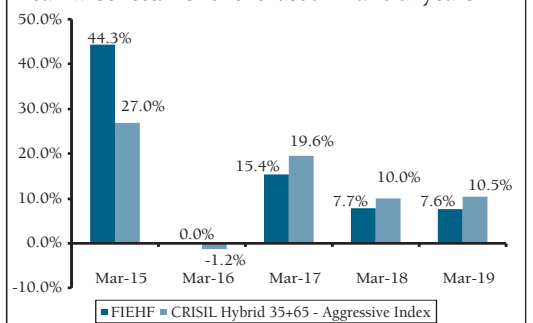
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61
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SCHEME COMPARISON	Please refer to Page No. 56
NO. OF FOLIOS	Please refer to Page No. 56
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56

	2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.																		
	3. Repos in corporate debt securities																		
	4. Short Selling																		
	5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.																		
	6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time																		
INVESTMENT STRATEGY	Please refer to Page No. 56																		
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58																		
RISK MITIGATION FACTORS	Please refer to Page No. 58																		
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MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1; Repurchase: Minimum of Rs.1,000																		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																		
BENCHMARK INDEX	CRISIL Hybrid 35+65 - Aggressive Index																		
DIVIDEND POLICY	Please refer to Page No. 58																		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2019)																		
	1. Lakshmikanth Reddy (Equity) 3.15 Years 2. Krishna Prasad Natarajan (Equity) 0.48 Years 3. Sachin Padwal-Desai (Debt) 12.58 Years 4. Umesh Sharma (Debt) 8.98 Years 5. Sriresh Nair (Foreign Securities) 1.06 Years																		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60																		
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019																		
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	<b>Year-wise returns for the last 5 financial years</b>																		
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	<b>FIEHF - DIRECT</b>																		
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Since Inception	14.43%	11.80%																	
	Inception date: January 1, 2013																		

FRANKLIN INDIA EQUITY HYBRID FUND (FIEHF)										
TYPE OF SCHEME	An open ended hybrid scheme investing predominantly in equity and equity related instruments									
CATEGORY OF SCHEME	Aggressive Hybrid Fund									
INVESTMENT OBJECTIVE	An open end balanced scheme with an objective to provide long-term growth of capital and current income by investing in equity and equity related securities and high quality fixed income instruments.									
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal circumstances, the investment range would be as follows:									
	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Assets#</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related securities</td> <td>Medium to High</td> <td>65%-80%</td> </tr> <tr> <td>Fixed Income* and Money market instruments and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)</td> <td>Low</td> <td>20%-35%</td> </tr> </tbody> </table>	Instruments	Risk Profile	% of Assets#	Equity and Equity related securities	Medium to High	65%-80%	Fixed Income* and Money market instruments and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low	20%-35%
Instruments	Risk Profile	% of Assets#								
Equity and Equity related securities	Medium to High	65%-80%								
Fixed Income* and Money market instruments and Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low	20%-35%								
	* including securitised debt up to a maximum limit of 35% of the scheme's corpus. #The Scheme may have exposure in the following: 1. Foreign securities as may be permitted by SEBI/RBI upto 20% of net assets									

Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### FIEHF - DIRECT



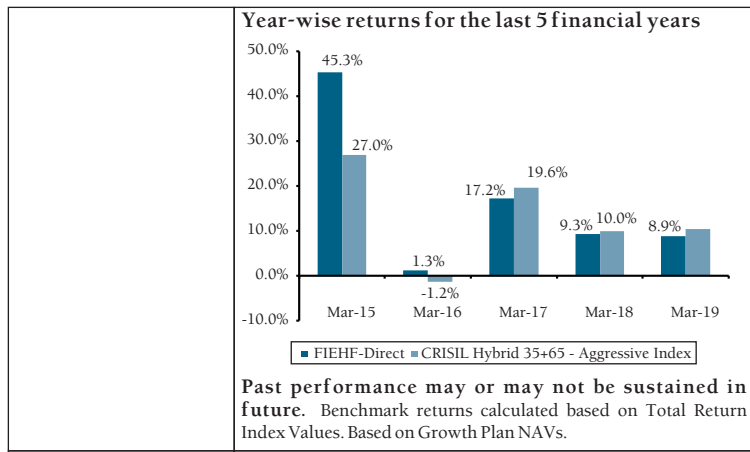
Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### FIEHF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	5.77%	9.42%
Last 3 Years	10.65%	12.42%
Last 5 Years	14.04%	11.51%
Since Inception	14.43%	11.80%

Inception date: January 1, 2013





**EXPENSES OF THE SCHEME**

**i) Load Structure**

Entry Load	Nil
Exit Load	<ul style="list-style-type: none"> <li>Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> <li>- 1.00% - if redeemed on or before 1 year from the date of allotment</li> <li>- Nil - if redeemed after 1 year from the date of allotment</li> </ul> </li> </ul>
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.23% 0.99% (Direct)

**TAX TREATMENT FOR THE INVESTORS (Unitholders)** Please refer to Page No. 61

**DAILY NET ASSET VALUE (NAV) PUBLICATION** Please refer to Page No. 61

**FOR INVESTOR GRIEVANCES PLEASE CONTACT** Please refer to Page No. 61

**UNITHOLDERS' INFORMATION** Please refer to Page No. 61

**SCHEME COMPARISON** Please refer to Page No. 56

**NO. OF FOLIOS** Please refer to Page No. 56

**ASSETS UNDER MANAGEMENT (AUM)** Please refer to Page No. 56

**FRANKLIN INDIA TAXSHIELD (FIT)**

**TYPE OF SCHEME** An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

**CATEGORY OF SCHEME** ELSS

**INVESTMENT OBJECTIVE** An open end Equity Linked Savings scheme with an objective to provide medium to long-term growth of capital along with income tax rebate.

**ASSET ALLOCATION PATTERN OF THE SCHEME**

Types of Instruments	Normal Allocation (% of Net Assets)
Equity / Equity related instruments	Up to 100%
PSU Bonds / Debentures	Up to 20%
Money Market Instruments	Up to 20%

Exposure in derivatives up to a maximum of 50% of AUM

**INVESTMENT STRATEGY** Please refer to Page No. 56

**RISK PROFILE OF THE SCHEME** Please refer to Page No. 58

**RISK MITIGATION FACTORS** Please refer to Page No. 58

**PLANS AND OPTIONS**

- Growth Plan
- Dividend Plan (with Payout Option)
- Direct – Growth Plan
- Direct – Dividend Plan (with Payout Option).

**APPLICABLE NAV (after the scheme opens for repurchase and sale)** Please refer to Page No. 60

**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS** Purchase: Rs.500 and multiples of Rs.500  
Additional Purchase: Rs.500 and multiples of Rs.500  
Repurchase: Minimum of Rs.500

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

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST** Please refer to Page No. 60

**BENCHMARK INDEX** Nifty 500

**DIVIDEND POLICY** Please refer to Page No. 58

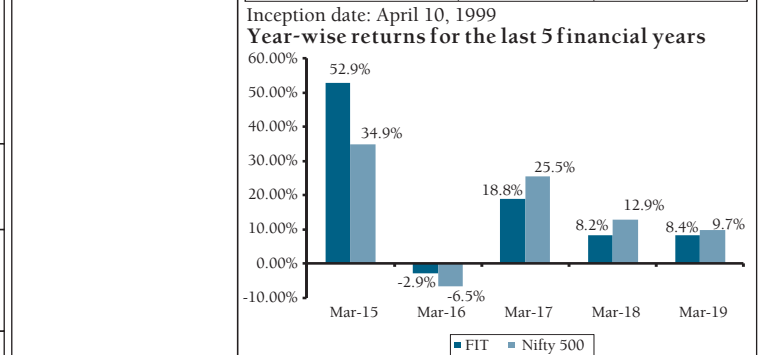
**NAME & TENURE OF THE FUND MANAGER(S)**

Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
1. Lakshmikanth Reddy	3.15 Years
2. R. Janakiraman	3.15 Years

**NAME OF THE TRUSTEE COMPANY** Please refer to Page No. 60

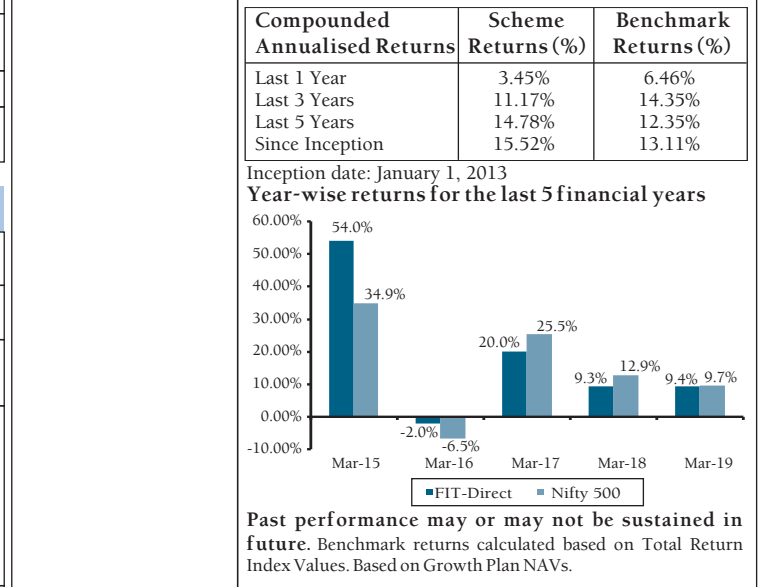
**PERFORMANCE OF THE SCHEME AS OF MAY 31, 2019**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	2.46%	6.46%
Last 3 Years	10.07%	14.35%
Last 5 Years	13.70%	12.35%
Since Inception	22.31%	15.85%



**FIT - DIRECT**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	3.45%	6.46%
Last 3 Years	11.17%	14.35%
Last 5 Years	14.78%	12.35%
Since Inception	15.52%	13.11%



**EXPENSES OF THE SCHEME**

**i) Load Structure**

Entry Load	Nil
Exit Load	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.20% 0.99% (Direct)

**TAX TREATMENT FOR THE INVESTORS (Unitholders)** Please refer to Page No. 61

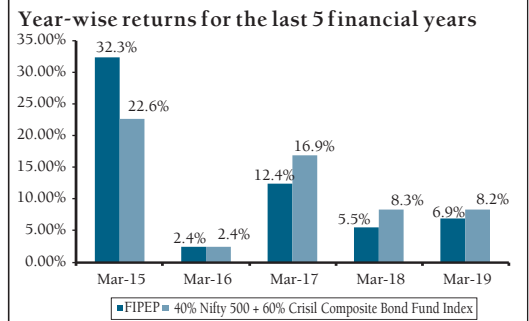
**DAILY NET ASSET VALUE (NAV) PUBLICATION** Please refer to Page No. 61

**FOR INVESTOR GRIEVANCES PLEASE CONTACT** Please refer to Page No. 61

UNITHOLDERS' INFORMATION	Please refer to Page No. 61
SCHEME COMPARISON	Please refer to Page No. 56
NO. OF FOLIOS	Please refer to Page No. 56
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56

### FRANKLIN INDIA PENSION PLAN (FIEP)

TYPE OF SCHEME	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)		
CATEGORY OF SCHEME	Retirement Fund		
INVESTMENT OBJECTIVE	An open-end tax saving scheme whose objective is to provide investors regular income under the Dividend Plan and capital appreciation under the Growth Plan.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Normal Allocation (% of Net Assets)	
	Equities, preference shares and equity related instruments	Up to 40%	
	Debentures* (Investment grade privately placed etc.), Bonds issued by Public Sector Units and Money Market Instruments	Up to 100%	
	* including securitised debt up to 40%		
INVESTMENT STRATEGY	Please refer to Page No. 56		
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58		
RISK MITIGATION FACTORS	Please refer to Page No. 58		
PLANS AND OPTIONS	Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options) Dividend declared is compulsorily reinvested till investor attains 58 years of age. On attaining 58 years of age (subject to completion of lock-in period and minimum target investment), the investor can avail any of the following options: Pension Option, Lump sum Option, Combination Option and Flexible Option.		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.500 and multiples of Re.1 Additional Purchase: Rs.500 and multiples of Re.1 Repurchase: Minimum of Rs.500/- Minimum Target Investment: Rs.10,000 before the age of 60 years		
LOCK IN PERIOD	For investment (including registered SIPs and incoming STPs) made on or before June 1, 2018: Three (3) full financial years. For investments (including SIPs and STPs registered) made on or after June 4, 2018: 5 years or till retirement age (whichever is earlier).		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60		
BENCHMARK INDEX	40% of Nifty 500 + 60% of Crisil Composite Bond Fund Index		
DIVIDEND POLICY	Please refer to Page No. 58		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)	
	1. Sachin Padwal-Desai (Debt)	12.58 Years	
	2. Umesh Sharma (Debt)	8.98 Years	
	3. Lakshmikanth Reddy (Equity)	3.15 Years	
	4. Krishna Prasad Natarajan (Equity)	0.48 Year	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60		
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 Year	6.41%	9.21%
	Last 3 Years	7.67%	10.71%
	Last 5 Years	10.42%	10.55%
Since Inception	12.22%	NA	
	Inception date: March 31, 1997 As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.		

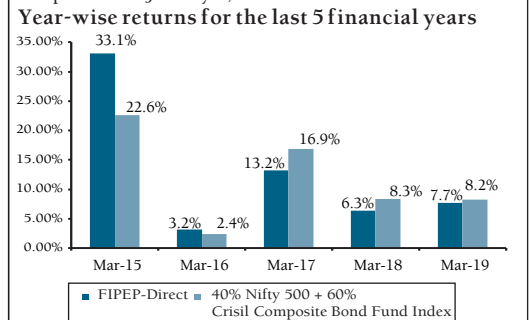


Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### FIEP - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	7.18%	9.21%
Last 3 Years	8.47%	10.71%
Last 5 Years	11.23%	10.55%
Since Inception	11.18%	10.54%

Inception date: January 1, 2013



Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### EXPENSES OF THE SCHEME

##### i) Load Structure

Entry Load	Nil
Exit Load: (Subject to the completion of lock-in- period and minimum target investment)	3% (if redeemed before the age of 58 years) NIL (if redeemed after the age of 58 years)
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.31% 1.58% (Direct)

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 61

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 61

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 61

#### UNITHOLDERS' INFORMATION

Please refer to Page No. 61

#### SCHEME COMPARISON

Please refer to Page No. 56

#### NO. OF FOLIOS

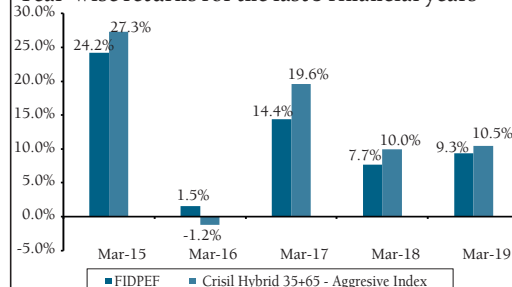
Please refer to Page No. 56

#### ASSETS UNDER MANAGEMENT (AUM)

Please refer to Page No. 56

FRANKLIN INDIA DYNAMIC PE RATIO FUND OF FUNDS (FIDPEF)																						
TYPE OF SCHEME	An open ended fund of fund scheme investing in dynamically balanced portfolio of equity and income funds																					
CATEGORY OF SCHEME	Fund of Funds																					
INVESTMENT OBJECTIVE	An open ended Fund of Funds Scheme with an objective to provide long-term capital appreciation with relatively lower volatility through a dynamically balanced portfolio of equity and income funds. The equity allocation (i.e. the allocation to the diversified equity fund) will be determined based on the month-end weighted average PE ratio of the Nifty 50 index (NSE Nifty).																					
ASSET ALLOCATION PATTERN OF THE SCHEME	The equity allocation will be determined based on the month-end weighted average PE ratio of the Nifty 50 Index (NSE Nifty). The portfolio will be rebalanced in the first week of the following month. <table border="1"> <thead> <tr> <th>If weighted average PE ratio of NSE Nifty falls in this band...</th> <th>...the equity component will be... (%)</th> <th>...and the debt component will be... (%)</th> </tr> </thead> <tbody> <tr> <td>Up to 12</td> <td>90 – 100</td> <td>0 – 10</td> </tr> <tr> <td>12-16</td> <td>70 – 90</td> <td>10 – 30</td> </tr> <tr> <td>16-20</td> <td>50 – 70</td> <td>30 – 50</td> </tr> <tr> <td>20-24</td> <td>30 – 50</td> <td>50 – 70</td> </tr> <tr> <td>24-28</td> <td>10 – 30</td> <td>70 – 90</td> </tr> <tr> <td>Above 28</td> <td>0 – 10</td> <td>90 – 100</td> </tr> </tbody> </table> <p><b>Underlying Schemes - Equity funds :</b> Franklin India Bluechip Fund (FIBCF), Franklin India Equity Fund (FIEF) <b>Income (debt) funds:</b> Franklin India Short Term Income Plan (FISTIP), Franklin India Income Opportunities Fund (FIIOF)</p>	If weighted average PE ratio of NSE Nifty falls in this band...	...the equity component will be... (%)	...and the debt component will be... (%)	Up to 12	90 – 100	0 – 10	12-16	70 – 90	10 – 30	16-20	50 – 70	30 – 50	20-24	30 – 50	50 – 70	24-28	10 – 30	70 – 90	Above 28	0 – 10	90 – 100
If weighted average PE ratio of NSE Nifty falls in this band...	...the equity component will be... (%)	...and the debt component will be... (%)																				
Up to 12	90 – 100	0 – 10																				
12-16	70 – 90	10 – 30																				
16-20	50 – 70	30 – 50																				
20-24	30 – 50	50 – 70																				
24-28	10 – 30	70 – 90																				
Above 28	0 – 10	90 – 100																				
INVESTMENT STRATEGY	Please refer to Page No. 56																					
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58																					
RISK MITIGATION FACTORS	Please refer to Page No. 58																					
PLANS AND OPTIONS	Growth Plan Dividend Plan (with Reinvestment and Payout Options) Direct – Growth Plan Direct – Dividend Plan (with Reinvestment and Payout Options)																					
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																					
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-																					
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																					
BENCHMARK INDEX	Crisil Hybrid 35+65 - Aggressive Index																					
DIVIDEND POLICY	Please refer to Page No. 56																					
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Paul S Parampreet 0.16																					
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60																					
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>8.01%</td> <td>9.42%</td> </tr> <tr> <td>Last 3 Years</td> <td>9.35%</td> <td>12.42%</td> </tr> <tr> <td>Last 5 Years</td> <td>10.02%</td> <td>11.51%</td> </tr> <tr> <td>Since Inception</td> <td>14.67%</td> <td>13.02%</td> </tr> </tbody> </table> <p>Inception date: October 31, 2003</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	8.01%	9.42%	Last 3 Years	9.35%	12.42%	Last 5 Years	10.02%	11.51%	Since Inception	14.67%	13.02%						
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																				
Last 1 Year	8.01%	9.42%																				
Last 3 Years	9.35%	12.42%																				
Last 5 Years	10.02%	11.51%																				
Since Inception	14.67%	13.02%																				

#### Year-wise returns for the last 5 financial years



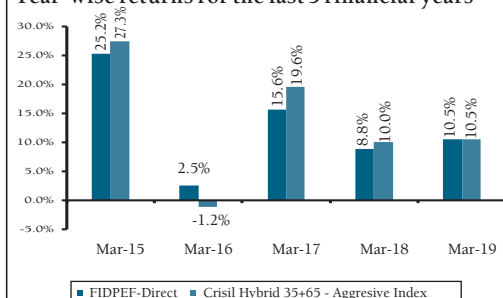
Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### FIDPEF - DIRECT

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	9.20%	9.42%
Last 3 Years	10.54%	12.42%
Last 5 Years	11.17%	11.51%
Since Inception	11.03%	11.80%

Inception date: January 1, 2013

#### Year-wise returns for the last 5 financial years



Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

#### EXPENSES OF THE SCHEME

##### i) Load Structure

Entry Load	Nil
Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed /switched-out within one year of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	1.82% 0.67% (Direct)

Note: This excludes the weighted average of charges levied by the underlying scheme(s)

#### EXPENSE RATIO OF THE UNDERLYING FUNDS

##### Direct Plan expenses as at May 31, 2019

Equity funds -	
Franklin India Bluechip fund (FIBCF)	1.16%
Franklin India Equity Fund (FIEF)	1.07%
Income (debt) funds -	
Franklin India Short Term Income Plan (FISTIP)	0.76%
Franklin India Income Opportunities Fund (FIIOF)	0.91%

Note: The above ratio includes the GST on Investment Management Fees

#### TAX TREATMENT FOR THE INVESTORS (Unitholders)

Please refer to Page No. 61

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Please refer to Page No. 61

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

Please refer to Page No. 61

UNITHOLDERS' INFORMATION	Please refer to Page No. 61
SCHEME COMPARISON	Please refer to Page No. 56
NO. OF FOLIOS	Please refer to Page No. 56
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56

### FRANKLIN INDIA LIFE STAGE FUND OF FUNDS (FILSF)

TYPE OF SCHEME	An open ended fund of fund scheme investing in funds which in turn invest in equity and debt								
CATEGORY OF SCHEME	Fund of Funds								
INVESTMENT OBJECTIVE	An open-end Fund of Funds Scheme with primary objective to generate superior risk adjusted returns to investors in line with their chosen asset allocation.								
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:								
	<b>Plans</b>	<b>Equity</b>	<b>Debt</b>						
	20s Plan	80%	20%						
	30s Plan	55%	45%						
	40s Plan	35%	65%						
	50s Plus Plan	20%	80%						
	50s Plus Floating Rate Plan	20%	80%						
	The debt and equity allocation will be rebalanced once in every 6 months. Each plan has a separate portfolio.								
	Underlying Schemes								
	Equity: Franklin India Bluechip Fund (FIBCF), Franklin India Prima Fund (FIPF), Templeton India Value Fund (TIVF). Debt: Franklin India Dynamic Accrual Fund (FIDA), Franklin India Corporate Debt Fund (FICDF), Franklin India Corporate Debt Fund (FICDF), Franklin India Savings Fund (FISF) Steady State Asset Allocation under normal conditions								
			<b>Underlying schemes</b>						
	Equity	Debt	FIBCF FIPF TIVF FIDA FICDF FISF						
	20s Plan	80%	20%	50%	15%	15%	10%	10%	-
	30s Plan	55%	45%	35%	10%	10%	25%	20%	-
	40s Plan	35%	65%	15%	10%	10%	35%	30%	-
	50s Plus Plan	20%	80%	10%	-	10%	40%	40%	-
	50s Floating Rate Plan	20%	80%	10%	-	10%	-	-	80%

INVESTMENT STRATEGY	Please refer to Page No. 56
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58
RISK MITIGATION FACTORS	Please refer to Page No. 58
PLANS AND OPTIONS	20s Plan, 30s Plan, 40s Plan, 50s Plus Plan and 50s Plus Floating Rate Plan. All with Growth Plan, Dividend Plan (with Reinvestment and Payout Options), Direct – Growth Plan, Direct – Dividend Plan (with Reinvestment and Payout Options)
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60
BENCHMARK INDEX	<b>20s Plan -</b> 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index; <b>30s Plan -</b> 45% S&P BSE Sensex + 10% Nifty 500 + 45% Crisil Composite Bond Fund Index; <b>40s Plan -</b> 25% S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index; <b>50s Plus Plan -</b> 20% S&P BSE Sensex + 80% Crisil Composite Bond Fund Index; <b>50s Plus Floating Rate Plan -</b> 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index.
DIVIDEND POLICY	Please refer to Page No. 58

NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. Paul S Parampreet	1.32 Year

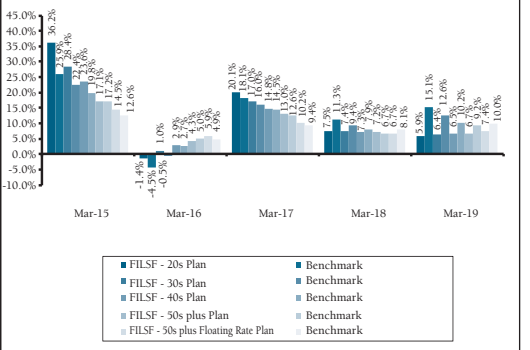
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60
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### PERFORMANCE OF THE SCHEME AS OF MAY 31, 2019

Compounded Annualised Returns	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
20s Plan	3.03%	9.20%	11.02%	14.70%
Benchmark	12.14%	14.04%	11.55%	14.27%
30s Plan	4.85%	8.83%	10.21%	12.32%
Benchmark	11.83%	12.23%	10.87%	12.23%
40s Plan	5.93%	8.45%	9.65%	10.73%
Benchmark	11.21%	10.68%	10.26%	10.38%
50s Plus Plan	6.79%	8.22%	8.78%	8.66%
Benchmark	11.42%	9.59%	9.71%	8.88%
50s Plus Floating Rate Plan	7.13%	7.73%	8.45%	9.40%
Benchmark	9.07%	8.96%	8.64%	9.39%

Returns based on Growth Plan NAV. Inception date: 20's Plan, 30's Plan, 40's Plan & 50's Plus Plan - December 01, 2003; 50's Plus Floating Rate Plan - July 09, 2004.

#### Year-wise returns for the last 5 financial years



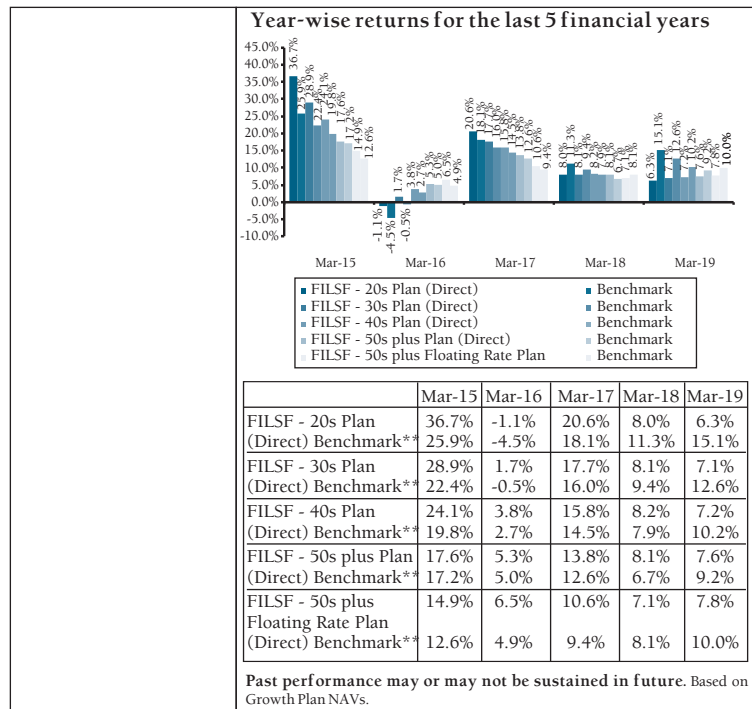
	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19
FILSF - The 20s Plan	36.2%	-1.4%	20.1%	7.5%	5.9%
Benchmark**	25.9%	-4.5%	18.1%	11.3%	15.1%
FILSF - The 30s Plan	28.4%	1.0%	17.0%	7.4%	6.4%
Benchmark**	22.4%	-0.5%	16.0%	9.4%	12.6%
FILSF - The 40s Plan	23.6%	2.9%	14.8%	7.3%	6.5%
Benchmark**	19.8%	2.7%	14.5%	7.9%	10.2%
FILSF - The 50s plus Plan	17.1%	4.3%	13.0%	7.2%	6.7%
Benchmark**	17.2%	5.0%	12.6%	6.7%	9.2%
FILSF - The 50s plus Floating Rate Plan	14.5%	5.9%	10.2%	6.7%	7.4%
Benchmark**	12.6%	4.9%	9.4%	8.1%	10.0%

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

#### FILSF - DIRECT

Compounded Annualised Returns	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
20s Plan	3.46%	9.66%	11.44%	11.86%
Benchmark	12.14%	14.04%	11.55%	12.39%
30s Plan	5.50%	9.54%	10.87%	10.96%
Benchmark	11.83%	12.23%	10.87%	11.27%
40s Plan	6.63%	9.32%	10.46%	10.39%
Benchmark	11.21%	10.68%	10.26%	10.30%
50s Plus Plan	7.62%	9.07%	9.59%	9.25%
Benchmark	11.42%	9.59%	9.71%	9.53%
50s Plus Floating Rate Plan	7.51%	8.14%	8.89%	9.17%
Benchmark	9.07%	8.96%	8.64%	9.17%

Inception date: January 1, 2013



**EXPENSES OF THE SCHEME**

<b>i) Load Structure</b>	
Entry Load	Nil (For all plans)
Exit Load	<b>20's Plan, 50's Plus Plan and 50's Plus Floating Rate Plan:</b> In respect of each purchase of Units - 1% if redeemed within 1 year of allotment <b>30's Plan and 40's Plan:</b> In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	1.70% - 20s Plan 1.83% - 30s Plan 1.99% - 40s Plan 1.96% - 50s Plus Plan 0.79% - 50s Plus Floating Rate Plan 1.26% - 20s (Direct) 1.20% - 30s (Direct) 1.32% - 40s (Direct) 1.16% - 50s Plus (Direct) 0.41% - 50s Plus Floating Rate (Direct)

Note: This excludes the weighted average of charges levied by the underlying scheme(s)

**EXPENSE RATIO OF THE UNDERLYING FUNDS**

**Direct Plan expenses as at May 31, 2019**

Equity funds -	
Franklin India Bluechip fund (FIBCF)	1.16%
Franklin India Prima Fund (FIPF)	1.08%
Templeton India Value Fund (TIVF)	1.76%
Income (debt) funds -	
Franklin India Dynamic Accrual Fund (FIDA)	0.87%
Franklin India Corporate Debt Fund (FICDF)	0.35%
Franklin India Savings Fund (FISF)	0.15%

Note: The above ratio includes the GST on Investment Management Fees

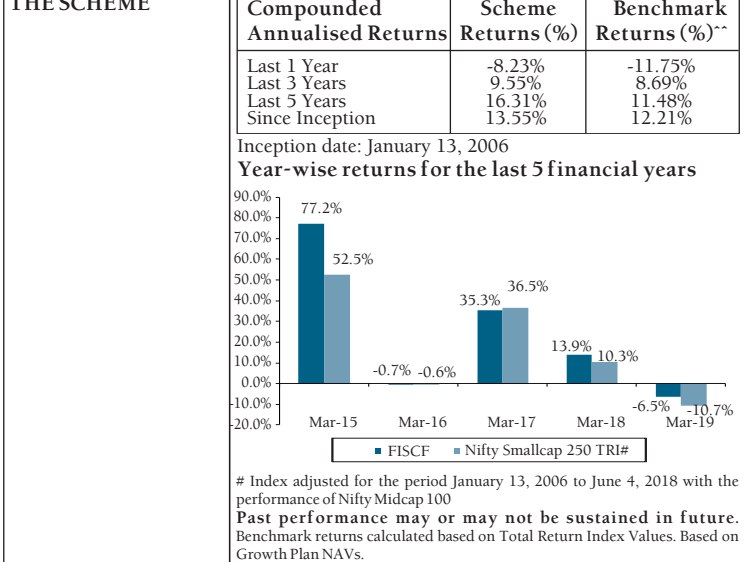
<b>TAX TREATMENT FOR THE INVESTORS (Unitholders)</b>	Please refer to Page No. 61
<b>DAILY NET ASSET VALUE (NAV) PUBLICATION</b>	Please refer to Page No. 61
<b>FOR INVESTOR GRIEVANCES PLEASE CONTACT</b>	Please refer to Page No. 61
<b>UNITHOLDERS' INFORMATION</b>	Please refer to Page No. 61
<b>SCHEME COMPARISON</b>	Please refer to Page No. 56
<b>NO. OF FOLIOS</b>	Please refer to Page No. 56
<b>ASSETS UNDER MANAGEMENT (AUM)</b>	Please refer to Page No. 56

**FRANKLIN INDIA SMALLER COMPANIES FUND (FISCF)**

<b>TYPE OF SCHEME</b>	Small-cap Fund- An open ended equity scheme predominantly investing in small cap stocks												
<b>CATEGORY OF SCHEME</b>	Small Cap Fund												
<b>INVESTMENT OBJECTIVE</b>	The Fund seeks to provide long-term capital appreciation by investing predominantly in small cap companies.												
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity Linked instruments of Smaller Companies</td> <td>Medium to High</td> <td>65 – 100%</td> </tr> <tr> <td>Equities and Equity Linked instruments of other Companies</td> <td>Medium to High</td> <td>0 – 35%</td> </tr> <tr> <td>Debt/Money Market Instruments/ Cash **</td> <td>Low to Medium</td> <td>0 – 35%</td> </tr> </tbody> </table> <p>#including investments in Foreign Securities as may be permitted by SEBI/RBI upto 35% of net assets **including securitised debt up to 35%.</p> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</p> <p>A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.</p>	Instruments	Risk Profile	% of Net Assets#	Equities and Equity Linked instruments of Smaller Companies	Medium to High	65 – 100%	Equities and Equity Linked instruments of other Companies	Medium to High	0 – 35%	Debt/Money Market Instruments/ Cash **	Low to Medium	0 – 35%
Instruments	Risk Profile	% of Net Assets#											
Equities and Equity Linked instruments of Smaller Companies	Medium to High	65 – 100%											
Equities and Equity Linked instruments of other Companies	Medium to High	0 – 35%											
Debt/Money Market Instruments/ Cash **	Low to Medium	0 – 35%											

<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 56
<b>RISK PROFILE OF THE SCHEME</b>	Please refer to Page No. 58
<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58
<b>PLANS AND OPTIONS</b>	• Growth Plan • Dividend Plan (with Reinvestment and Payout Options) • Direct – Growth Plan • Direct – Dividend Plan (with Reinvestment and Payout Options)
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	Please refer to Page No. 60
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	Purchase: Rs.5,000/- or any amount in multiple of Re.1/ thereafter Additional Purchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter Repurchase : Rs.1,000/- or any amount in multiple of Re.1/- thereafter
<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b>	Please refer to Page No. 60
<b>BENCHMARK INDEX</b>	Nifty Smallcap 250

<b>DIVIDEND POLICY</b>	Please refer to Page No. 58
<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b>	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. R. Janakiraman 11.38 Years
	2. Hari Shyamsunder 3.15 Year
	3. Srikanth Nair (dedicated for foreign securities) 3.58 Year
<b>NAME OF THE TRUSTEE COMPANY</b>	Please refer to Page No. 60



FISCF - DIRECT																				
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)**																		
Last 1 Year	-7.17%	-11.75%																		
Last 3 Years	10.89%	8.69%																		
Last 5 Years	17.83%	11.48%																		
Since Inception	21.14%	12.01%																		
Inception date: January 1, 2013																				
<b>Year-wise returns for the last 5 financial years</b>																				
<table border="1"> <thead> <tr> <th>Year</th> <th>FISCF-Direct</th> <th>Nifty Smallcap 250 TRI#</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>79.4%</td> <td>52.5%</td> </tr> <tr> <td>Mar-16</td> <td>0.8%</td> <td>-0.6%</td> </tr> <tr> <td>Mar-17</td> <td>37.0%</td> <td>36.5%</td> </tr> <tr> <td>Mar-18</td> <td>15.4%</td> <td>10.3%</td> </tr> <tr> <td>Mar-19</td> <td>-5.4%</td> <td>-10.7%</td> </tr> </tbody> </table>			Year	FISCF-Direct	Nifty Smallcap 250 TRI#	Mar-15	79.4%	52.5%	Mar-16	0.8%	-0.6%	Mar-17	37.0%	36.5%	Mar-18	15.4%	10.3%	Mar-19	-5.4%	-10.7%
Year	FISCF-Direct	Nifty Smallcap 250 TRI#																		
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<p><b>Past performance may or may not be sustained in future.</b> Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.</p> <p># Index adjusted for the period January 13, 2006 to June 4, 2018 with the performance of Nifty Midcap 100</p>																				
EXPENSES OF THE SCHEME	i) Load Structure <table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>In respect of each purchase of Units - 1% if the Units are redeemed/ switched-out within one year of allotment.</td> </tr> </table> ii) Recurring expenses (Actual Expenses for the financial year ending March 2019) 2.13% (Direct) 0.80% (Direct)		Entry Load	Nil	Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/ switched-out within one year of allotment.														
Entry Load	Nil																			
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TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61																			
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61																			
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NO. OF FOLIOS	Please refer to Page No. 56																			
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56																			

FRANKLIN INDIA FEEDER - FRANKLIN U.S. OPPORTUNITIES FUND (FIF-FUSOF)										
TYPE OF SCHEME	An open ended fund of fund scheme investing in units of Franklin U. S. Opportunities Fund									
CATEGORY OF SCHEME	Fund of Fund									
INVESTMENT OBJECTIVE	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.									
ASSET ALLOCATION PATTERN OF THE SCHEME	<p>Under normal market circumstances, the investment range would be as follows:</p> <table border="1"> <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>95% - 100%</td> </tr> <tr> <td>Debt securities and Money Market Instruments</td> <td>Low to Medium</td> <td>0% - 5%</td> </tr> </tbody> </table> <p>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.</p> <p>Under normal circumstances, at least 95% 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.</p> <p>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').</p>	Instruments	Risk Profile	As % of Net Assets (Min. - Max.)	Units of Franklin U. S. Opportunities Fund	Medium to High	95% - 100%	Debt securities and Money Market Instruments	Low to Medium	0% - 5%
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Debt securities and Money Market Instruments	Low to Medium	0% - 5%								

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.																																		
INVESTMENT STRATEGY	Please refer to Page No. 56																																	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58																																	
RISK MITIGATION FACTORS	Please refer to Page No. 58																																	
PLANS AND OPTIONS	<ul style="list-style-type: none"> <li>Growth Plan</li> <li>Dividend Plan (with Reinvestment and Payout Options)</li> <li>Direct – Growth Plan</li> <li>Direct – Dividend Plan (with Reinvestment and Payout Options)</li> </ul>																																	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																																	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000 or any amount in multiple of Re.1/ thereafter; Additional Purchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter; Repurchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter or 'All units' if the account balance is less than Rs. 1000/-																																	
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EXPENSES OF THE SCHEME	<b>i) Load Structure</b>	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units – 1% if redeemed within three years of allotment
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	1.61% 0.75% (Direct)
	Note: This excludes the weighted average of charges levied by the underlying scheme(s)	
EXPENSE RATIO OF THE UNDERLYING FUND	As at May 31, 2019 Franklin U.S. Opportunities Fund - I (acc) USD, an overseas Franklin Templeton mutual fund, which primarily invests in securities in the United States of America. - 0.91%	
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61	
UNITHOLDERS' INFORMATION	Please refer to Page No. 61	
SCHEME COMPARISON	Please refer to Page No. 56	
NO. OF FOLIOS	Please refer to Page No. 56	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56	

FRANKLIN INDIA FEEDER - FRANKLIN EUROPEAN GROWTH FUND (FIF-FEGF)		
TYPE OF SCHEME	An open ended fund of fund scheme investing in units of Franklin European Growth Fund	
CATEGORY OF SCHEME	Fund of Funds	
INVESTMENT OBJECTIVE	The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin European Growth Fund, an overseas equity fund which primarily invests in securities of issuers incorporated or having their principal business in European Countries. However, there is no assurance or guarantee that the objective of the scheme will be achieved.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:	
	Types of Instruments	As % of Net Assets (Min. – Max.)
	Units of Franklin European Growth Fund	95% - 100%
	Debt securities and Money Market Instruments	0% - 5%
	<ul style="list-style-type: none"> <li>The scheme would predominantly invest in units of Franklin European Growth Fund, an international Franklin Templeton SICAV range mutual fund (domiciled in Luxembourg) that invests in securities of issuers incorporated or having their principal business activities in European countries.</li> <li>Under normal circumstances, at least 95% of the total portfolio will be invested in Franklin European Growth Fund, subject to the Eligible Investment Amount and the terms of offer of Franklin European Growth Fund.</li> <li>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').</li> <li>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 exceeds any restriction (regulatory or otherwise), or is less than the minimum investment amount requirement, imposed by the underlying fund, the subscription received in the Scheme may be invested in debt and money market instruments.</li> <li>The scheme does not intend to engage in stock lending / short selling. However, the Underlying Fund may engage in stock lending/short selling.</li> <li>The scheme shall not invest in derivatives and corporate debt repos. However, the Underlying Fund may have such investments.</li> </ul>	

INVESTMENT STRATEGY	Please refer to Page No. 56		
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58		
RISK MITIGATION FACTORS	Please refer to Page No. 58		
PLANS AND OPTIONS	<b>Growth Plan</b> <b>Dividend Plan</b> (with Reinvestment and Payout Options) <b>Direct - Growth Plan</b> <b>Direct - Dividend Plan</b> (with Reinvestment and Payout Options)		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase
	Rs.5,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter or 'All Units' if the account balance is less than Rs.1,000/-.
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60		
BENCHMARK INDEX	MSCI Europe Index		
DIVIDEND POLICY	Please refer to Page No. 58		
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years) (Upto June 27, 2019)	
	1. Sriyesh Nair	3.58 Year	
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60		

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	-10.88%	-1.31%
	Last 3 years	0.07%	7.09%
	Last 5 years	-2.30%	3.91%
	Since inception	-2.15%	4.20%

Inception date: May 16, 2014  
**Year-wise returns for the last 5 financial years**

Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.

FIF - FEGF - DIRECT			
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	-9.89%	-1.31%
	Last 3 years	1.37%	7.09%
	Last 5 years	-1.03%	3.91%
	Since inception	-0.87%	4.20%

Inception date: May 16, 2014  
**Year-wise returns for the last 5 financial years**

Past performance may or may not be sustained in future. Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.  
\*For schemes/plans launched during the year the returns are from inception date.

EXPENSES OF THE SCHEME	<b>i) Load Structure</b>	
	Entry Load	Nil
	Exit Load	In respect of each purchase of Units - 1% if redeemed/switched-out within three years of allotment.
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	1.93% 0.47% (Direct)
	Note: This excludes the weighted average of charges levied by the underlying scheme(s)	
EXPENSE RATIO OF THE UNDERLYING FUNDS	<b>As at May 31, 2019</b> Franklin European Growth Fund - I (acc) EUR, an overseas equity fund - 0.97%	
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61	
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SCHEME COMPARISON	Please refer to Page No. 56	
NO. OF FOLIOS	Please refer to Page No. 56	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56	

FRANKLIN INDIA EQUITY SAVINGS FUND (FIESF)			
TYPE OF SCHEME	An open-ended scheme investing in equity, arbitrage and fixed income.		
CATEGORY OF SCHEME	Equity Saving Fund		
INVESTMENT OBJECTIVE	The Scheme intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The Scheme also intends to generate income through investments in fixed income securities and using arbitrage and other derivative strategies. There can be no assurance that the investment objective of the scheme will be realized.		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal circumstances, the asset allocation pattern will be:		
	<b>Instruments</b>	<b>Normal Allocation</b>	<b>Risk Profile</b>
	Equity and Equity related securities	65% - 90%	High
	- Of which Net Long Equity*	15% - 65%	High
	- Of which Equity Derivatives**	0% - 75%	Medium
	Debt & Money Market Instruments including cash & cash equivalent <sup>^</sup>	10% - 35%	Low to Medium
	Units issued by REITs & InvITs	0% - 10%	Medium to High
	Under defensive circumstances, the asset allocation pattern will be:		
	<b>Instruments</b>	<b>Normal Allocation</b>	<b>Risk Profile</b>
	Equity and Equity related securities	15% - 65%	High
	- Of which Net Long Equity*	15% - 65%	High
	- Of which Equity Derivatives**	0% - 50%	Medium
	Debt & Money Market Instruments including cash & cash equivalent <sup>^</sup>	35% - 85%	Low to Medium
	Units issued by REITs & InvITs	0% - 10%	Medium to High
	* Net long equity exposure is a directional equity exposure that will not be hedged. This equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.		
	** Equity derivative exposure would normally be taken against the underlying equity investments and such exposure will not be considered for calculating the gross exposure of the scheme.		
	<sup>^</sup> Investment in Securitised debt, if undertaken, would not exceed 20% of the net assets of the Scheme.		
	A maximum of 10% of net assets may be deployed in Units		

	issued by REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.	
	The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The margin money deployed on derivative positions would be included in Debt & Money Market Instruments. The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.	
	The Scheme may also use fixed income derivative instruments (including imperfect hedging using Interest Rate Futures) subject to the guidelines as may be issued by SEBI and RBI and for such purposes as may be permitted from time to time.	
	The Scheme shall not engage in securities borrowing and short selling activities.	
	The Scheme shall not invest in foreign securitized debt	
	The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.	
	Investments in foreign securities including ADRs / GDRs / Foreign equity and debt securities shall not exceed 50% of the net assets of the Scheme.	
	A maximum of 20% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 5% of net assets outstanding at any point of time.	
INVESTMENT STRATEGY	Please refer to Page No. 56	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 56	
RISK MITIGATION FACTORS	Please refer to Page No. 58	
PLANS AND OPTIONS	Growth Plan • Dividend Plan (Reinvestment Option and Payout Option) • Monthly Dividend Plan (Reinvestment Option and Payout Option) • Quarterly Dividend Plan (Reinvestment Option and Payout Option) • Direct – Growth Plan • Direct – Dividend Plan (Reinvestment and Payout Option) • Direct - Monthly Dividend Plan (Reinvestment Option and Payout Option) • Direct - Quarterly Dividend Plan (Reinvestment Option and Payout Option)	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000/- or any amount in multiple of Re.1/- thereafter Additional Purchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter Repurchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60	
BENCHMARK INDEX	Nifty Equity Savings Index	
DIVIDEND POLICY	Please refer to Page No. 58	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager	Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. Lakshmikanth Reddy (Equity Portion)	0.83 Year
	2. Sachin Padwal-Desai (Debt Portion)	0.83 Year
	3. Umesh Sharma (Debt Portion)	0.83 Year
	4. Sriresh Nair (dedicated for foreign securities)	0.83 Year
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60	



PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019																						
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#																				
Last 1 year	N.A	N.A																					
Last 3 years	N.A	N.A																					
Last 5 years	N.A	N.A																					
Since inception	3.38% #	5.00% #																					
<p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs of May 31, 2019. TRI: Total Return Index Values. Inception date: August 27, 2018. # Absolute Returns</p> <p><b>Year-wise returns for the last 1 financial year</b></p> <table border="1"> <tr> <th>Scheme</th> <th>Return (%)</th> </tr> <tr> <td>FIESF</td> <td>2.0%*</td> </tr> <tr> <td>Nifty Equity Savings Index TRI</td> <td>3.0%*</td> </tr> </table> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values *For schemes/plans launched during the year the returns are from inception date.</p>			Scheme	Return (%)	FIESF	2.0%*	Nifty Equity Savings Index TRI	3.0%*															
Scheme	Return (%)																						
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<p><b>FIESF - Direct</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Last 3 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Last 5 years</td> <td>N.A</td> <td>N.A</td> </tr> <tr> <td>Since inception</td> <td>4.81% #</td> <td>5.00%#</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs of May 31, 2019. TRI: Total Return Index Values. Inception date: August 27, 2018. # Absolute Returns</p> <p><b>Year-wise returns for the last 1 financial year</b></p> <table border="1"> <tr> <th>Scheme</th> <th>Return (%)</th> </tr> <tr> <td>FIESF - Direct</td> <td>3.1%*</td> </tr> <tr> <td>Nifty Equity Savings Index TRI</td> <td>3.0%*</td> </tr> </table> <p>Based on Growth Plan NAVs. Benchmark Returns calculated based on TRI values *For schemes/plans launched during the year the returns are from inception date.</p>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#	Last 1 year	N.A	N.A	Last 3 years	N.A	N.A	Last 5 years	N.A	N.A	Since inception	4.81% #	5.00%#	Scheme	Return (%)	FIESF - Direct	3.1%*	Nifty Equity Savings Index TRI	3.0%*
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Nifty Equity Savings Index TRI	3.0%*																						

EXPENSES OF THE SCHEME	<p>i) <b>Load Structure</b></p> <table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.</td> </tr> </table> <p>ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)</p> <table border="1"> <tr> <td>2.10%</td> <td>0.43% (Direct)</td> </tr> </table>	Entry Load	Nil	Exit Load	In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.	2.10%	0.43% (Direct)
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2.10%	0.43% (Direct)						
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61						
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61						
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61						
UNITHOLDERS' INFORMATION	Please refer to Page No. 61						
SCHEME COMPARISON	Please refer to Page No. 56						
NO. OF FOLIOS	Please refer to Page No. 56						
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 56						

FRANKLIN INDIA DYNAMIC ACCRUAL FUND (FIDA)																																		
TYPE OF SCHEME	An open ended dynamic debt scheme investing across duration																																	
CATEGORY OF SCHEME	Dynamic Bond																																	
INVESTMENT OBJECTIVE	The primary objective is to generate a steady stream of income through investment in fixed income securities. This shall be the fundamental attribute of the scheme. A secondary objective is to generate capital appreciation.																																	
ASSET ALLOCATION PATTERN OF THE SCHEME	<table border="1"> <tr> <td>Types of Instruments</td> <td>Normal Allocation (% of Net Assets)*</td> </tr> <tr> <td>Debt instruments including Corporate Debt, PSU Bonds, Gilt and Securitised debts</td> <td>Up to 100%</td> </tr> <tr> <td>Money Market Instruments &amp; Cash &amp; Deposits (including Money at Call, MIBOR linked Instruments and Fixed Deposits)</td> <td>Up to 25%</td> </tr> </table> <p>Note: Debt includes Securitised Debt, including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM.</p>	Types of Instruments	Normal Allocation (% of Net Assets)*	Debt instruments including Corporate Debt, PSU Bonds, Gilt and Securitised debts	Up to 100%	Money Market Instruments & Cash & Deposits (including Money at Call, MIBOR linked Instruments and Fixed Deposits)	Up to 25%																											
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INVESTMENT STRATEGY	Please refer to Page No. 57																																	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58																																	
RISK MITIGATION FACTORS	Please refer to Page No. 58																																	
PLANS AND OPTIONS	<ul style="list-style-type: none"> <li>Growth Plan</li> <li>Dividend Plan (with Reinvestment and Payout Options)</li> <li>Direct - Growth Plan</li> <li>Direct - Dividend Plan (with Reinvestment and Payout Options).</li> </ul>																																	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																																	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000/-																																	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																																	
BENCHMARK INDEX	Crisil Composite Bond Fund Index																																	
DIVIDEND POLICY	Please refer to Page No. 58																																	
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PERFORMANCE OF THE SCHEME	<p>AS OF MAY 31, 2019</p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.79%</td> <td>10.68%</td> </tr> <tr> <td>Last 3 years</td> <td>9.11%</td> <td>7.95%</td> </tr> <tr> <td>Last 5 years</td> <td>9.53%</td> <td>8.98%</td> </tr> <tr> <td>Since inception</td> <td>8.95%</td> <td>NA</td> </tr> </tbody> </table> <p>Inception date: March 05, 1997 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.</p> <p><b>Year-wise returns for the last 5 financial years</b></p> <table border="1"> <tr> <th>Year</th> <th>FIDA (%)</th> <th>Crisil Composite Bond Fund Index (%)</th> </tr> <tr> <td>Mar-15</td> <td>13.6%</td> <td>14.7%</td> </tr> <tr> <td>Mar-16</td> <td>8.3%</td> <td>8.2%</td> </tr> <tr> <td>Mar-17</td> <td>11.5%</td> <td>11.1%</td> </tr> <tr> <td>Mar-18</td> <td>8.1%</td> <td>5.1%</td> </tr> <tr> <td>Mar-19</td> <td>8.6%</td> <td>6.7%</td> </tr> </table> <p>Past performance may or may not be sustained in future. Based on Growth Plan NAVs.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.79%	10.68%	Last 3 years	9.11%	7.95%	Last 5 years	9.53%	8.98%	Since inception	8.95%	NA	Year	FIDA (%)	Crisil Composite Bond Fund Index (%)	Mar-15	13.6%	14.7%	Mar-16	8.3%	8.2%	Mar-17	11.5%	11.1%	Mar-18	8.1%	5.1%	Mar-19	8.6%	6.7%
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FIDA - Direct		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	10.83%	10.68%
Last 3 years	10.10%	7.95%
Last 5 years	10.49%	8.98%
Since inception	9.80%	8.46%

Inception date - January 1, 2013

**Year-wise returns for the last 5 financial years**

Year	FIDA-Direct	Crisil Composite Bond Fund Index
Mar-15	14.2%	14.7%
Mar-16	9.3%	8.2%
Mar-17	12.5%	11.1%
Mar-18	9.1%	5.1%
Mar-19	9.6%	6.7%

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

EXPENSES OF THE SCHEME	i) Load Structure
Entry Load	Nil
Exit Load	<ul style="list-style-type: none"> <li>Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.*</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> <li>3% - if redeemed on or before 12 months from the date of allotment</li> <li>2% - if redeemed after 12 months but within 24 months from the date of allotment</li> <li>1% - if redeemed after 24 months but within 36 months from the date of allotment</li> <li>0.50% - if redeemed after 36 months but within 48 months from the date of allotment</li> <li>Nil - if redeemed after 48 months from the date of allotment</li> </ul> </li> </ul> <p>*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.</p>
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	1.75% 0.82% (Direct)

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61
UNITHOLDERS' INFORMATION	Please refer to Page No. 61
SCHEME COMPARISON	Please refer to Page No. 57
NO. OF FOLIOS	Please refer to Page No. 57
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 57

FRANKLIN INDIA INCOME OPPORTUNITIES FUND (FIIOF)																			
TYPE OF SCHEME	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (please refer to page 31) <sup>5</sup>																		
CATEGORY OF SCHEME	Medium Duration Fund																		
INVESTMENT OBJECTIVE	To provide regular income and capital appreciation by investing in fixed income securities across the yield curve.																		
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Government Securities and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest</td> <td>Low</td> <td>0-100</td> </tr> <tr> <td>Debt securities issued by Public Sector Undertakings (PSU)</td> <td>Low to Medium</td> <td>0-100</td> </tr> <tr> <td>Debt securities issued by private sector corporate including banks and financial institutions, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)</td> <td>Low to Medium</td> <td>0-100</td> </tr> <tr> <td>Securitized Debt</td> <td>Low to Medium</td> <td>0-100</td> </tr> <tr> <td>Money Market Instruments and securities held under reverse repos</td> <td>Low</td> <td>0-100</td> </tr> </tbody> </table>	Instruments	Risk Profile	% of Net Assets#	Government Securities and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest	Low	0-100	Debt securities issued by Public Sector Undertakings (PSU)	Low to Medium	0-100	Debt securities issued by private sector corporate including banks and financial institutions, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low to Medium	0-100	Securitized Debt	Low to Medium	0-100	Money Market Instruments and securities held under reverse repos	Low	0-100
Instruments	Risk Profile	% of Net Assets#																	
Government Securities and/or securities unconditionally guaranteed by the Central/State Government for repayment of principal and interest	Low	0-100																	
Debt securities issued by Public Sector Undertakings (PSU)	Low to Medium	0-100																	
Debt securities issued by private sector corporate including banks and financial institutions, units of Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT)	Low to Medium	0-100																	
Securitized Debt	Low to Medium	0-100																	
Money Market Instruments and securities held under reverse repos	Low	0-100																	
	<p>#The Scheme may have exposure in the following:</p> <ol style="list-style-type: none"> <li>Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets</li> <li>Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</li> <li>Repos in corporate debt securities</li> <li>Short Selling</li> <li>Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.</li> <li>REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.</li> </ol> <p>The Macaulay duration of the portfolio shall be between 3 years – 4 years. However, the fund manager, in the interest of investors, may reduce the portfolio duration upto 1 year, in case he has a view on interest rate movements in light of anticipated adverse situation. Portfolio Macaulay duration under anticipated adverse situation shall be 1 year to 4 years.</p>																		
INVESTMENT STRATEGY	Please refer to Page No. 57																		
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58																		
RISK MITIGATION FACTORS	Please refer to Page No. 58																		
PLANS AND OPTIONS	<ul style="list-style-type: none"> <li>Growth Plan</li> <li>Direct – Growth Plan</li> <li>Dividend Plan (with Reinvestment and Payout Options)</li> <li>Direct - Dividend Plan (with Reinvestment and Payout Options).</li> </ul>																		
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000/- and multiples of Re.1 Additional Purchase: Rs.1,000/- and multiples of Re.1 Further, fresh/additional purchase (including switch-in) by an investor on a single day in FIIOF will be allowed/accepted only up to Rs.20 crores per application. Repurchase: Minimum of Rs.1,000/-																		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																		
BENCHMARK INDEX	Crisil Short Term Bond Fund Index																		
DIVIDEND POLICY	Please refer to Page No. 58																		
NAME & TENURE OF THE FUND MANAGER(S)	<table border="1"> <thead> <tr> <th>Name of the Fund Manager(s)</th> <th>Tenure of managing the scheme (in years) (Upto June 27, 2019)</th> </tr> </thead> <tbody> <tr> <td>1. Santosh Kamath</td> <td>5.20 Years</td> </tr> <tr> <td>2. Kunal Agrawal</td> <td>0.67 Years</td> </tr> </tbody> </table>	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)	1. Santosh Kamath	5.20 Years	2. Kunal Agrawal	0.67 Years												
Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)																		
1. Santosh Kamath	5.20 Years																		
2. Kunal Agrawal	0.67 Years																		
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60																		

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	8.12%	9.24%
	Last 3 years	8.59%	7.64%
	Last 5 years	8.72%	8.25%
	Since inception	8.87%	8.01%
	Inception date: December 11, 2009		
	Year-wise returns for the last 5 financial years		
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		
	FIIOF - DIRECT		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year	8.98%	9.24%
	Last 3 years	9.38%	7.64%
	Last 5 years	9.62%	8.25%
	Since inception	9.73%	8.42%
	Inception date: January 1, 2013		
	Year-wise returns for the last 5 financial years		
	Past performance may or may not be sustained in future. Based on Growth Plan NAVs.		

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	<ul style="list-style-type: none"> <li>Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.*</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> <li>3% - if redeemed on or before 12 months from the date of allotment</li> <li>2% - if redeemed after 12 months but within 18 months from the date of allotment</li> <li>1% - if redeemed after 18 months but within 24 months from the date of allotment</li> <li>Nil - if redeemed after 24 months from the date of allotment</li> </ul> </li> </ul> <p>*This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.</p>
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	
		1.70% 0.89% (Direct)
EXPENSES OF THE SCHEME	Please refer to Page No. 61	
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61	
UNITHOLDERS' INFORMATION	Please refer to Page No. 61	
SCHEME COMPARISON	Please refer to Page No. 57	
NO. OF FOLIOS	Please refer to Page No. 57	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 57	

FRANKLIN INDIA CREDIT RISK FUND (FICRF)		
TYPE OF SCHEME	An open ended debt scheme primarily investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)	
CATEGORY OF SCHEME	Credit Risk Fund	
INVESTMENT OBJECTIVE	To provide regular income and capital appreciation through a focus on corporate securities.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:	
	Instruments	Risk Profile
	Debt securities issued by private sector, corporate and Public Sector Undertakings including banks, financial institutions, Non-Banking Financial Companies*	Low to Medium
	Government Securities, Debt, Money market securities, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT), CBLO and T-Bills	Low
		As % of Net Assets# (Min. - Max.)
		65% - 100%
		0% - 35%
	* Investment will be in securities rated AA and below by any SEBI recognised Rating Agency at the time of investment (excludes AA+ rated corporate bonds).	
	#The Scheme may have exposure in the following:	
	<ol style="list-style-type: none"> <li>Securitized Debt up to 50% of net assets</li> <li>Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets</li> <li>Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</li> <li>Repos in corporate debt securities</li> <li>Short Selling</li> <li>Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.</li> <li>REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.</li> </ol>	
	The scheme does not intend to invest in such debt securities that may have a coupon or payout linked to the performance of an equity/equity index as an underlying (popularly known as 'equity linked debentures'). It is clarified that the scheme may invest in Treasury Bills (T-Bills) up to the extent mentioned above.	
INVESTMENT STRATEGY	Please refer to Page No. 57	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58	
RISK MITIGATION FACTORS	Please refer to Page No. 58	
PLANS AND OPTIONS	Growth Plan and Dividend Plan (with Reinvestment and Payout Options). Direct - Growth Plan and Direct - Dividend Plan (with Reinvestment and Payout Options). All the Plans have common portfolio.	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.5,000/- or any amount in multiple of Re.1/- thereafter Additional Purchase: Rs.1,000/- or any amount in multiple of Re.1/- thereafter Fresh/additional purchase (including switch-in) by an investor on a single day in each Plan will be allowed/accepted only up to Rs. 20 Crores per application. Repurchase: Minimum of Rs.1,000 or 'All Units' if the account balance is less than Rs.1,000/-	
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60	
BENCHMARK INDEX	Crisil Short Term Bond Fund Index	
DIVIDEND POLICY	Please refer to Page No. 58	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. Santosh Kamath	5.20 Years
	2. Kunal Agrawal	0.67 Years

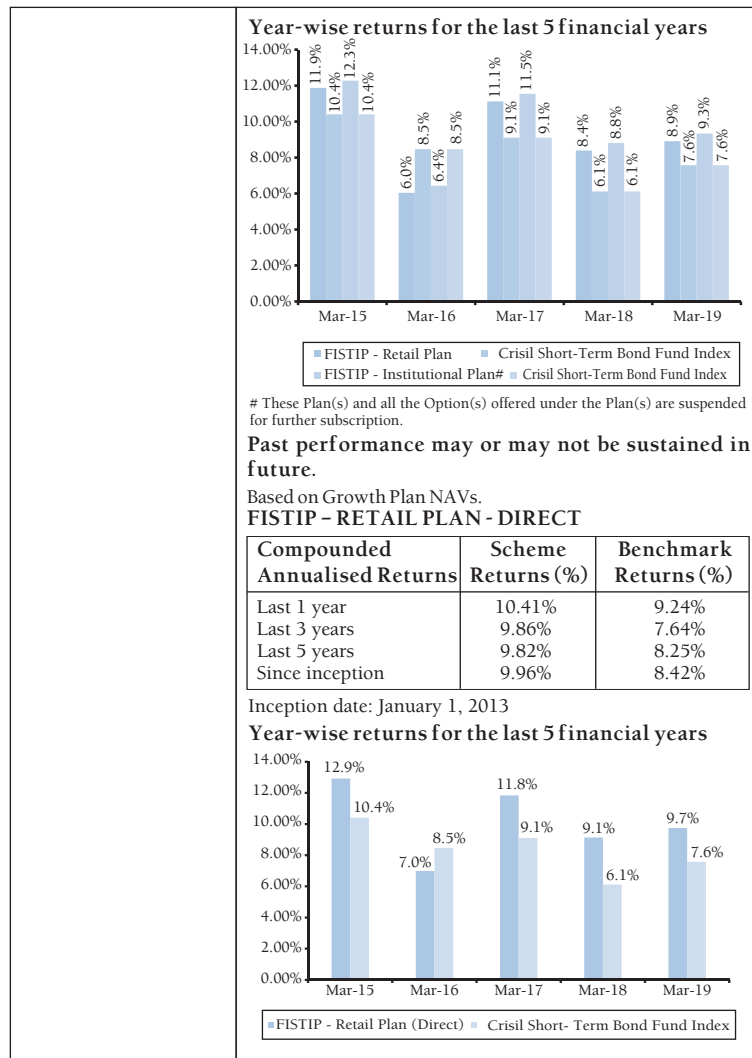
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60		NO. OF FOLIOS	Please refer to Page No. 57															
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 57															
	<b>Compounded Annualised Returns</b>	<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>	<b>FRANKLIN INDIA CORPORATE DEBT FUND (FICDF)</b>															
	Last 1 year	8.87%	9.24%	<b>TYPE OF SCHEME</b>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds														
	Last 3 years	8.64%	7.64%	<b>CATEGORY OF SCHEME</b>	Corporate Bond Fund														
	Last 5 years	8.83%	8.25%	<b>INVESTMENT OBJECTIVE</b>	The investment objective of the Scheme is primarily to provide investors Regular income and Capital appreciation.														
	Since inception	9.48%	8.52%	<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows:														
	Inception date: December 7, 2011			<table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Corporate Debt*</td> <td>Low to Medium</td> <td>80- 100</td> </tr> <tr> <td>Government Securities, Debt, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments</td> <td>Low to Medium</td> <td>0- 20</td> </tr> </tbody> </table>		Instruments	Risk Profile	% of Net Assets#	Corporate Debt*	Low to Medium	80- 100	Government Securities, Debt, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments	Low to Medium	0- 20					
	Instruments	Risk Profile	% of Net Assets#																
	Corporate Debt*	Low to Medium	80- 100																
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<b>Year-wise returns for the last 5 financial years</b> 																			
Inception date: December 7, 2011 <b>Year-wise returns for the last 5 financial years</b> 																			
<b>Past performance may or may not be sustained in future.</b> Based on Growth Plan NAVs.			* Investment will be in AA+ and above rated corporate debt as provided by any SEBI recognised Rating Agency at the time of investment. #The Scheme may have exposure in the following: 1. Securitised Debt up to 50% of net assets 2. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 3. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. 4. Repos in corporate debt securities 5. Short Selling 6. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. 7. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.																
<b>FICRF - Direct</b> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.67%</td> <td>9.24%</td> </tr> <tr> <td>Last 3 years</td> <td>9.48%</td> <td>7.64%</td> </tr> <tr> <td>Last 5 years</td> <td>9.72%</td> <td>8.25%</td> </tr> <tr> <td>Since inception</td> <td>9.90%</td> <td>8.42%</td> </tr> </tbody> </table>			Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.67%	9.24%	Last 3 years	9.48%	7.64%	Last 5 years	9.72%	8.25%	Since inception	9.90%	8.42%	<b>INVESTMENT STRATEGY</b> Please refer to Page No. 57	
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																	
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Inception date: January 1, 2013 <b>Year-wise returns for the last 5 financial years</b> 			<b>RISK PROFILE OF THE SCHEME</b> Please refer to Page No. 58																
<b>Past performance may or may not be sustained in future.</b> Based on Growth Plan NAVs.			<b>RISK MITIGATION FACTORS</b> Please refer to Page No. 58																
EXPENSES OF THE SCHEME	i) <b>Load Structure</b>		<b>PLANS AND OPTIONS</b> Choice of two Plans - Plan A, Direct – Plan A Each Plan offers choice of - Growth Plan (GP) - Annual Dividend Plan (AD) - Half-yearly Dividend Plan (HD) - Quarterly Dividend Plan (QD) - Monthly Dividend Plan (MD) The Dividend Plans further offer choice of Reinvestment and Payout Options.																
	<b>Entry Load</b>	Nil	<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b> Please refer to Page No. 60																
	<b>Exit Load</b>	<ul style="list-style-type: none"> <li>Upto 10% of the Units may be redeemed without any exit load in each year from the date of allotment.*</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load:               <ul style="list-style-type: none"> <li>- 3% - if redeemed on or before 12 months from the date of allotment</li> <li>- 2% - if redeemed after 12 months but within 24 months from the date of allotment</li> <li>- 1% - if redeemed after 24 months but within 36 months from the date of allotment</li> <li>- Nil - if redeemed after 36 months from the date of allotment</li> </ul> </li> </ul> *This no load redemption limit is applicable on a yearly basis (from the date of allotment of such units) and the limit not availed during a year shall not be clubbed or carried forward to the next year.	<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b> Purchase: Plan A: Rs.10,000/- Additional Purchase: Plan A: Rs. 1,000 and multiples of Re. 1 Repurchase: Minimum of Rs.1,000/-																
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)		1.74% 0.98% (Direct)	<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b> Please refer to Page No. 60																
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61		<b>BENCHMARK INDEX</b> Crisil Short Term Bond Index																
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61		<b>DIVIDEND POLICY</b> Please refer to Page No. 58																
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61		<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b> <table border="1"> <thead> <tr> <th>Name of the Fund Manager(s)</th> <th>Tenure of managing the scheme (in years) (Upto June 27, 2019)</th> </tr> </thead> <tbody> <tr> <td>1. Santosh Kamath</td> <td>5.20 Years</td> </tr> <tr> <td>2. Umesh Sharma</td> <td>0.67 Years</td> </tr> <tr> <td>3. Sachin Padwal-Desai</td> <td>0.67 Years</td> </tr> </tbody> </table>			Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)	1. Santosh Kamath	5.20 Years	2. Umesh Sharma	0.67 Years	3. Sachin Padwal-Desai	0.67 Years						
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UNITHOLDERS' INFORMATION	Please refer to Page No. 61		<b>NAME OF THE TRUSTEE COMPANY</b> Please refer to Page No. 60																
SCHEME COMPARISON	Please refer to Page No. 57																		

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019																				
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
	Last 1 year	8.92%	9.12%																		
	Last 3 years	8.50%	7.44%																		
	Last 5 years	8.77%	8.67%																		
	Since inception	9.02%	NA																		
	Inception date: June 23, 1997																				
	NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.																				
	<b>Year-wise returns for the last 5 financial years</b>																				
	<table border="1"> <thead> <tr> <th>Year</th> <th>FICDF</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>13.5%</td> <td>14.7%</td> </tr> <tr> <td>Mar-16</td> <td>8.2%</td> <td>11.1%</td> </tr> <tr> <td>Mar-17</td> <td>10.9%</td> <td>5.1%</td> </tr> <tr> <td>Mar-18</td> <td>7.7%</td> <td>6.2%</td> </tr> <tr> <td>Mar-19</td> <td>8.1%</td> <td></td> </tr> </tbody> </table>			Year	FICDF	Crisil Composite Bond Fund Index	Mar-15	13.5%	14.7%	Mar-16	8.2%	11.1%	Mar-17	10.9%	5.1%	Mar-18	7.7%	6.2%	Mar-19	8.1%	
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	Based on Growth Plan NAVs.																				
	<b>FICDF - Direct</b>																				
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
	Last 1 year	9.54%	9.12%																		
	Last 3 years	9.15%	7.44%																		
	Last 5 years	9.45%	8.67%																		
	Since inception	9.53%	8.22%																		
	Inception date: January 1, 2013																				
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EXPENSES OF THE SCHEME	<b>i) Load Structure</b>																				
	Entry Load	Nil																			
	Exit Load	Nil																			
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	0.88% 0.32% (Direct)																			
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61																				
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61																				
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SCHEME COMPARISON	Please refer to Page No. 57																				
NO. OF FOLIOS	Please refer to Page No. 57																				
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 57																				

FRANKLIN INDIA GOVERNMENT SECURITIES FUND (FIGSF)										
TYPE OF SCHEME	An open ended debt scheme investing in government securities across maturity									
CATEGORY OF SCHEME	Gilt Fund									
INVESTMENT OBJECTIVE	The primary objective of the Scheme is to generate return through investments in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the central Government and / or State Government for repayment of Principal and Interest.									
ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/State</td> <td>Low</td> <td>80% - 100%</td> </tr> <tr> <td>Debt &amp; Money Market Instruments</td> <td>Very Low</td> <td>0-20%</td> </tr> </tbody> </table> #The Scheme may have exposure in the following: <ol style="list-style-type: none"> <li>Securitized Debt up to 50% of net assets</li> <li>Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets</li> <li>Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</li> <li>Repos in corporate debt securities</li> <li>Short Selling</li> <li>Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.</li> <li>REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.</li> </ol>	Instruments	Risk Profile	% of Net Assets#	Securities issued by the Central/ State Government and/or securities unconditionally guaranteed by the Central/State	Low	80% - 100%	Debt & Money Market Instruments	Very Low	0-20%
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INVESTMENT STRATEGY	Please refer to Page No. 57									
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58									
RISK MITIGATION FACTORS	Please refer to Page No. 58									
PLANS AND OPTIONS	Quarterly Dividend Option (with Reinvestment & Payout Facility) and Growth Option  <b>Direct</b> - with Quarterly Dividend Option (with Reinvestment & Payout Facility) and Growth Option									
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60									
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase: Rs.10,000 and multiples of Re.1 (Growth Option); Rs.25,000 and multiples of Re.1 (Dividend Option) Additional Purchase: Rs.1,000 and multiples of Re.1. Repurchase: Minimum of Rs.1,000									
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60									
BENCHMARK INDEX	I-Sec Libex									
DIVIDEND POLICY	Please refer to Page No. 58									
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)   Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Sachin Padwal-Desai   12.90 Years 2. Umesh Sharma   8.98 Years									
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60									

PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019																				
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																		
	Last 1 year	11.83%	14.66%																		
	Last 3 years	6.42%	9.30%																		
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	Since inception	8.64%	NA																		
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	Based on Growth Plan NAVs																				
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<b>ASSETS UNDER MANAGEMENT (AUM)</b>	Please refer to Page No. 57																				

FRANKLIN INDIA SHORT TERM INCOME PLAN (FISTIP)																																
<b>TYPE OF SCHEME</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (please refer to page 31) <sup>5</sup>																															
<b>INVESTMENT OBJECTIVE</b>	To provide stable returns by investing in fixed income securities.																															
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Types of Instruments	Normal Allocation (% of Net Assets) <sup>7</sup>																														
	Debentures (investment grade, privately placed, etc.), government securities and other fixed income instruments*	Up to 100%																														
	Money market instruments and securities held under reverse repos (including debentures with maturity less than 1 year)	Up to 100%																														
	* If the scheme decides to invest in securitised debt, it is the intention of the Fund Manager that such investments will not exceed 30% of the corpus of the scheme. Including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM.																															
<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 57																															
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<b>PLANS AND OPTIONS</b>	<ul style="list-style-type: none"> <li>Retail Plan with Growth Option, Weekly Dividend Option (with Reinvestment facility only), Monthly Dividend Option (with Reinvestment and Payout facility) and Quarterly Dividend Option (with Reinvestment and Payout facility)</li> <li>Direct - Retail Plan with Growth Option, Weekly Dividend Option (with Reinvestment facility only), Monthly Dividend Option (with Reinvestment and Payout facility) and Quarterly Dividend Option (with Reinvestment and Payout facility)</li> </ul>																															
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<b>PERFORMANCE OF THE SCHEME</b>	<b>AS OF MAY 31, 2019</b> <b>RETAIL PLAN</b> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.56%</td> <td>9.24%</td> </tr> <tr> <td>Last 3 years</td> <td>9.09%</td> <td>7.64%</td> </tr> <tr> <td>Last 5 years</td> <td>8.96%</td> <td>8.25%</td> </tr> <tr> <td>Since inception</td> <td>8.37%</td> <td>N.A</td> </tr> </tbody> </table> Inception date: January 31, 2002 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. <b>INSTITUTIONAL PLAN<sup>#</sup></b> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.97%</td> <td>9.24%</td> </tr> <tr> <td>Last 3 years</td> <td>9.51%</td> <td>7.64%</td> </tr> <tr> <td>Last 5 years</td> <td>9.38%</td> <td>8.25%</td> </tr> <tr> <td>Since inception</td> <td>9.15%</td> <td>7.71%</td> </tr> </tbody> </table> Inception date: September 06, 2005		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.56%	9.24%	Last 3 years	9.09%	7.64%	Last 5 years	8.96%	8.25%	Since inception	8.37%	N.A	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	9.97%	9.24%	Last 3 years	9.51%	7.64%	Last 5 years	9.38%	8.25%	Since inception	9.15%	7.71%
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)																														
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Since inception	9.15%	7.71%																														



FRANKLIN INDIA SAVINGS FUND (FISF)																
<b>TYPE OF SCHEME</b>	An open ended debt scheme investing in money market instruments															
<b>CATEGORY OF SCHEME</b>	Money Market Fund															
<b>INVESTMENT OBJECTIVE</b>	To provide income and liquidity consistent with the prudent risk from a portfolio comprising of money market instruments.															
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>As % of Net Assets</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The scheme may take exposure in derivatives up to a maximum of 50% of its AUM. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</p>	Instruments	As % of Net Assets	Risk Profile	Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash	100%	Low to Medium									
Instruments	As % of Net Assets	Risk Profile														
Money Market Instruments as may be defined by SEBI/ RBI from time to time and Cash	100%	Low to Medium														
<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 57															
<b>RISK PROFILE OF THE SCHEME</b>	Please refer to Page No. 58															
<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58															
<b>PLANS AND OPTIONS</b>	<ul style="list-style-type: none"> <li>Retail Plan with Daily Dividend Option (with Reinvestment Facility only)</li> <li>Direct - Retail Plan with Daily Dividend Option (with Reinvestment Facility only)</li> <li>Retail Plan with Growth Option and Monthly &amp; Quarterly Dividend Option (with Reinvestment &amp; Payout Facility)</li> <li>Direct - Retail Plan with Growth Option and Monthly &amp; Quarterly Dividend Option (with Reinvestment &amp; Payout Facility)</li> </ul>															
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	Please refer to Page No. 60															
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	<p><b>Retail Option:</b> Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1,000 and multiples of Re.1 Repurchase: Minimum of Rs.1,000</p> <p><b>Institutional Option:</b> Repurchase: Minimum of Rs.1,00,000</p>															
<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b>	Please refer to Page No. 60															
<b>BENCHMARK INDEX</b>	Crisil Liquid Fund Index															
<b>DIVIDEND POLICY</b>	Please refer to Page No. 58															
<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b>	<table border="1"> <thead> <tr> <th>Name of the Fund Manager(s)</th> <th>Tenure of managing the scheme (in years) (Upto June 27, 2019)</th> </tr> </thead> <tbody> <tr> <td>1. Umesh Sharma</td> <td>0.67 Years</td> </tr> <tr> <td>2. Pallab Roy</td> <td>11.01 Years</td> </tr> </tbody> </table>	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)	1. Umesh Sharma	0.67 Years	2. Pallab Roy	11.01 Years									
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<b>NAME OF THE TRUSTEE COMPANY</b>	Please refer to Page No. 60															
<b>PERFORMANCE OF THE SCHEME</b>	<p><b>AS OF MAY 31, 2019</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.63%</td> <td>7.73%</td> </tr> <tr> <td>Last 3 years</td> <td>7.72%</td> <td>7.19%</td> </tr> <tr> <td>Last 5 years</td> <td>7.98%</td> <td>7.65%</td> </tr> <tr> <td>Since inception</td> <td>7.47%</td> <td>NA</td> </tr> </tbody> </table> <p>Inception date: February 11, 2002 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	8.63%	7.73%	Last 3 years	7.72%	7.19%	Last 5 years	7.98%	7.65%	Since inception	7.47%	NA
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)														
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<b>DAILY NET ASSET VALUE (NAV) PUBLICATION</b>	Please refer to Page No. 61															
<b>FOR INVESTOR GRIEVANCES PLEASE CONTACT</b>	Please refer to Page No. 61															
<b>UNITHOLDERS' INFORMATION</b>	Please refer to Page No. 61															
<b>SCHEME COMPARISON</b>	Please refer to Page No. 57															
<b>NO. OF FOLIOS</b>	Please refer to Page No. 57															
<b>ASSETS UNDER MANAGEMENT (AUM)</b>	Please refer to Page No. 57															

Year-wise returns for the last 5 financial years																
<p><b>Past performance may or may not be sustained in future.</b> Based on Growth Plan NAVs.</p>																
<p><b>FISF - RETAIL PLAN - DIRECT</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.83%</td> <td>7.73%</td> </tr> <tr> <td>Last 3 years</td> <td>7.91%</td> <td>7.19%</td> </tr> <tr> <td>Last 5 years</td> <td>8.37%</td> <td>7.65%</td> </tr> <tr> <td>Since inception</td> <td>8.62%</td> <td>8.00%</td> </tr> </tbody> </table>		Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 year	8.83%	7.73%	Last 3 years	7.91%	7.19%	Last 5 years	8.37%	7.65%	Since inception	8.62%	8.00%
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<p><b>Year-wise returns for the last 5 financial years</b></p>																
<p><b>Past performance may or may not be sustained in future.</b> Based on Growth Plan NAVs.</p>																

<b>EXPENSES OF THE SCHEME</b>	<b>i) Load Structure</b>					
	<table border="1"> <tbody> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load</td> <td>NIL</td> </tr> <tr> <td>ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)</td> <td>0.28% (Retail) 0.84% (Institutional) 0.11% (Retail - Direct Plan)</td> </tr> </tbody> </table>	Entry Load	Nil	Exit Load	NIL	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)
Entry Load	Nil					
Exit Load	NIL					
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	0.28% (Retail) 0.84% (Institutional) 0.11% (Retail - Direct Plan)					
<b>TAX TREATMENT FOR THE INVESTORS (Unitholders)</b>	Please refer to Page No. 61					
<b>DAILY NET ASSET VALUE (NAV) PUBLICATION</b>	Please refer to Page No. 61					
<b>FOR INVESTOR GRIEVANCES PLEASE CONTACT</b>	Please refer to Page No. 61					
<b>UNITHOLDERS' INFORMATION</b>	Please refer to Page No. 61					
<b>SCHEME COMPARISON</b>	Please refer to Page No. 57					
<b>NO. OF FOLIOS</b>	Please refer to Page No. 57					
<b>ASSETS UNDER MANAGEMENT (AUM)</b>	Please refer to Page No. 57					

FRANKLIN INDIA LOW DURATION FUND (FILDF)										
<b>TYPE OF SCHEME</b>	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months (please refer to page 31) <sup>5</sup>									
<b>CATEGORY OF SCHEME</b>	Low Duration Fund									
<b>INVESTMENT OBJECTIVE</b>	The objective of the Scheme is to earn regular income for investors through investment primarily in debt securities									
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows: <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk Profile</th> <th>% of Net Assets#</th> </tr> </thead> <tbody> <tr> <td>Debt* including Corporate Debt, PSU Bonds, Gilts, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Securitised Debt</td> <td>Low to Medium</td> <td>10% - 80%</td> </tr> <tr> <td>Money Market Instruments</td> <td>Low</td> <td>20% - 90%</td> </tr> </tbody> </table> <p>*Including Securitised Debt up to 50% #The Scheme may have exposure in the following: 1. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets 2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time. 3. Repos in corporate debt securities 4. Short Selling 5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time. 6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time. The Scheme will generally invest in instruments such that the Macaulay duration of the portfolio is between 6-12 months.</p>	Instruments	Risk Profile	% of Net Assets#	Debt* including Corporate Debt, PSU Bonds, Gilts, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Securitised Debt	Low to Medium	10% - 80%	Money Market Instruments	Low	20% - 90%
Instruments	Risk Profile	% of Net Assets#								
Debt* including Corporate Debt, PSU Bonds, Gilts, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Securitised Debt	Low to Medium	10% - 80%								
Money Market Instruments	Low	20% - 90%								
<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 57									
<b>RISK PROFILE OF THE SCHEME</b>	Please refer to Page No. 58									
<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58									
<b>PLANS AND OPTIONS</b>	<ul style="list-style-type: none"> <li>Monthly Dividend Plan (MD)</li> <li>Quarterly Dividend Plan (QD)</li> <li>Growth Plan (GP)</li> <li>Direct – Monthly Dividend Plan</li> <li>Direct – Quarterly Dividend Plan</li> <li>Direct – Growth Plan</li> </ul> <p>The Dividend Plans further offers Reinvestment and Payout Options.</p>									
<b>APPLICABLE NAV (after the scheme opens for repurchase and sale)</b>	Please refer to Page No. 60									
<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>	Purchase: Rs.25,000 and multiples of Re.1 (MD & QD); Rs.10,000 and multiples of Re.1 (GP) Additional Purchase: Rs.5,000 (MD & QD); Rs.1,000 (GP) and multiples of Re.1. Repurchase: Minimum of Rs.1,000 (All plans)									
<b>DESPATCH OF REPURCHASE (REDEMPTION) REQUEST</b>	Please refer to Page No. 60									
<b>BENCHMARK INDEX</b>	Crisil Short-Term Bond Fund Index									
<b>DIVIDEND POLICY</b>	Please refer to Page No. 58									
<b>NAME &amp; TENURE OF THE FUND MANAGER(S)</b>	<table border="1"> <thead> <tr> <th>Name of the Fund Manager(s)</th> <th>Tenure of managing the scheme (in years) (Upto June 27, 2019)</th> </tr> </thead> <tbody> <tr> <td>1. Santosh Kamath</td> <td>5.20 Years</td> </tr> <tr> <td>2. Kunal Agrawal</td> <td>5.20 Years</td> </tr> </tbody> </table>	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)	1. Santosh Kamath	5.20 Years	2. Kunal Agrawal	5.20 Years			
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1. Santosh Kamath	5.20 Years									
2. Kunal Agrawal	5.20 Years									
<b>NAME OF THE TRUSTEE COMPANY</b>	Please refer to Page No. 60									



**PERFORMANCE OF THE SCHEME**

AS OF MAY 31, 2019

**GROWTH PLAN**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	8.86%	9.24%
Last 3 years	8.74%	7.64%
Last 5 years	9.08%	8.25%
Since inception	9.26%	8.31%

**MONTHLY DIVIDEND PLAN**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	8.86%	9.24%
Last 3 years	8.74%	7.64%
Last 5 years	9.06%	8.25%
Since inception	7.99%	N.A

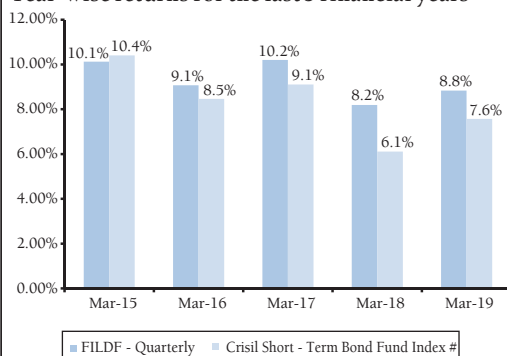
**QUARTERLY DIVIDEND PLAN**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)#
Last 1 year	8.86%	9.24%
Last 3 years	8.74%	7.64%
Last 5 years	9.06%	8.25%
Since inception	8.00%	N.A

Inception date: February 07, 2000. Growth Plan was introduced in the scheme w.e.f. July 26, 2010 and hence, returns are calculated based on Dividend Plan.

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

**Year-wise returns for the last 5 financial years**



**Past performance may or may not be sustained in future.**

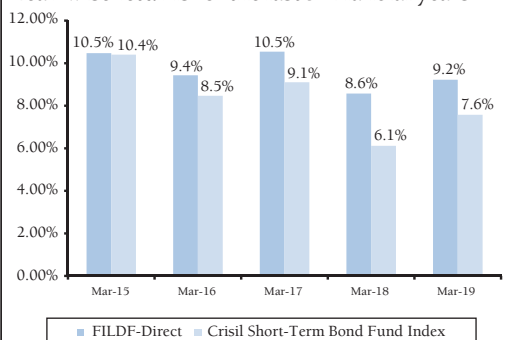
#Index adjusted for the period April 1, 2002 to November 29, 2010 with the performance of CRISIL Hybrid 85+15 - Conservative Index. Load has not been taken into consideration. Performance of dividend plan / option would be at the gross rates. Dividends assumed to be reinvested and Bonus is adjusted.

**FILDF - Direct**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	9.25%	9.24%
Last 3 years	9.12%	7.64%
Last 5 years	9.43%	8.25%
Since inception	9.57%	8.42%

Inception date: January 1, 2013

**Year-wise returns for the last 5 financial years**



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

**EXPENSES OF THE SCHEME**

**i) Load Structure**

Entry Load	Nil
Exit Load	In respect of each purchase of Units – 0.50% if the Units are redeemed/ switched-out within 3 months of allotment.
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	0.78% 0.40% (Direct)

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 61

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 61

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 61

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 61

**SCHEME COMPARISON**

Please refer to Page No. 57

**NO. OF FOLIOS**

Please refer to Page No. 57

**ASSETS UNDER MANAGEMENT (AUM)**

Please refer to Page No. 57

**FRANKLIN INDIA DEBT HYBRID FUND (FIDHF)**

<b>TYPE OF SCHEME</b>	An open ended hybrid scheme investing predominantly in debt instruments		
<b>CATEGORY OF SCHEME</b>	Conservative Hybrid Fund		
<b>INVESTMENT OBJECTIVE</b>	To provide regular income through a portfolio of predominantly fixed income securities with a maximum exposure of 25% to equities.		
<b>ASSET ALLOCATION PATTERN OF THE SCHEME</b>	Under normal market circumstances, the investment range would be as follows:		
	<b>Instruments</b>	<b>Risk Profile</b>	<b>% of Net Assets#</b>
	Fixed Income instruments* including Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT), cash and money market instruments	Low to Medium	75%-90%
	Equity and equity related instruments	Medium to High	10%-25%
	*Securitized Debt up to 50%		
	#The Scheme may have exposure in the following:		
	1. Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets		
	2. Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.		
	3. Repos in corporate debt securities		
	4. Short Selling		
	5. Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.		
	6. REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.		
<b>INVESTMENT STRATEGY</b>	Please refer to Page No. 57		
<b>RISK PROFILE OF THE SCHEME</b>	Please refer to Page No. 58		
<b>RISK MITIGATION FACTORS</b>	Please refer to Page No. 58		
<b>PLANS AND OPTIONS</b>	Choice of two Plans - <b>Plan A, Direct – Plan A</b> Each Plan offers choice of - Growth Plan (GP) - Quarterly Dividend Plan (QD) - Monthly Dividend Plan (MD) The Dividend Plans further offer choice of Reinvestment and Payout Options.		

APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																				
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<b>Purchase:</b> <b>Plan A :</b> Rs.10,000 and in multiples of Re.1. (All Options) <b>Additional Purchase:</b> Rs.1,000 and in multiples of Re.1. (All Options) <b>Repurchase:</b> Minimum of Rs.1,000																				
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																				
BENCHMARK INDEX	CRISIL Hybrid 85+15 - Conservative Index																				
DIVIDEND POLICY	Please refer to Page No. 58																				
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)																			
	1. Sachin Padwal-Desai & Umesh Sharma (Debt)	8.98 Years																			
	2. Lakshmi Kanth Reddy (Equity)	3.15 Years																			
	3. Krishna Prasad Natarajan (Equity)	0.48 Years																			
	4. Sri Kesh Nair (dedicated for foreign securities)	3.58 Years																			
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60																				
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019																				
	<b>Compounded Annualised Returns</b>	<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>																		
	Last 1 year	6.52%	10.46%																		
	Last 3 years	6.82%	9.03%																		
	Last 5 years	8.70%	9.63%																		
	Since inception	9.68%	NA																		
	Inception date: September 28, 2000 NA - As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available.																				
	<b>Year-wise returns for the last 5 financial years</b>																				
	<table border="1"> <thead> <tr> <th>Year</th> <th>FIDHF (%)</th> <th>CRISIL Hybrid 85+15 - Conservative Index (%)</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>22.4%</td> <td>17.4%</td> </tr> <tr> <td>Mar-16</td> <td>4.0%</td> <td>6.1%</td> </tr> <tr> <td>Mar-17</td> <td>10.7%</td> <td>13.1%</td> </tr> <tr> <td>Mar-18</td> <td>5.3%</td> <td>6.2%</td> </tr> <tr> <td>Mar-19</td> <td>5.5%</td> <td>7.7%</td> </tr> </tbody> </table>			Year	FIDHF (%)	CRISIL Hybrid 85+15 - Conservative Index (%)	Mar-15	22.4%	17.4%	Mar-16	4.0%	6.1%	Mar-17	10.7%	13.1%	Mar-18	5.3%	6.2%	Mar-19	5.5%	7.7%
Year	FIDHF (%)	CRISIL Hybrid 85+15 - Conservative Index (%)																			
Mar-15	22.4%	17.4%																			
Mar-16	4.0%	6.1%																			
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	<b>Past performance may or may not be sustained in future.</b> Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.																				
	<b>FIDHF - DIRECT</b>																				
	<b>Compounded Annualised Returns</b>	<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>																		
	Last 1 year	7.25%	10.46%																		
	Last 3 years	7.60%	9.03%																		
	Last 5 years	9.55%	9.63%																		
	Since inception	9.75%	9.30%																		
	Inception date: January 1, 2013																				
	<b>Year-wise returns for the last 5 financial years</b>																				
	<table border="1"> <thead> <tr> <th>Year</th> <th>FIDHF-Direct (%)</th> <th>CRISIL Hybrid 85+15 - Conservative Index (%)</th> </tr> </thead> <tbody> <tr> <td>Mar-15</td> <td>23.2%</td> <td>17.4%</td> </tr> <tr> <td>Mar-16</td> <td>5.1%</td> <td>6.1%</td> </tr> <tr> <td>Mar-17</td> <td>11.6%</td> <td>13.1%</td> </tr> <tr> <td>Mar-18</td> <td>6.1%</td> <td>6.2%</td> </tr> <tr> <td>Mar-19</td> <td>6.3%</td> <td>7.7%</td> </tr> </tbody> </table>			Year	FIDHF-Direct (%)	CRISIL Hybrid 85+15 - Conservative Index (%)	Mar-15	23.2%	17.4%	Mar-16	5.1%	6.1%	Mar-17	11.6%	13.1%	Mar-18	6.1%	6.2%	Mar-19	6.3%	7.7%
Year	FIDHF-Direct (%)	CRISIL Hybrid 85+15 - Conservative Index (%)																			
Mar-15	23.2%	17.4%																			
Mar-16	5.1%	6.1%																			
Mar-17	11.6%	13.1%																			
Mar-18	6.1%	6.2%																			
Mar-19	6.3%	7.7%																			
	<b>Past performance may or may not be sustained in future.</b> Benchmark returns calculated based on Total Return Index Values. Based on Growth Plan NAVs.																				

EXPENSES OF THE SCHEME	<b>i) Load Structure</b>	
	<b>Entry Load</b>	<b>Nil</b>
	Exit Load	<ul style="list-style-type: none"> <li>Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> <li>1% - if redeemed on or before 1 year from the date of allotment</li> <li>Nil - if redeemed after 1 year from the date of allotment</li> </ul> </li> </ul>
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	2.37% 1.67% (Direct)
TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61	
DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61	
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61	
UNITHOLDERS' INFORMATION	Please refer to Page No. 61	
SCHEME COMPARISON	Please refer to Page No. 57	
NO. OF FOLIOS	Please refer to Page No. 57	
ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 57	
<b>FRANKLIN INDIA LIQUID FUND (FILF)</b>		
TYPE OF SCHEME	An open-ended Liquid fund	
CATEGORY OF SCHEME	Liquid Fund	
INVESTMENT OBJECTIVE	An open end Liquid scheme with an objective to provide current income along with high liquidity.	
ASSET ALLOCATION PATTERN OF THE SCHEME	Types of Instruments	Allocation as % of net assets <sup>†</sup>
	Money Market Instruments	50% - 100%
	Debentures (investment grade, privately placed etc.)*	0% - 50%
		Risk Profile
		Low
		Low to Medium
	*including securitised debt up to 30%	
	†including investments in Foreign Securities as may be permitted by SEBI/RBI upto the limit specified for applicable asset class in the asset allocation table above.	
	The scheme may take exposure in derivatives up to a maximum of 50% of its AUM.	
INVESTMENT STRATEGY	Please refer to Page No. 57	
RISK PROFILE OF THE SCHEME	Please refer to Page No. 58	
RISK MITIGATION FACTORS	Please refer to Page No. 58	
PLANS AND OPTIONS	<b>Super Institutional Plan</b> offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout facility) and Daily Dividend Reinvestment Option <b>Direct - Super Institutional Plan</b> offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout facility) and Daily Dividend Reinvestment Option.	
APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60	
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<b>Super Institutional:</b> Purchase: Rs.10,000 (Rs.25 lakhs in WDP) Additional Purchase: Rs.1,000 (Rs.1 lakh in WDP) Repurchase: Minimum of Rs.1,000 Additional amount in multiple of Re.1	

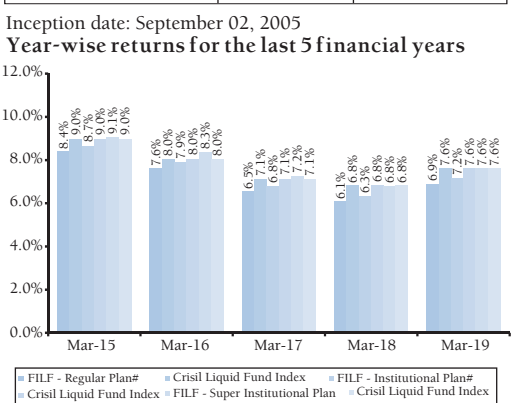
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60	
BENCHMARK INDEX	Crisil Liquid Fund Index	
DIVIDEND POLICY	Please refer to Page No. 58	
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s)	Tenure of managing the scheme (in years) (Upto June 27, 2019)
	1. Pallab Roy 2. Umesh Sharma	11.01 Years 0.67 Years

NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 60	
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PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019		
	REGULAR PLAN <sup>#</sup>		
	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Last 1 year Last 3 years Last 5 years Since inception	6.97% 6.47% 7.04% 7.30%	7.73% 7.19% 7.65% NA

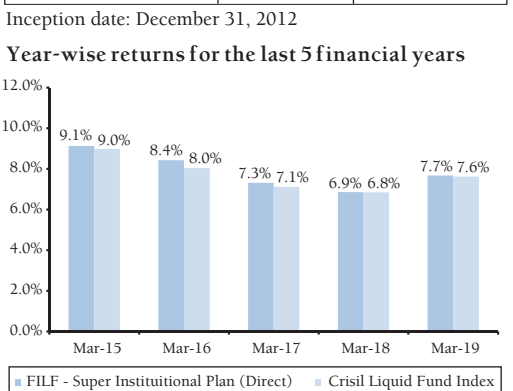
Inception date: April 29, 1998		
INSTITUTIONAL PLAN <sup>#</sup>		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year Last 3 years Last 5 years Since inception	7.23% 6.73% 7.31% 7.30%	7.73% 7.19% 7.65% 7.13%

Inception date: June 22, 2004		
SUPER INSTITUTIONAL PLAN		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year Last 3 years Last 5 years Since inception	7.70% 7.19% 7.75% 7.84%	7.73% 7.19% 7.65% 7.37%



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

FILF - SUPER INSTITUTIONAL PLAN - DIRECT		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year Last 3 years Last 5 years Since inception	7.76% 7.25% 7.82% 8.19%	7.73% 7.19% 7.65% 8.00%



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

EXPENSES OF THE SCHEME	i) Load Structure	
	Entry Load	Nil
	Exit Load	Nil
	ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	Regular Plan: 0.86% Institutional Plan: 0.61% Super Institutional Plan: 0.17% Super Institutional Plan - Direct: 0.12%

TAX TREATMENT FOR THE INVESTORS (Unitholders)	Please refer to Page No. 61
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DAILY NET ASSET VALUE (NAV) PUBLICATION	Please refer to Page No. 61
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FOR INVESTOR GRIEVANCES PLEASE CONTACT	Please refer to Page No. 61
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UNITHOLDERS' INFORMATION	Please refer to Page No. 61
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SCHEME COMPARISON	Please refer to Page No. 57
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NO. OF FOLIOS	Please refer to Page No. 57
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ASSETS UNDER MANAGEMENT (AUM)	Please refer to Page No. 57
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### FRANKLIN INDIA ULTRA SHORT BOND FUND (FIUBF)

TYPE OF SCHEME	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months (please refer to page 31) <sup>5</sup>
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CATEGORY OF SCHEME	Ultra Short Duration Fund
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INVESTMENT OBJECTIVE	To provide a combination of regular income and high liquidity by investing primarily in a mix of short term debt and money market instruments.
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ASSET ALLOCATION PATTERN OF THE SCHEME	Under normal market circumstances, the investment range would be as follows:		
	Instruments	Risk Profile	As % of Net Assets# (Min. - Max.)
	Debt securities*, Real Estate Investment Trusts (REIT)/ Infrastructure Investment Trust (InvIT) and Money Market Instruments	Low to Medium	Up to 100%

\* including Government Securities upto 100%, Securitised Debt up to 50%

#The Scheme may have exposure in the following:

- Foreign securities as may be permitted by SEBI/RBI upto 50% of net assets
- Derivatives up to a maximum of 50% of net assets. Investment in derivatives including imperfect hedging using Interest Rate Futures shall be in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.
- Repos in corporate debt securities
- Short Selling
- Securities Lending - A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.
- REITs and InvITs - A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.

The Scheme will generally invest in instruments such that the Macaulay duration of the portfolio is between 3-6 months.

INVESTMENT STRATEGY	Please refer to Page No. 57
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RISK PROFILE OF THE SCHEME	Please refer to Page No. 58
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RISK MITIGATION FACTORS	Please refer to Page No. 58
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PLANS AND OPTIONS	<b>Super Institutional Plan</b> offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout Facility) and Daily Dividend (Reinvestment) Option <b>Direct - Super Institutional Plan</b> offers choice of Growth Option, Weekly Dividend Option (with Reinvestment and Payout Facility) and Daily Dividend (Reinvestment) Option
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APPLICABLE NAV (after the scheme opens for repurchase and sale)	Please refer to Page No. 60																																													
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	<b>Super Institutional Plan:</b> Purchase: Rs.10,000 and multiples of Re.1 Additional Purchase: Rs.1000 and multiples of Re.1 Repurchase: Minimum of Rs.1000																																													
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Please refer to Page No. 60																																													
BENCHMARK INDEX	Crisil Liquid Fund Index																																													
DIVIDEND POLICY	Please refer to Page No. 58																																													
NAME & TENURE OF THE FUND MANAGER(S)	Name of the Fund Manager(s) Tenure of managing the scheme (in years) (Upto June 27, 2019) 1. Pallab Roy 11.01 Years 2. Santosh Kamath 0.67 Years																																													
NAME OF THE TRUSTEE COMPANY	Please refer to Page No. 58																																													
PERFORMANCE OF THE SCHEME	AS OF MAY 31, 2019 <b>RETAIL PLAN<sup>#</sup></b> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>9.30%</td> <td>7.73%</td> </tr> <tr> <td>Last 3 Years</td> <td>8.41%</td> <td>7.19%</td> </tr> <tr> <td>Last 5 Years</td> <td>8.66%</td> <td>7.65%</td> </tr> <tr> <td>Since Inception</td> <td>8.43%</td> <td>7.57%</td> </tr> </tbody> </table> <p>Inception date: December 18, 2007.</p> <b>INSTITUTIONAL PLAN<sup>#</sup></b> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>9.52%</td> <td>7.73%</td> </tr> <tr> <td>Last 3 Years</td> <td>8.62%</td> <td>7.19%</td> </tr> <tr> <td>Last 5 Years</td> <td>8.88%</td> <td>7.65%</td> </tr> <tr> <td>Since Inception</td> <td>8.64%</td> <td>7.57%</td> </tr> </tbody> </table> <p>Inception date: December 18, 2007.</p> <b>SUPER INSTITUTIONAL PLAN</b> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>9.77%</td> <td>7.73%</td> </tr> <tr> <td>Last 3 Years</td> <td>8.93%</td> <td>7.19%</td> </tr> <tr> <td>Last 5 Years</td> <td>9.23%</td> <td>7.65%</td> </tr> <tr> <td>Since Inception</td> <td>8.94%</td> <td>7.57%</td> </tr> </tbody> </table> <p>Inception date: December 18, 2007.</p> <b>Year-wise returns for the last 5 financial years</b> <p># These Plan(s) and all the Option(s) offered under the Plan(s) are suspended for further subscription.</p>	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	9.30%	7.73%	Last 3 Years	8.41%	7.19%	Last 5 Years	8.66%	7.65%	Since Inception	8.43%	7.57%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	9.52%	7.73%	Last 3 Years	8.62%	7.19%	Last 5 Years	8.88%	7.65%	Since Inception	8.64%	7.57%	Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year	9.77%	7.73%	Last 3 Years	8.93%	7.19%	Last 5 Years	9.23%	7.65%	Since Inception	8.94%	7.57%
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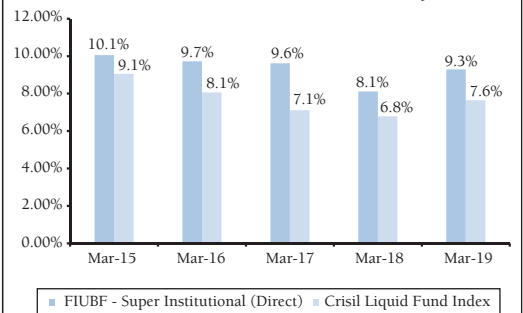
Based on Growth Plan NAVs.

**FIUBF - SUPER INSTITUTIONAL - DIRECT**

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 Year	9.86%	7.73%
Last 3 Years	9.01%	7.19%
Last 5 Years	9.31%	7.65%
Since Inception	9.52%	8.00%

Inception date: January 1, 2013

**Year-wise returns for the last 5 financial years**



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

**EXPENSES OF THE SCHEME**

**i) Load Structure**

Entry Load	Nil
Exit Load	Nil
ii) Recurring expenses (Actual Expenses for the financial year ending March 2019)	0.86% - Retail Plan 0.66% - Institutional Plan 0.42% - Super Institutional Plan 0.35% - Super Institutional Plan (Direct)

**TAX TREATMENT FOR THE INVESTORS (Unitholders)**

Please refer to Page No. 61

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

Please refer to Page No. 61

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Please refer to Page No. 61

**UNITHOLDERS' INFORMATION**

Please refer to Page No. 61

**SCHEME COMPARISON**

Please refer to Page No. 57

**NO. OF FOLIOS**

Please refer to Page No. 57

**ASSETS UNDER MANAGEMENT (AUM)**

Please refer to Page No. 57

**Portfolio Details**

**Portfolio Details (as on May 31, 2019)**

**FRANKLIN INDIA BLUECHIP FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
HDFC Bank Ltd	8.37	Banks	28.11
Infosys Ltd	6.82	Software	13.02
Bharti Airtel Ltd	6.49	Telecom - Services	9.06
ICICI Bank Ltd	6.43	Cement	8.86
Axis Bank Ltd	5.58	Auto	7.41
Larsen & Toubro Ltd	4.30	Consumer Non Durables	5.76
State Bank Of India	3.65	Construction Project	4.30
Mahindra & Mahindra Ltd	3.39	Pharmaceuticals	4.20
HCL Technologies Ltd	3.02	Petroleum Products	3.86
Acc Ltd	2.79	Gas	3.56
		Power	2.65
		Industrial Products	1.53
		Non - Ferrous Metals	1.50
		Consumer Durables	1.20
		Finance	0.59
		Call,cash and other current asset	4.41

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 18.21%

**FRANKLIN INDIA EQUITY SAVINGS FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Reliance Industries Ltd	7.08	Banks	29.54
Power Finance Corp Ltd	6.77	Petroleum Products	13.97
Government Of India	5.84	Consumer Non Durables	11.19
Axis Bank Ltd	5.69	Finance	7.30
Coastal Gujarat Power Ltd	3.40	Auto	6.76
National Highways Authority Of India	3.37	Pharmaceuticals	4.48
HDFC Bank Ltd	2.94	Power	3.89
Yes Bank Ltd	2.71	Consumer Durables	3.81
Jm Financial Products Ltd	2.64	Gas	3.41
Hindustan Unilever Ltd	2.58	Software	3.22
		Cement	3.22
		Telecom - Services	1.99
		Non - Ferrous Metals	1.56
		Transportation	1.10
		Hotels, Resorts And Other Recreational Activities	1.01
		Ferrous Metals	0.98
		Auto Ancillaries	0.95
		Industrial Products	0.84
		Textile Products	0.80

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 450.56%

**TEMPLETON INDIA VALUE FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
ICICI Bank Ltd	7.67	Banks	20.97
HDFC Bank Ltd	7.47	Software	11.29
Infosys Ltd	6.55	Cement	7.96
Grasim Industries Ltd	4.01	Finance	7.86
Tata Chemicals Ltd	3.89	Auto	7.34
Reliance Industries Ltd	3.61	Petroleum Products	4.81
HCL Technologies Ltd	3.36	Consumer Non Durables	4.37
Coal India Ltd	3.21	Pharmaceuticals	4.19
Tata Motors Ltd	3.19	Chemicals	3.89
Tata Investment Corp Ltd	3.06	Minerals/Mining	3.21
		Auto Ancillaries	2.51
		Non - Ferrous Metals	2.18
		Oil	2.18
		Power	2.17
		Telecom - Services	2.02
		Transportation	1.70
		Textiles - Cotton	1.58
		Textile Products	1.45
		Gas	1.31
		Construction	1.05
		Call,cash and other current asset	5.96

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 41.46%

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

**Portfolio Details**

Portfolio Details (as on May 31, 2019)

**TEMPLETON INDIA EQUITY INCOME FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
HDFC Bank Ltd	7.11	Banks	16.42
ICICI Bank Ltd	7.04	Pharmaceuticals	7.17
Infosys Ltd	4.70	Software	6.61
Xinyi Solar Holdings Ltd	3.17	Power	5.92
JK Cement Ltd	2.99	Finance	5.91
NTPC Ltd	2.97	Transportation	5.68
Power Grid Corp Of India Ltd	2.96	Petroleum Products	5.51
Tata Chemicals Ltd	2.84	Gas	4.89
Tata Investment Corp Ltd	2.62	Auto Ancillaries	4.23
Gujarat State Petronet Ltd	2.45	Cement	4.04
		Consumer Non Durables	3.53
		Industrial Capital Goods	3.17
		Chemicals	2.84
		Auto	2.50
		Minerals/Mining	1.96
		Industrial Products	1.77
		Services	1.72
		Real Estate Investment Trusts	1.61
		Textiles - Cotton	1.54
		Oil	1.34
		Non - Ferrous Metals	1.33
		Consumer Durables	1.18
		Retailing	1.01
		Textile Products	0.90
		Semiconductors	0.72
		Hardware	0.55
		Call,cash and other current asset	5.96

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 27.94%

**FRANKLIN INDIA PRIMA FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
HDFC Bank Ltd	3.56	Banks	12.82
Ramco Cements Ltd	3.13	Industrial Products	10.57
Kotak Mahindra Bank Ltd	2.88	Finance	8.11
City Union Bank Ltd	2.87	Consumer Non Durables	6.31
Kansai Nerolac Paints Ltd	2.77	Auto Ancillaries	5.67
Finolex Cables Ltd	2.64	Software	5.25
Info Edge India Ltd	2.41	Cement	4.91
LIC Housing Finance Ltd	2.40	Consumer Durables	4.29
Mindtree Ltd	2.30	Gas	4.20
Voltas Ltd	2.28	Construction	3.68
		Chemicals	3.50
		Pesticides	3.25
		Power	3.02
		Pharmaceuticals	2.79
		Industrial Capital Goods	2.65
		Retailing	2.59
		Hotels, Resorts And Other Recreational Activities	2.24
		Petroleum Products	2.00
		Auto	1.82
		Fertilisers	1.64
		Healthcare Services	1.63
		Telecom - Services	1.04
		Non - Ferrous Metals	0.93
		Textile Products	0.08
		Unlisted	0.00#
		Call,cash and other current asset	5.01

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 19.46%

#Less than 0.01%

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

**Portfolio Details**

Portfolio Details (as on May 31, 2019)

**FRANKLIN INDIA EQUITY FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
HDFC Bank Ltd	9.04	Banks	24.60
Infosys Ltd	6.14	Software	11.87
Bharti Airtel Ltd	5.90	Telecom - Services	8.13
ICICI Bank Ltd	4.77	Consumer Non Durables	7.23
Larsen & Toubro Ltd	3.78	Auto	6.70
Axis Bank Ltd	3.50	Cement	5.91
Kotak Mahindra Bank Ltd	3.30	Pharmaceuticals	5.69
Mahindra & Mahindra Ltd	3.20	Construction Project	3.78
HCL Technologies Ltd	2.84	Consumer Durables	3.10
Tata Motors Ltd	2.47	Industrial Products	2.73
		Retailing	2.58
		Petroleum Products	2.22
		Industrial Capital Goods	1.67
		Power	1.62
		Finance	1.30
		Auto Ancillaries	1.20
		Non - Ferrous Metals	1.19
		Gas	1.09
		Transportation	0.56
		Media & Entertainment	0.55
		Healthcare Services	0.54
		Textile Products	0.39
		Pesticides	0.13
		Unlisted	0.00#
		Call,cash and other current asset	5.21

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 24.54%

#Less than 0.01%

**FRANKLIN INDIA EQUITY ADVANTAGE FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Axis Bank Ltd	8.99	Banks	23.86
HDFC Bank Ltd	5.50	Consumer Non Durables	7.77
ICICI Bank Ltd	4.18	Finance	6.35
Infosys Ltd	3.86	Power	5.96
Hindalco Industries Ltd	3.34	Software	5.33
Mahindra & Mahindra Ltd	3.31	Gas	5.30
Grasim Industries Ltd	3.18	Petroleum Products	4.44
Cholamandalam Financial Holdings Ltd	2.95	Auto	4.36
Petronet Lng Ltd	2.92	Cement	4.11
Indian Oil Corp Ltd	2.69	Industrial Products	3.66
		Non - Ferrous Metals	3.34
		Auto Ancillaries	3.04
		Telecom - Services	2.93
		Hotels, Resorts And Other Recreational Activities	2.49
		Fertilisers	2.34
		Pharmaceuticals	2.04
		Construction	1.97
		Ferrous Metals	1.61
		Healthcare Services	1.35
		Media & Entertainment	1.23
		Industrial Capital Goods	1.18
		Retailing	0.88
		Chemicals	0.72
		Consumer Durables	0.65
		Textile Products	0.47
		Call,cash and other current asset	2.61

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 24.61%





**Portfolio Details**

Portfolio Details (as on May 31, 2019)

**FRANKLIN INDIA OPPORTUNITIES FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
HDFC Bank Ltd	11.77	Banks	34.64
Axis Bank Ltd	7.01	Software	11.30
Grasim Industries Ltd	5.87	Cement	8.17
State Bank Of India	5.12	Petroleum Products	7.88
Kotak Mahindra Bank Ltd	4.85	Construction Project	5.83
Infosys Ltd	4.82	Pharmaceuticals	5.78
ICICI Bank Ltd	4.39	Finance	5.68
Dr Reddy'S Laboratories Ltd	4.24	Auto	4.92
Info Edge India Ltd	4.18	Consumer Non Durables	4.24
Mahindra & Mahindra Ltd	3.58	Power	2.69
		Ferrous Metals	2.19
		Telecom - Services	2.16
		Transportation	1.36
		Retailing	0.62
		Unlisted	0.00#
		Call,cash and other current asset	2.53

\* Excludes Call, Cash and Other Current Assets.

#Less than 0.01%

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 7.66%

**FRANKLIN INDIA TECHNOLOGY FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Infosys Ltd	22.67	Software	70.29
HCL Technologies Ltd	9.50	Telecom - Services	8.62
Tech Mahindra Ltd	9.09	Mutual Fund Units	8.50
Franklin Technology Fund	8.50	Hardware	3.42
Tata Consultancy Services Ltd	6.60	Media & Entertainment	3.35
Cognizant Technology Solutions Corp	6.16	Telecom - Equipment & Accessories	1.14
Bharti Airtel Ltd	5.91	Industrial Products	0.80
Info Edge India Ltd	4.60	Unlisted	0.00#
Vodafone Idea Ltd	2.71	Call,cash and other current asset	3.87
Eclerx Services Ltd	2.47		

\* Excludes Call, Cash and Other Current Assets.

#Less than 0.01%

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 22.95%

**FRANKLIN INDIA EQUITY HYBRID FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Axis Bank Ltd	8.31	Banks	33.16
HDFC Bank Ltd	6.16	Software	6.59
Hinduja Leyland Finance Ltd	4.68	Consumer Non Durables	6.59
Export-Import Bank Of India	4.57	Petroleum Products	6.15
Indostar Capital Finance Ltd	3.61	Auto	6.11
Coastal Gujarat Power Ltd	3.61	Power	5.99
Kotak Mahindra Bank Ltd	3.60	Gas	4.82
ICICI Bank Ltd	3.28	Non - Ferrous Metals	4.44
Hindalco Industries Ltd	3.08	Cement	3.94
State Bank Of India	2.91	Pharmaceuticals	3.75
		Telecom - Services	3.27
		Auto Ancillaries	2.81
		Consumer Durables	2.53
		Finance	1.95
		Ferrous Metals	1.93
		Hotels, Resorts And Other Recreational Activities	1.84
		Textile Products	1.35
		Media & Entertainment	1.08
		Retailing	1.01
		Industrial Products	0.69
		Unlisted	0.00#

\* Excludes Call, Cash and Other Current Assets.

#Less than 0.01%

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

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 108.84%

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

**Portfolio Details**

Portfolio Details (as on May 31, 2019)

**FRANKLIN BUILD INDIA FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
ICICI Bank Ltd	9.33	Banks	29.24
State Bank Of India	8.03	Petroleum Products	9.69
Axis Bank Ltd	6.14	Telecom - Services	9.01
Bharti Airtel Ltd	5.30	Cement	8.42
HDFC Bank Ltd	5.07	Industrial Products	7.27
Indian Oil Corp Ltd	5.03	Construction	7.20
Bharat Petroleum Corp Ltd	4.66	Power	5.05
NTPC Ltd	4.05	Gas	5.01
Vodafone Idea Ltd	3.71	Transportation	4.66
Ultratech Cement Ltd	3.43	Auto	3.44
		Non - Ferrous Metals	2.39
		Finance	0.74
		Media & Entertainment	0.33
		Call,cash and other current asset	7.55

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 33.50%

**FRANKLIN INDIA TAXSHIELD**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Axis Bank Ltd	9.43	Banks	28.86
HDFC Bank Ltd	8.43	Consumer Non Durables	7.40
Kotak Mahindra Bank Ltd	5.14	Software	6.43
Infosys Ltd	4.21	Power	6.42
ICICI Bank Ltd	4.18	Auto	6.11
Grasim Industries Ltd	3.55	Petroleum Products	5.73
Power Grid Corp Of India Ltd	3.45	Gas	4.61
Mahindra & Mahindra Ltd	3.27	Finance	3.85
Hindalco Industries Ltd	3.17	Cement	3.55
Bharti Airtel Ltd	2.61	Non - Ferrous Metals	3.17
		Telecom - Services	2.61
		Pharmaceuticals	2.15
		Auto Ancillaries	2.15
		Consumer Durables	2.07
		Industrial Products	1.84
		Ferrous Metals	1.75
		Hotels, Resorts And Other Recreational Activities	1.13
		Media & Entertainment	1.04
		Textile Products	0.62
		Retailing	0.56
		Transportation	0.38
		Unlisted	0.00#
		Call,cash and other current asset	7.56

\* Excludes Call, Cash and Other Current Assets.

#Less than 0.01%

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 19.07%

**FRANKLIN INDIA PENSION PLAN**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Government Of India	11.89	Banks	36.41
State Bank Of India	6.36	Petroleum Products	7.01
REC Ltd	5.76	Pharmaceuticals	6.53
Hinduja Leyland Finance Ltd	4.57	Auto	5.49
JM Financial Products Ltd	4.49	Software	5.46
Edelweiss Rural & Corporate Services Ltd	4.45	Gas	5.37
Vedanta Ltd	4.44	Consumer Non Durables	5.19
HDFC Bank Ltd	4.33	Telecom - Services	4.83
Tata Steel Ltd	4.23	Cement	4.77
KKR India Financial Services Pvt Ltd	3.84	Power	3.65
		Non - Ferrous Metals	3.38
		Auto Ancillaries	3.26
		Ferrous Metals	2.45
		Consumer Durables	2.35
		Industrial Products	1.71
		Media & Entertainment	1.19
		Retailing	0.94
		Minerals/Mining	0.02

\* Excludes Call, Cash and Other Current Assets.

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

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**Portfolio Details**

**Portfolio Details (as on May 31, 2019)**

**FRANKLIN INDIA DYNAMIC PE RATIO FUND OF FUNDS**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Mutual Fund Units		Mutual Fund Units	100.56
Franklin India Short Term Income Plan	80.08	Call,cash and other current asset	-0.56
Franklin India Bluechip Fund	20.48		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA LIFE STAGE FUND OF FUNDS - 20's Plan**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Mutual Fund Units		Mutual Fund Units	99.99
Franklin India Bluechip Fund	50.08	Call,cash and other current asset	0.01
Franklin India Prima Fund	15.23		
Templeton India Value Fund	15.03		
Franklin India Dynamic Accrual Fund	9.83		
Franklin India Corporate Debt Fund	9.82		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA LIFE STAGE FUND OF FUNDS - 30's Plan**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Mutual Fund Units		Mutual Fund Units	99.91
Franklin India Bluechip Fund	35.21	Call,cash and other current asset	0.09
Franklin India Dynamic Accrual Fund	24.70		
Franklin India Corporate Debt Fund	19.74		
Franklin India Prima Fund	10.20		
Templeton India Value Fund	10.07		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA LIFE STAGE FUND OF FUNDS - 40's Plan**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Mutual Fund Units		Mutual Fund Units	99.85
Franklin India Dynamic Accrual Fund	34.68	Call,cash and other current asset	0.15
Franklin India Corporate Debt Fund	29.70		
Franklin India Bluechip Fund	20.20		
Franklin India Prima Fund	10.24		
Templeton India Value Fund	5.05		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA LIFE STAGE FUND OF FUNDS - 50's Plus Plan**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Mutual Fund Units		Mutual Fund Units	99.94
Franklin India Dynamic Accrual Fund	49.79	Call,cash and other current asset	0.06
Franklin India Corporate Debt Fund	29.85		
Templeton India Value Fund	10.15		
Franklin India Bluechip Fund	10.15		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA LIFE STAGE FUND OF FUNDS - 50's Plus Floating Rate Plan**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Mutual Fund Units		Mutual Fund Units	100.41
Franklin India Savings Plus Fund	79.99	Call,cash and other current asset	-0.41
Franklin India Bluechip Fund	15.32		
Templeton India Value Fund	5.11		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**Portfolio Details**

Portfolio Details (as on May 31, 2019)

**FRANKLIN INDIA SMALLER COMPANIES FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
HDFC Bank Ltd	4.43	Banks	12.88
Deepak Nitrite Ltd	2.40	Construction	9.26
Vardhman Textiles Ltd	2.38	Industrial Products	8.86
Finolex Cables Ltd	2.38	Finance	7.93
Hindustan Petroleum Corp Ltd	2.36	Chemicals	6.61
Cyient Ltd	2.34	Software	5.75
Brigade Enterprises Ltd	2.11	Media & Entertainment	5.14
Atul Ltd	2.06	Consumer Durables	4.49
Voltas Ltd	1.93	Petroleum Products	4.13
DCB Bank Ltd	1.92	Consumer Non Durables	4.01
		Commercial Services	3.18
		Pharmaceuticals	2.73
		Textile Products	2.43
		Textiles - Cotton	2.38
		Healthcare Services	2.29
		Ferrous Metals	2.29
		Cement	1.91
		Industrial Capital Goods	1.89
		Construction Project	1.85
		Pesticides	1.76
		Telecom - Services	1.06
		Minerals/Mining	0.96
		Auto	0.55
		Gas	0.50
		Auto Ancillaries	0.36
		Retailing	0.23
		Transportation	0.22
		Call,cash and other current asset	4.36

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - 9.97%

**FRANKLIN INDIA FEEDER - FRANKLIN U.S. OPPORTUNITIES FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Mutual Fund Units		Mutual Fund Units	99.89
Franklin Us Opportunities Fund	99.89	Call,cash and other current asset	0.11

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA FEEDER - FRANKLIN EUROPEAN GROWTH FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Mutual Fund Units		Mutual Fund Units	98.79
Franklin European Growth Fund	98.79	Call,cash and other current asset	1.21

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA DYNAMIC ACCRUAL FUND**

Top 10 Holding- Issuer Wise*	% to NAV	Sector Allocation	% to NAV
Shriram Transport Finance Co Ltd	6.83	Financial Services	32.47
Pipeline Infrastructure Pvt Ltd	4.88	Energy	20.42
Edelweiss Rural & Corporate Services Ltd	4.84	Services	15.33
Vodafone Idea Ltd	4.76	Construction	12.42
Uttar Pradesh Power Corp Ltd	4.62	Telecom	4.76
Piramal Capital & Housing Finance Ltd	4.24	Textiles	3.77
Sadbhav Infrastructure Project Ltd	3.83	Pharma	2.56
Ma Multi-Trade Pvt Ltd	3.77	IT	1.24
Power Finance Corp Ltd	3.41	Media & Entertainment	0.78
Adani Rail Infra Private Limited	3.33	Metals	0.45
		Consumer Goods	0.26
		Automobile	0.13
		Call, Cash and Other Current Asset	5.41

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**Portfolio Details**

**Portfolio Details (as on May 31, 2019)**

**FRANKLIN INDIA INCOME OPPORTUNITIES FUND**

Top 10 Holding- Issuer Wise*	% to NAV
Piramal Capital & Housing Finance Ltd	7.46
Power Finance Corp Ltd	6.64
Shriram Transport Finance Co Ltd	5.60
Coastal Gujarat Power Ltd	5.17
Vodafone Idea Ltd	5.07
Uttar Pradesh Power Corp Ltd	4.93
DCB Bank Ltd	4.92
Pune Solapur Expressways Pvt Ltd	4.22
Rivaaz Trade Ventures Pvt Ltd	3.75
Hinduja Leyland Finance Ltd	3.42

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

Sector Allocation	% to NAV
Financial Services	41.58
Energy	20.18
Services	12.43
Construction	11.75
Telecom	6.17
IT	1.89
Media & Entertainment	1.66
Consumer Goods	0.27
Metals	0.08
Call, Cash and Other Current Asset	3.99

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

**FRANKLIN INDIA CREDIT RISK FUND**

Top 10 Holding- Issuer Wise*	% to NAV
Shriram Transport Finance Co Ltd	6.70
Vodafone Idea Ltd	4.97
Piramal Enterprises Ltd	4.84
Uttar Pradesh Power Corp Ltd	4.80
Adani Rail Infra Private Limited	4.57
Andhra Pradesh Capital Region Development Authority	4.50
Renew Power Limited	4.30
Power Finance Corp Ltd	3.84
Pipeline Infrastructure Pvt Ltd	3.81
Coastal Gujarat Power Ltd	3.34

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

Sector Allocation	% to NAV
Financial Services	32.80
Energy	20.28
Services	17.13
Construction	7.97
Telecom	4.97
Pharma	4.84
Consumer Goods	3.26
IT	2.58
Automobile	0.64
Media & Entertainment	0.29
Textiles	0.28
Metals	0.15
Call, Cash and Other Current Asset	4.81

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

**FRANKLIN INDIA CORPORATE DEBT FUND**

Top 10 Holding- Issuer Wise*	% to NAV
REC Ltd	9.89
Power Finance Corp Ltd	9.86
Pipeline Infrastructure Pvt Ltd	8.08
ONGC Petro Additions Ltd	7.88
Grasim Industries Ltd	7.85
Sikka Ports & Terminals Ltd	7.12
Wadhawan Global Capital Pvt Ltd	6.87
Shriram Transport Finance Co Ltd	5.58
ICICI Bank Ltd	5.14
Piramal Capital & Housing Finance Ltd	4.27

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

Sector Allocation	% to NAV
Financial Services	47.89
Energy	14.74
Cement & Cement Products	9.66
Chemicals	7.88
Services	7.12
Automobile	3.34
Telecom	2.80
Media & Entertainment	2.29
Consumer Goods	0.12
Call, Cash and Other Current Asset	4.14

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

**FRANKLIN INDIA GOVERNMENT SECURITIES FUND**

Top 10 Holding- Issuer Wise*	% to NAV
GOI	95.95

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

Sector Allocation	% to NAV
GOI	95.95
Call, cash and other current asset	4.05

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

**Portfolio Details**

**Portfolio Details (as on May 31, 2019)**

**FRANKLIN INDIA SHORT TERM INCOME PLAN**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Pipeline Infrastructure Pvt Ltd	7.36	Financial Services	32.47
Shriram Transport Finance Co Ltd	6.16	Energy	22.69
Edelweiss Rural & Corporate Services Ltd	6.02	Services	19.02
Vodafone Idea Ltd	4.47	Telecom	4.53
Power Finance Corp Ltd	4.44	Construction	4.21
Uttar Pradesh Power Corp Ltd	4.27	Pharma	3.89
Adani Rail Infra Private Limited	3.90	Metals	2.85
Piramal Enterprises Ltd	3.89	Consumer Goods	2.64
Andhra Pradesh Capital Region Development Authority	3.66	Media & Entertainment	2.55
Renew Power Limited	3.31	IT	0.75
		Textiles	0.37
		Automobile	0.08
		Call, Cash and Other Current Asset	3.95

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**FRANKLIN INDIA SAVINGS FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Housing Development Finance Corp Ltd	8.74	Financial Services	95.60
Axis Bank Ltd	8.09	Construction	1.78
REC Ltd	7.11	Call, Cash and Other Current Asset	2.62
National Bank For Agriculture And Rural Development	7.09		
Power Finance Corp Ltd	7.07		
Tata Capital Housing Finance Ltd	7.06		
Kotak Mahindra Bank Ltd	6.87		
L&T Infrastructure Finance Co Ltd	6.67		
HDFC Bank Ltd	5.42		
Bank Of Baroda	5.07		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**FRANKLIN INDIA LOW DURATION FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Vodafone Idea Ltd	5.11	Financial Services	41.55
S D Corporation Private Ltd	4.90	Energy	18.01
Edelweiss Rural & Corporate Services Ltd	4.85	Construction	12.15
Piramal Capital & Housing Finance Ltd	4.51	Services	9.17
Greenko Clean Energy Projects Private Limited	4.36	Metals	7.34
Essel Infraprojects Ltd	4.13	Telecom	5.11
JM Financial Asset Reconstruction Co Ltd	4.05	Pharma	0.51
Uttar Pradesh Power Corp Ltd	3.90	Media & Entertainment	0.32
Aspire Home Finance Corp Ltd	3.62	Call, Cash and Other Current Asset	5.85
Small Business Fincredit India Pvt Ltd	3.53		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**FRANKLIN INDIA DEBT HYBRID FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Government Of India	11.74	Banks	36.41
Power Finance Corp Ltd	7.96	Petroleum Products	7.01
Export-Import Bank Of India	7.68	Pharmaceuticals	6.53
State Bank Of India	6.55	Auto	5.49
REC Ltd	6.33	Software	5.46
JM Financial Products Ltd	6.18	Gas	5.37
Edelweiss Rural & Corporate Services Ltd	6.12	Consumer Non Durables	5.19
The Tata Power Co Ltd	5.00	Telecom - Services	4.83
Tata Steel Ltd	3.13	Cement	4.77
Coastal Gujarat Power Ltd	3.12	Power	3.65
		Non - Ferrous Metals	3.38
		Auto Ancillaries	3.26
		Ferrous Metals	2.45
		Consumer Durables	2.35
		Industrial Products	1.71
		Media & Entertainment	1.19
		Retailing	0.94
		Minerals/Mining	0.02

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

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

**Portfolio Details**

**Portfolio Details (as on May 31, 2019)**

**FRANKLIN INDIA LIQUID FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Reliance Industries Ltd	5.08	Financial Services	41.63
Punjab National Bank	5.05	Energy	13.10
Reliance Jio Infocomm Ltd	4.88	Construction	12.83
Tata Realty & Infrastructure Ltd	4.67	Fertilisers & Pesticides	7.41
Chambal Fertilizers And Chemicals Ltd	4.49	Telecom	4.88
L&T Infrastructure Finance Co Ltd	3.91	Services	2.34
PNB Housing Finance Ltd	3.90	Consumer Goods	1.56
National Bank For Agriculture And Rural Development	3.12	Cement & Cement Products	1.49
Tata Projects Ltd	3.10	Metals	1.37
Tata Housing Development Co Ltd	2.73	Chemicals	1.22
		Automobile	1.10
		Call, Cash and Other Current Asset	11.08

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

**FRANKLIN INDIA ULTRA SHORT BOND FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
REC Ltd	5.10	Financial Services	38.14
Vodafone Idea Ltd	4.99	Energy	16.76
Edelweiss Rural & Corporate Services Ltd	4.80	Construction	9.56
Indostar Capital Finance Ltd	4.37	Metals	6.96
Clix Capital Services Pvt Ltd	4.33	Services	6.95
Renew Power Limited	3.98	Telecom	5.12
Aasan Corporate Solutions Pvt Ltd	3.83	Textiles	1.98
Dolvi Minerals And Metals Pvt Limited	3.45	Cement & Cement Products	1.33
Vedanta Ltd	3.44	Automobile	1.08
Uttar Pradesh Power Corp Ltd	3.22	Consumer Goods	1.08
		Fertilisers & Pesticides	0.08
		Chemicals	0.05
		Call, Cash and Other Current Asset	10.91

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

**FRANKLIN INDIA BANKING & PSU DEBT FUND**

<b>Top 10 Holding- Issuer Wise*</b>	<b>% to NAV</b>	<b>Sector Allocation</b>	<b>% to NAV</b>
Bank Of Baroda	11.18	Financial Services	61.22
REC Ltd	10.92	Chemicals	9.20
Power Finance Corp Ltd	9.51	Energy	6.85
ONGC Petro Additions Ltd	9.20	Cement & Cement Products	4.33
National Bank For Agriculture And Rural Development	6.37	Services	2.54
Pipeline Infrastructure Pvt Ltd	6.17	Consumer Goods	1.76
ICICI Bank Ltd	5.81	Call, Cash and Other Current Asset	14.09
Indian Railway Finance Corp Ltd	4.54		
Grasim Industries Ltd	4.33		
Andhra Bank	3.85		

\* Excludes Call, Cash and Other Current Assets.

**Portfolio Turnover Ratio** - Last one year ended May 31, 2019 - Not Applicable

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

Scheme Comparison

Scheme Name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product Positioning	Templeton India Value Fund (TIVF)	The stock selection would generally be based on constructing a diversified portfolio generally of large capitalised and/or liquid stocks. Methodology adopted by the fund is based on long term, bottom-up value investing approach. The fund invests in stocks that trade at discounts to their intrinsic value held with a long-term view, leading to low portfolio valuations and low portfolio turnover. Fund manager identifies value through rigorous fundamental analysis, proprietary screens and a worldwide network of experienced research resources. Research is done on a company-by-company basis to determine what we consider its economic worth to be based on projected future earnings, cash flow, asset value potential, and material environmental, social and governance (ESG) factors.	A diversified equity portfolio with value investment strategy.	Solution Oriented Scheme		
<b>Equity Schemes</b>			No. of Folios: 25497 Assets Under Management (AUM): Rs. 551.96 crores			<b>Franklin India Pension Plan (FIPEP)</b>	The equity portion follows a blend of value and growth style of investing, and will invest in diversified portfolio of stocks with predominant exposure to large caps. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The debt portion of the scheme will be invested in high quality fixed income instruments.	A retirement fund investing up to 40% in equities and the balance in fixed income.
<b>Franklin India Opportunities Fund (FIOF)</b> No. of Folios: 63359 Assets Under Management (AUM): Rs. 620.78 crores	The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking. The scheme will invest in stocks with an emphasis on opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.	An equity fund with an emphasis on special situations.				<b>Fund of Funds</b>		
<b>Franklin India Focused Equity Fund (FIFE)</b> No. of Folios: 433862 Assets Under Management (AUM): Rs. 8651.58 crores	The fund will also combine bottom-up stock selection with top down industry themes to identify stocks/sectors exhibiting above average growth or high potential. The shifts between companies and sectors to be identified based on relative valuations, liquidity and growth potential.	A diversified equity portfolio investing in companies / sectors with higher growth rates or above average potential.				<b>Franklin India Dynamic PE Ratio Fund of Funds (FIDPEF)</b> No. of Folios: 21349 Assets Under Management (AUM): Rs. 977.71 crores	The equity allocation (i.e. the allocation to underlying equity funds) will be determined based on the month-end weighted average PE ratio of the Nifty 50 index (NSE Nifty). The CIO – Equity will decide the equity component based on the month-end weighted average PE ratio of the NSE Nifty. The remaining portion of the portfolio will be deployed in underlying debt funds.	A fund of funds that offers tactical allocation between equity and debt funds, based on market valuations.
<b>Franklin India Prima Fund (FIPF)</b> No. of Folios: 346010 Assets Under Management (AUM): Rs. 7156.03 crores	The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of primarily mid cap stocks.	A diversified equity portfolio predominantly investing in mid-cap stocks.	<b>Templeton India Equity Income Fund (TIEIF)</b> No. of Folios: 95428 Assets Under Management (AUM): Rs. 965.79 crores	Since TIEIF seeks to look at current or potentially attractive dividend yield, as one of the major parameters to meet its investment objectives, TIEIF would look at that parameter while making investment decisions. In general, the methodology adopted by TIEIF is based on the bottom up value investing approach.	A diversified equity portfolio of securities with current or potentially attractive dividend yield from Indian and emerging markets, with value strategy.	<b>Franklin India Life Stage Fund of Funds (FILSF)</b> No. of Folios: 20's plan: 672 30's plan: 425 40's plan: 562 50's plus plan: 281 50's plus floating rate plan: 655 Assets Under Management (AUM): 20's Plan: Rs. 12.99 crores; 30's Plan: Rs. 7.04 crores; 40's Plan: Rs. 13.63 crores; 50's Plus Plan: Rs. 6.16 crores; 50's Plus Floating Rate Plan: Rs. 28.45 crores	The primary objective is to generate superior risk adjusted returns to investors in line with their chosen asset allocation with tactical allocation. The Scheme invests in underlying schemes with a balanced approach based on predetermined asset allocation with half-yearly rebalancing	A fund of funds offering life stage solutions - with different plans of varying asset allocation.
<b>Franklin Build India Fund (FBIF)</b> No. of Folios: 87497 Assets Under Management (AUM): Rs. 1316.11 crores	Focuses on companies engaged either directly or indirectly in infrastructure-related activities and the development of the Indian economy. The fund will follow a bottom-up approach to stock-picking and choose the best companies across sectors.	An equity fund that invests in stocks of infrastructure and allied sectors.	<b>Franklin Asia Equity Fund (FAEF)</b> No. of Folios: 27051 Assets Under Management (AUM): Rs. 115.96 crores	Focuses on companies benefiting from the growth opportunities in Asia Pacific (ex-Japan) region. The fund managers will adopt a combination of top-down (macro analysis to identify countries and sectors) and bottom-up (micro analysis to pick stocks) approach, and use the growth investment style.	An equity fund that invests in stocks of Asian companies / sectors (excluding Japan).	<b>Franklin India Feeder - Franklin U.S. Opportunities Fund (FIF-FUSOF)</b> No. of Folios: 28100 Assets Under Management (AUM): Rs. 833.70 crores	The scheme seeks to invest predominantly in units of Franklin U.S. Opportunities Fund, an overseas mutual fund, which primarily invests in securities in the United States of America.	A fund of funds investing predominantly in units of Franklin U.S. Opportunities Fund, an overseas equity fund, which primarily invests in securities in the United States of America.
<b>Franklin India Equity Advantage Fund (FIEAF)</b> No. of Folios: 182451 Assets Under Management (AUM): Rs. 2727.59 crores	The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest predominantly in large and mid-cap stocks.	A diversified equity portfolio investing predominantly in large and mid-cap stocks.	<b>Franklin India Smaller Companies Fund (FISCF)</b> No. of Folios: 559096 Assets Under Management (AUM): Rs. 7583.84 crores	FISCF is an open end equity fund designed for those investors who seek exposure to an equity product that can take advantage of the opportunities available predominantly in the small cap space. The universe may also include some allocation to companies in large and mid cap space.	A diversified equity portfolio predominantly investing in small-cap stocks.	<b>Franklin India Feeder - Franklin European Growth Fund (FIF-FEGF)</b> No. of Folios: 2040 Assets Under Management (AUM): Rs. 18.71 crores	The Fund seeks to provide capital appreciation by investing predominantly in units of Franklin European Growth Fund, an overseas equity fund which primarily invests in securities of issuers incorporated or having their principal business in the European Countries.	A fund of funds investing predominantly in units of Franklin European Growth Fund, an overseas equity fund which primarily invests in securities in European countries.
<b>Franklin India Taxshield (FIT)</b> No. of Folios: 469496 Assets Under Management (AUM): Rs. 4068.86 crores	Will invest in diversified portfolio of stocks across sectors and market capitalisation. The fund follows a blend of value and growth style of investing, and a bottom-up approach to stock-picking.	A diversified equity portfolio for investors seeking exemption under Section 80C of the Income Tax Act.	<b>Franklin India Technology Fund (FITF)</b> No. of Folios: 20759 Assets Under Management (AUM): Rs. 244.81 crores	The scheme seeks to achieve long-term capital appreciation through investments in companies across market capitalizations in Indian as well as global markets which are expected to benefit from the development, advancement and use of technology.	An equity fund that invests in stocks of technology and technology related companies.	Note: The data on No. of Folios and Assets Under Management is on May 31, 2019.		
<b>Franklin India Equity Fund (FIEF)</b> No. of Folios: 485220 Assets Under Management (AUM): Rs. 11536.53 crores	The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose wealth creating companies across sectors.	A diversified equity portfolio investing in large, mid and small-cap stocks.	<b>Hybrid Fund</b>			<b>Franklin India Equity Hybrid Fund (FIEHF)</b> No. of Folios: 63678 Assets Under Management (AUM): Rs. 1945.32 crores	The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The equity portion of the scheme will invest in diversified portfolio of stocks. The debt portion of the scheme will be invested in fixed income instruments.	A hybrid fund investing in a portfolio of equity and fixed income securities.
<b>Franklin India Bluechip Fund (FIBCF)</b> No. of Folios: 310912 Assets Under Management (AUM): Rs. 7243.33 crores	The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of stocks which have a large market capitalization and are liquid.	A diversified equity portfolio investing predominantly in large-cap stocks.						
<b>Franklin India Equity Savings Fund (FIESF)</b> No. of Folios: 15266 Assets Under Management (AUM): Rs. 296.35 crores	The scheme has a dual objective of generating income by investing in debt and money market securities as well as generating capital appreciation by investing in equity and equity related securities. It will seek to reduce volatility of returns by actively using equity derivatives as hedge. Further, the scheme may invest into equity stocks in the cash market and take short position in futures market to avail arbitrage between spot & futures market and reduce net long equity exposure.	A fund that invests in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments						



Scheme Comparison

Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning
Income Funds		
<b>Franklin India Government Securities Fund (FIGSF)</b> No. of Folios: 2545 Assets Under Management (AUM): Rs. 263.08 crores	Seeks to provide capital appreciation by primarily investing in Indian government securities and actively managing the portfolio duration based on market conditions	A fixed income fund that predominantly invests in government securities and manages the portfolio duration based on the market outlook.
<b>Franklin India Corporate Debt Fund (FICDF)</b> No. of Folios: 11797 Assets Under Management (AUM): Rs. 871.34 crores	Strives to deliver superior risk-adjusted returns by actively managing a portfolio of high quality fixed income securities.	A corporate bond fund that focuses on income generation along with some capital gains.
<b>Franklin India Dynamic Accrual Fund (FIDA)</b> No. of Folios: 26042 Assets Under Management (AUM): Rs. 3912.36 crores	Looks to earn steady returns in the fixed income market by actively managing the fund's portfolio on interest rate movements and credit risks.	A fixed income fund that focuses on accrual income with a potential for capital gains through duration.
<b>Franklin India Low Duration Fund (FILDF)</b> No. of Folios: 77791 Assets Under Management (AUM): Rs. 6896.73 crores	Strives to earn steady returns in the fixed income market by actively managing the portfolio while maintaining a low duration	A fixed income fund that focuses at short-end of the yield curve by primarily investing in corporate bonds and other fixed income instruments.
<b>Franklin India Debt Hybrid Fund (FIDHF)</b> No. of Folios: 10580 Assets Under Management (AUM): Rs. 321.45 crores	The debt portion will be primarily invested in high quality fixed income securities. For the equity portion, the scheme follows a blend of value and growth style of investing and a bottom-up approach to stock-picking.	A fund that invests predominantly in debt instruments with marginal equity exposure.

Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning
<b>Franklin India Short Term Income Plan (FISTIP)</b> No. of Folios: 80492 Assets Under Management (AUM): Rs. 13376.42 crores	Focuses on investment opportunities at the short-end of the curve.	A fixed income fund investing in opportunities at short-end of the yield curve, with focus on high accrual.
<b>Franklin India Savings Fund (FISF)</b> No. of Folios: 9962 Assets Under Management (AUM): Rs. 1470.85 crores	Looks to minimise the risk arising from interest rate fluctuations.	Invests in money market instruments with high liquidity and low to moderate credit risk.
<b>Franklin India Income Opportunities Fund (FIIOF)</b> No. of Folios: 23004 Assets Under Management (AUM): Rs. 3695.47 crores	Focuses on emerging opportunities in the fixed income market and has the flexibility to take concentrated exposure to a particular security class based on macro/ micro analysis	A fixed income fund that focuses on high accrual by primarily investing in Corporate Bonds.
<b>Franklin India Ultra Short Bond Fund (FIUBF)</b> No. of Folios: 176005 Assets Under Management (AUM): Rs. 19179.43 crores	Strives to strike an optimum balance between regular income and high liquidity through a judicious mix of short term debt and money market instruments.	A fixed income fund investing in short term debt and money market instruments.
<b>Franklin India Credit Risk Fund (FICRF)</b> No. of Folios: 47016 Assets Under Management (AUM): Rs. 7124.82 crores	The general maturity/ duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy.	A fixed income fund that seeks to maximize portfolio yield by primarily investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

Scheme name, No. of Folios & Assets Under Management (AUM)	Investment Strategy	Product positioning
<b>Franklin India Banking &amp; PSU Debt Fund (FIBPDF)</b> No. of Folios: 2082 Assets Under Management (AUM): Rs. 164.23 crores	The fund is managed with investments focused on debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector undertakings and Public Financial Institutions (PFIs). The fund may also seek exposure in Gilt Securities and State Development Loans in order to maintain an optimum balance of yield, safety and liquidity. The fund will follow an active investment strategy within the overall mandate, depending on opportunities available at various points in time.	A fixed income fund that invests predominantly in debt and money market instruments issued by Banks, PSUs, PFIs and Municipal bonds.
<b>Franklin India Liquid Fund (FILF)</b> No. of Folios: 117907 Assets Under Management (AUM): Rs. 12788.73 crores	Strives to provide steady income and high liquidity through a judicious mix of short term debt and money market instruments.	A liquid fund that invests in short term and money market instruments.

**Note:**

The data on No. of Folios and Assets Under Management is as on May 31, 2019.

## COMMON FEATURES FOR ALL SCHEMES

### Risk Profile of the Schemes

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

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

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

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

Performance of the relevant index will have a direct bearing on the performance of the index schemes. Tracking errors are inherent in any indexed fund and such errors may cause the scheme to generate returns, which are not in line with the performance of the relevant index or one or more securities covered by/included in the relevant index.

In case of sector funds, the schemes would primarily invest in the respective industry / sector thereby restricting the diversification of the scheme. Therefore, the performance of the scheme would be dependent upon the performance and market price movements of companies in the said industry/sector. Hence, movements in the NAV of the schemes would be more volatile compared to the NAV of a scheme with a more diversified portfolio.

In case of FBIF, the investments under the scheme are oriented towards equity and equity linked instruments of companies engaged in the infrastructure related activities and hence will be affected by risks associated with the infrastructure industries. The performance of the Scheme would be dependent upon the performance and market price movements of companies in the infrastructure industry. Amongst the infrastructure industries as mentioned under the investment strategy, the majority of the equity / equity linked investments could be concentrated under a single or a few sectors.

While mid cap and small cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that mid/small cap stocks can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in small cap and mid cap stocks is more than investing in stocks of large well-established companies. Please note that over a time these two categories have demonstrated different levels of volatility and investment returns. And it is important to note that generally, no one class consistently outperforms the others. While smaller and medium size companies may offer substantial opportunities for capital appreciation, they also involve substantial risks.

Historically, these companies have been more volatile in price than larger company securities, especially over the short term. Among the reasons for the greater price volatility are the less certain growth prospects of smaller companies, the lower degree of liquidity in the markets for such securities, and the greater sensitivity of smaller companies to changing economic conditions. Smaller companies carries large amount of liquidity risk compared to the Large Cap companies, as the ability to sell is limited by overall trading volume in the securities, which it invests.

In addition, smaller companies may lack depth of management, be unable to generate funds necessary for growth or development, or be developing or marketing new products or services for which markets are not yet established and may never become established.

They could also suffer from disadvantages such as – outdated technologies, lack of bargaining power with suppliers, low entry barriers and inadequate management depth. Overall, the risks of investing in medium / small companies are (a) transparency/liquidity levels may not be on par with established, large companies; (b) corporate governance may be an issue with some companies; and (c) they may not be resilient enough to withstand shocks of business/economic cycles.

FIF-FUSOF & FIF-FEGF may not be able to mirror the performance of underlying overseas fund(s) due to various reasons such as currency difference between FIF-FUSOF & FIF-FEGF and underlying fund, daily revaluation of foreign exchange in FIF-FUSOF & FIF-FEGF for the portfolio valuation, entire assets of FIF-FUSOF & FIF-FEGF 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 & FIF-FEGF/ underlying fund due to foreign exchange movement, difference in the date of allotment of units in FIF-FUSOF & FIF-FEGF and the investment by FIF-FUSOF & FIF-FEGF into the underlying fund etc.

Investments in the fund of funds schemes will have all the risks associated with the underlying funds.

Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds,

bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

**Credit risk:** This refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security).

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

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

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

**Reinvestment risk:** This risk refers to the interest rate levels at which cash flows received for the securities in the Scheme is reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.

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 tax benefits available under the ELSS and other tax saving schemes are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfilment of the relevant conditions. In view of the individual nature of tax consequences, each Investor/ Unit holder is advised to consult his/her own professional tax advisor. The Trustee, AMC, their directors or their employees shall not be liable

for any of the tax consequences that may arise, in the event that the Scheme is wound up before the completion of the lock-in period. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

**Regional Market risk:** Funds investing in a single region are subject to higher concentration risk and potentially greater volatility compared to funds following a more diversified policy.

**Eurozone risk (FIF-FEGF):** Mounting sovereign debt burdens and slowing economic growth among European countries, combined with uncertainties in European financial markets, including feared or actual failures in the banking system and the possible break-up of the Eurozone and Euro currency, may adversely affect interest rates and the prices of both fixed income and equity securities across Europe and potentially other markets as well. These events may increase volatility, liquidity and currency risks associated with investments in Europe. In any event of the break-up of the Eurozone or Euro currency, the relevant funds maybe exposed to additional operational or performance risks. While the European governments, the European Central Bank, and other authorities are undertaking economic reforms and other measures to address the current fiscal conditions, these measures may not have the desired effect and therefore the future stability and growth of Europe is uncertain. The performance and value of the fund may be adversely affected, should there be any adverse credit events. There is no assurance or guarantee that the objectives of the scheme will be achieved. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the scheme.

### §Concept of Macaulay's Duration

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

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

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

t = time to each cash flow (in years)

n = number of periods to maturity

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

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

### Risk Mitigation Factors:

#### Equity

**Liquidity Risk:** The fund will try to maintain a proper asset liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks. FISCF will endeavour to invest in a mix of Smaller Companies and Other Companies stocks (as defined in the asset allocation) and also try to maintain a portion of investments in cash & liquid assets.

**Concentration Risk:** Except in case of sector funds and FBIF, the schemes will endeavour to have a well-diversified equity portfolio comprising stocks across various sectors of the economy. This would aid in managing concentration risk and sector-specific risks. Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.

**Derivatives Risk:** The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

#### Debt

**Interest Rate Risk:** The Fund seeks to mitigate this risk by keeping the maturity of the schemes in line with the interest rate expectations.

**Credit Risk or default risk:** The Fund will endeavour to minimise Credit/Default risk by primarily investing in medium-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. The schemes may take positions in interest rate derivatives to hedge market/interest rate risks.

**Liquidity or Marketability Risk:** The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.

#### Dividend Policy

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

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

#### Commission to distributor

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

#### Credit of exit load to schemes:

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

#### Transaction Charges:

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

(i) First time investor in mutual funds:

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

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

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

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

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

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

- purchase/subscription applications for an amount less than Rs.10,000/-;
- transactions other than purchases/subscriptions relating to new inflows such as switches, redemption, Systematic Transaction Plan, Dividend Transfer Plan etc.;
- 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
- transactions routed through stock exchange platform. (not applicable for ARN holders who have 'opted-in' for levy of transaction charges in respect of mutual fund transactions of their clients routed through stock exchange platforms).

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

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

#### Employee Unique Identification Number (EUIIN):

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

#### Non acceptance of Third Party payment

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

relationship), on account of commission/ incentive payable for sale of its goods/services in form of mutual fund units through SIP or lump sum/ one-time subscription. For this purpose Third Party payment shall mean payment made through instruments issued from an account other than that of the beneficiary investor. It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The investors making an application under the exception cases mentioned above need to submit such declarations and other documents / information as may be prescribed by the AMC from time to time.

#### Who Can Buy

Units of the schemes (except FIPEP) can be purchased by:

- Adult individuals, either singly or jointly (not exceeding three), resident in India.
- Parents/Guardian on behalf of minors.
- Companies/ Domestic Corporate Bodies/ Public Sector Undertakings registered in India.
- Charitable, Religious or other Trusts authorised to invest in units of mutual funds.
- Banks, Financial Institutions and Investment Institutions
- Non-Resident Indians (NRIs) and Overseas Citizens of India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.
- Foreign Institutional Investors and their sub accounts on full repatriation basis/ Foreign Portfolio Investors (subject to RBI approval) and such other entities as may be permitted under SEBI (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.
- Hindu Undivided Family (HUF).
- Wakf Boards or Endowments / Societies (including co-operative societies) / Association of Persons or Body of individuals (whether incorporated or not), Trusts and clubs authorised to invest in units of mutual funds.
- Sole Proprietorship, Partnership Firms and Limited Liability Partnerships.
- Army/Air Force/Navy/Para-military funds and other eligible institutions.
- Scientific and/or industrial research organizations.
- Other Associations, Institutions, Bodies etc. authorized to invest in the units of mutual funds.
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.
- The Mutual Fund Schemes/ Alternative Investment Funds can also invest in Franklin Templeton Schemes, subject to SEBI regulations applicable from time to time.

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

#### FIPEP:

- Adult individuals, either singly or jointly (not exceeding three), resident in India up to the age of 60 years.
- Non-Resident Indians (NRIs) and Overseas Citizens of India (OCI) (including erstwhile Person of Indian Origin card holders) up to the age of 60 years on full repatriation basis and on non-repatriation basis but not United States Persons within the meaning of Regulation S under the United States Securities Act of 1933, as amended from time to time.
- Parents/ Guardian on behalf of minors.

#### Default Option:

Scheme	Default Option
TIVF, FIEHF, FIIF, FIBCF, FIEF, FIOF, FIEAF, FIFP, FITF, FIFEF, TIEF, FAEF, FIDPEF, FIBF, FISCF, FIPEP, FIF - FUSOF, FIF - FEGF, FIBPDF, FIIOF, FICRF, FIDA, FIGSF and FIMAS	<ul style="list-style-type: none"> <li>Growth in case Growth or Dividend is not indicated.</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FILSF	<ul style="list-style-type: none"> <li>20s Plan in case 20s Plan, 30s Plan, 40s Plan, 50s Plus Plan or 50s Plus Floating Rate Plan is not indicated.</li> <li>Growth in case Growth or Dividend is not indicated.</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FICDF	<ul style="list-style-type: none"> <li>Plan A - Growth in case Growth or Dividend is not indicated.</li> <li>Plan A - Quarterly Dividend Plan in case Annual, Half-yearly, Quarterly or Monthly Dividend Plan is not indicated</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FISTIP	<ul style="list-style-type: none"> <li>Retail Plan - Growth in case Growth or Dividend is not indicated.</li> <li>Retail Plan - Quarterly Dividend Option in case Weekly, Monthly or Quarterly Dividend Option is not indicated</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FIILF and FIUBF	<ul style="list-style-type: none"> <li>Super Institutional Plan - Growth in case Growth or Dividend is not indicated.</li> <li>Super Institutional Plan - Weekly Dividend Option in case Weekly or Daily Dividend Option is not indicated</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FISF	<ul style="list-style-type: none"> <li>Retail Plan - Growth in case Growth or Dividend is not indicated.</li> <li>Retail Plan Monthly Dividend Option in case Monthly, Quarterly or Daily Dividend Option is not indicated</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FIDHF	<ul style="list-style-type: none"> <li>Plan A- Growth in case Growth or Dividend is not indicated.</li> <li>Plan A -Quarterly Dividend Plan in case Quarterly or Monthly Dividend Plan is not indicated</li> <li>Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
FIT and FIFRF	<ul style="list-style-type: none"> <li>Growth in case Growth or Dividend is not indicated.</li> </ul>

<b>FILDF</b>	<ul style="list-style-type: none"> <li>• Growth in case Growth or Dividend is not indicated.</li> <li>• Monthly Dividend Option in case Monthly or Quarterly Dividend Option is not indicated</li> <li>• Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>
<b>FIESF</b>	<ul style="list-style-type: none"> <li>• Growth in case Growth or Dividend is not indicated.</li> <li>• Dividend Option in case Dividend or Monthly or Quarterly Dividend Option is not indicated</li> <li>• Dividend Reinvestment in case Dividend Payout or Dividend Reinvestment is not indicated.</li> </ul>

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

#### Trustee Company:

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

#### Despatch of Repurchase (Redemption) Request

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

#### Applicable NAV

#### For Purchase including switch-in for amount less than Rs.2 Lacs

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

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

However, in respect of valid applications with 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 Purchase including switch-in 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.

#### Redemptions including switch-out (all funds):

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

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

The redemption and switch-out of transaction will be processed only if the payment instrument of the original purchase transaction under that particular fund is realised.

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

Note: The applicability of Net Asset Value (NAV) for on-going subscriptions 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 application.

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

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

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

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

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

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

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

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

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

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

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

#### 2) For liquid scheme (FILF):

##### a. Purchases including switch-in

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

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

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

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

##### b. Redemptions including switch-out

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

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

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

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

#### Compulsory reinvestment of Dividend

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

## Option to receive allotment and hold units in demat form:

Investors have an option to receive allotment and hold units of the schemes of Franklin Templeton Mutual Fund in demat form. For this purpose, the investors need to furnish the details of their depository account in the Application Form along with a copy of the Client Master Report/List (CMR/CML) or the Transaction

Statement (the page reflecting name and holding pattern) for verification of the demat account. The date of demat account statement should be within 90 days of the application. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application Form. In case the Unitholder does not wish to get his/her Units converted / allotted in electronic form or the AMC is not able to credit the Units to the beneficiary account(s) of the investor for any reason whatsoever, the AMC shall issue Account statement(s) specifying the Units allotted to the investor. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in demat form and the allotment will be made only in demat form as default.

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

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

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

## Tax treatment for the Investors (Unitholders)

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

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

**Equity Linked Savings Scheme:** Individuals, HUFs and Minors through their parents/guardians can invest upto Rs.1,50,000 in a financial year in Franklin India Taxshield, and qualify for deduction under Section 80C of the Income-tax Act, 1961.

**Pension Fund:** Investments by Individuals (including minors through their parents/guardians) in Franklin India Pension Plan (formerly known as Kothari Pioneer Pension Plan/ Templeton India Pension Plan) were eligible for tax rebate under section 88 the Income-tax Act, 1961. In terms of Section 80C(7) of the Income-tax Act, 1961, a pension fund referred to under section 88 shall be eligible for deduction under section 80C of the Income-tax Act, 1961 w.e.f. April 1, 2006. The deduction under section 80C of the Income-tax Act, 1961 shall be on investments upto Rs. 1,50,000 in a financial year.

## Daily Net Asset Value (NAV) Publication

The NAV will be calculated for every Business Day and can be viewed on [www.franklintempletonindia.com](http://www.franklintempletonindia.com) and [www.amfiindia.com](http://www.amfiindia.com). Unitholders may provide a specific

request to Mutual Fund/ AMC to receive the latest available NAVs through SMS. You can also telephone us at 1-800-425-4255 or 1-800 -258- 4255 (if calling from a mobile phone, please prefix the city STD code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday.

## For Investor Grievances please contact

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

**Name of Investor Relations Officer:** Ms. Rini Krishnan

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

## Unitholders' Information:

### Account Statement:

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

### A) Consolidated Account Statement

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

**Unitholders who have registered their Permanent Account Number (PAN)** with the Mutual Fund will receive a Consolidated Account

### Statement as follows:

#### 1. Unitholders who hold Demat Account

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

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

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

#### 2. Unitholders who do not hold Demat Account

The Account Statement containing details relating to all financial transactions (purchase, redemption, switch, systematic investment plan, systematic transfer plan, systematic withdrawal plan, dividend transfer plan, dividend payout, dividend reinvestment and bonus transactions) made by the unitholder across all mutual funds where PAN of the investor is registered and holding at the end of the month including transaction charges, if any, paid to the distributor, will be

sent for each calendar month within 10th day of the succeeding month to the unitholders in whose folios transactions have taken place during that month.

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

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

For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. PAN identified as having a demat account by

Depositories for generating CAS will not be considered while generating a Mutual Fund level CAS.

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

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

### For normal transactions during ongoing sales and repurchase:

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

### For SIP/STP/Dividend Reinvestment transactions:

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

### Half-yearly Statement:

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

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

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

### Annual Financial Reports

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

### Financial Results and Portfolio Disclosures

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

The Mutual Fund shall disclose portfolio as on the last day of the month/half-year for all their schemes on its website and on

the website of AMFI within 10 days from the close of each month/half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.

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

### Prevention of Money Laundering

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

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws.

Applications without such documents and information may be rejected.

### Submission of PAN:

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

Accordingly, where the aggregate of lump sum investment (fresh purchase and additional purchase) and SIPs where the aggregate of instalments in a financial year i.e. April to March does not exceed Rs.50,000/- (referred to as "Micro

investment"), it shall be exempt from the requirement of PAN.

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

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

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

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

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

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