

# Common Key Information Memorandum cum Application Form

Name of Asset Management Company:  
**Taurus Asset Management Company Limited**  
CIN: U67190MH1993PLC073154

Name of Mutual Fund:  
**Taurus Mutual Fund**

Offer of Units of ₹10/- Per Unit at NAV based prices\*

(\*Offer of Units of ₹1000/- Per Unit at NAV based prices for Taurus Short Term Income Fund, Taurus Liquid Fund and Taurus Ultra Short Term Bond Fund)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' Rights and Services, Risk Factors, Penalties and 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.taurusmutualfund.com


The Schemes' 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.

The date of this Key Information Memorandum is June 27, 2015.

## Schemes

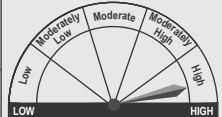
### Taurus Starshare

An open end equity growth scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments – multicap in nature</li> </ul>	
Investors understand that their principal will be at moderately high risk	

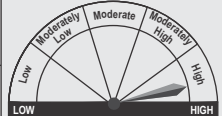
### Taurus Ethical Fund

An open end equity oriented scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments based on the principles of Shariah</li> </ul>	
Investors understand that their principal will be at high risk	

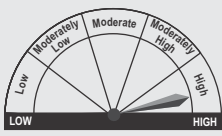
### Taurus Infrastructure Fund

An open end equity thematic scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments of companies from Infrastructure Sector</li> </ul>	
Investors understand that their principal will be at high risk	


### Taurus Banking & Financial Services Fund

An open end sectoral equity scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments companies from Banking &amp; Financial Sector.</li> </ul>	
Investors understand that their principal will be at high risk	

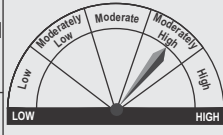
### Taurus Bonanza Fund

An open end equity growth scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments – focus on large cap stocks</li> </ul>	
Investors understand that their principal will be at moderately high risk	

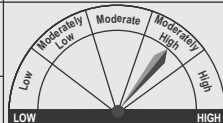
### Taurus Discovery Fund

An open end equity growth scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments through price discovery mechanism- mid cap in nature</li> </ul>	
Investors understand that their principal will be at moderately high risk	


### Taurus Nifty Index Fund

An open end index linked equity scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity securities by replicating CNX Nifty Index.</li> </ul>	
Investors understand that their principal will be at moderately high risk	

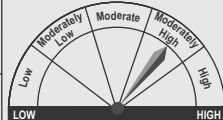
### Taurus Tax Shield

An open end equity linked tax saving scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments</li> </ul>	
Investors understand that their principal will be at moderately high risk	

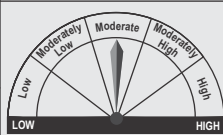
### Taurus MIP Advantage\*\*

An open end income scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long Term Regular Income</li> <li>Investment in Fixed Income securities, Gold ETF and Equity Instruments</li> </ul>	
Investors understand that their principal will be at moderately high risk	


### Taurus Dynamic Income Fund

An open end income scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation and current income with high liquidity</li> <li>Investment in Debt/ Money Market Instruments</li> </ul>	
Investors understand that their principal will be at moderate risk	

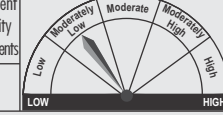
### Taurus Short Term Income Fund

An open end bond scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Medium term capital appreciation and current income with low volatility</li> <li>Investment in Debt/Money Market Instruments</li> </ul>	
Investors understand that their principal will be at moderately low risk	

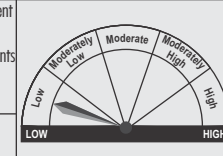
### Taurus Ultra Short Term Bond Fund

An open end debt scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Short term capital appreciation and current income with high liquidity &amp; low volatility</li> <li>Investment in Debt/Money Market Instruments</li> </ul>	
Investors understand that their principal will be at moderately low risk	

### Taurus Liquid Fund

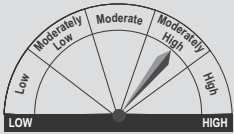
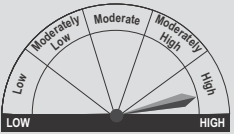
An open end liquid scheme

This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Short term capital appreciation &amp; current income with low risk &amp; high liquidity</li> <li>Investment in Money Market Instruments /Short Term Debt Instruments upto a maturity of 91 days.</li> </ul>	
Investors understand that their principal will be at low risk	

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

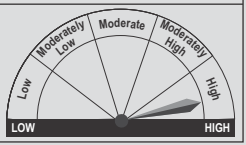
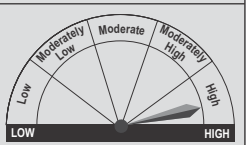
\*\*Monthly Income is not assured and is subject to availability of distributable surplus. The term 'Advantage' has been used in terms of asset allocation and not in terms of returns/yield.

# KEY SCHEME FEATURES

Name of the Scheme	Taurus Starshare		Taurus Ethical Fund	
Product Labeling	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments – multicap in nature</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p>	<p>Riskometer</p> 	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments based on the principles of Shariah</li> </ul> <p>Investors understand that their principal will be at high risk</p>	<p>Riskometer</p> 
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.				
Investment Objective	To provide long - term capital appreciation. Emphasis will be on sharing growth through appreciation as well as on distribution of income by way of dividend.		To provide capital appreciation and income distribution to unit holders through investment in a diversified portfolio of equities, which are based on the principles of Shariah.	
Asset Allocation Pattern of the Schemes	Equity & equity related instruments: 85-100%	Debt securities 0-15%	Money market & other assets 0-10%	Equity & equity related instruments(*): 80-100% (*) Surplus money / investible funds available in the scheme at any time will be kept in Current Accounts with banks and will not be invested in any interest bearing instruments.
Investment Strategy	Please refer to page no. 12			
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. Please refer to page no. 17 for Scheme specific Risk Factors.			
Risk Management Strategies	Please refer to page no. 19 & 20			
Plans	Regular Plan & Direct Plan for details refer page no 12		Regular Plan & Direct Plan for details refer page no 12	
Options	Growth   Dividend: • Payout • Reinvestment		Growth   Dividend: • Payout • Reinvestment	
Applicable NAV	Please refer to page no. 11 & 12			
Minimum Application Amount	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units		Purchase: ₹ 5000/- and in multiple of ₹ 1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units	
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.			
Benchmark Index	S&P BSE 200		S&P BSE 500 Shariah	
Dividend Policy	For details please refer page no. 13			
Date of Allotment*	29th Jan'94		6th Apr'09	
AUM (as on 31st May15)	204.25(₹ in crs)		27.65(₹ in crs)	
No of Folios (as on 31st May15)	79227		2927	
Fund Manager Name	Sadanand Shetty		Sadanand Shetty	
Name of the Trustee Company	Taurus Investment Trust Company Limited		Taurus Investment Trust Company Limited	
Performance of the Scheme	Please refer page no 8 to 10			
Load Structure	Entry Load- Nil Exit Load- 1% if exited on or before 180 days, Nil if exited after 180 days		Entry Load- Nil Exit Load- 1% if exited on or before 180 days, Nil if exited after 180 days	
Also please refer page no 13 & 14 for details The AMC reserves the right to change/modify the load structure form a prospective date				
Recurring Expenses (% p.a. of daily Net Assets- maximum limit)	First ₹100 Crores 2.50%	Next ₹300 Crores 2.25%	Next ₹300 Crores 2.00%	Balance 1.75%
Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.		Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.		
Expense Ratio for the financial year 14-15 (unaudited)	Regular Plan : 2.84%	Direct Plan : 2.69%	Regular Plan : 2.89%	Direct Plan : 2.48%
Exclusive of Service Tax on investment management & advisory fees.				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.taurusmutualfund.com and www.amfindia.com			

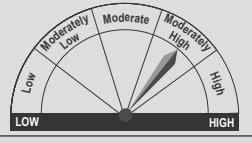
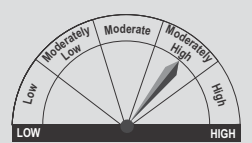
\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

## KEY SCHEME FEATURES

Name of the Scheme	<b>Taurus Infrastructure Fund</b>		<b>Taurus Banking &amp; Financial Services Fund</b>	
Product Labeling	<p><b>This product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity &amp; equity related instruments of companies from Infrastructure Sector</li> </ul> <p>Investors understand that their principal will be at high risk</p>	<p><b>Riskometer</b></p> 	<p><b>This product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity &amp; equity related instruments companies from Banking &amp; Financial Sector.</li> </ul> <p>Investors understand that their principal will be at high risk</p>	<p><b>Riskometer</b></p> 
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.				
Investment Objective	To provide capital appreciation and income distribution to unit holders by investing pre-dominantly in equity and equity related securities of the companies belonging to the infrastructure sector, it's related industries inclusive of suppliers of capital goods, raw materials and other supportive services to infrastructure companies and balance in debt and money market instruments.		To generate capital appreciation through a portfolio that invests predominantly in equity and equity related instruments of Banking, Financial and Non Banking Financial Companies that form part of the BFSI Sector.	
Asset Allocation Pattern of the Schemes	Equity & equity related instruments: 70-100% Debt & Money market instruments 0-30%		Equity & equity related instruments of companies belonging to banking & finance service sector : 80-100% Debt & money market instruments: 0-20%	
Investment Strategy	Please refer to page no. 12			
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. Please refer to page no.17 for Scheme specific Risk Factors.			
Risk Management Strategies	Please refer to page no. 19 & 20			
Plans	Regular Plan & Direct Plan for details refer page no 12		Regular Plan & Direct Plan for details refer page no 12	
Options	Growth   Dividend: • Payout      • Reinvestment		Growth   Dividend: • Payout      • Reinvestment	
Applicable NAV	Please refer to page no. 11 & 12			
Minimum Application Amount	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units		Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units	
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.			
Benchmark Index	S&P BSE 200		S&P BSE Bankex Index	
Dividend Policy	For details please refer page no. 13			
Date of Allotment	5th Mar'07		22nd May'12	
AUM (as on 31st May15)	5.90 (₹ in crs)		7.24 (₹ in crs)	
No of Folios (as on 31st May15)	1646		1291	
Fund Manager Name	Sadanand Shetty		Sadanand Shetty	
Name of the Trustee Company	Taurus Investment Trust Company Limited		Taurus Investment Trust Company Limited	
Performance of the Scheme	Please refer page no 8 to 10			
Load Structure	Entry Load - Nil Exit Load - 1% if exited on or before 180 days, Nil if exited after 180 days		Entry Load - Nil Exit Load - 1% if exited on or before 180 days, Nil if exited after 180 days	
Also please refer page no 13 & 14 for details The AMC reserves the right to change/modify the load structure form a prospective date				
Recurring Expenses (% p.a. of daily Net Assets- maximum limit)	First ₹100 Crores	2.50%	First ₹100 Crores	2.50%
	Next ₹300 Crores	2.25%	Next ₹300 Crores	2.25%
	Next ₹300 Crores	2.00%	Next ₹300 Crores	2.00%
	Balance	1.75%	Balance	1.75%
Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.			Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.	
Expense Ratio for the financial year 14-15 (unaudited)	Regular Plan : 2.88%      Direct Plan : 2.38%		Regular Plan : 2.91%      Direct Plan : 2.26%	
Exclusive of Service Tax on investment management & advisory fees.				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>			

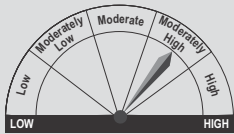
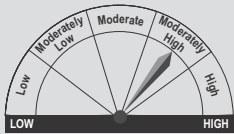
\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

## KEY SCHEME FEATURES

Name of the Scheme	Taurus Bonanza fund	Taurus Discovery Fund																
Product Labeling	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity &amp; equity related instruments – focus on large cap stocks</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p> <div style="text-align: center;">  </div>	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity &amp; equity related instruments through price discovery mechanism- mid cap in nature</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p> <div style="text-align: center;">  </div>																
Investment Objective	To provide investors long-term capital appreciation. Investments shall be primarily in equity and equity related instruments that offer scope for long-term capital appreciation. The funds will also be invested in debt and money market instruments.	To identify and select low priced stocks through price discovery mechanism, which would broadly include: <ul style="list-style-type: none"> <li>- To capitalise on available opportunity on growth potential offered by undervalued penny stocks.</li> <li>- Such stocks being low priced and if dividend paying, decent dividend yield will give desired cushion in the volatile capital market.</li> <li>- Lower side risk is minimum in such investments.</li> <li>- Many of such cases where investment will be made, may be turnaround cases, therefore, greater potential for improvement in NAV.</li> </ul>																
Asset Allocation Pattern of the Schemes	Equity & equity related instruments: 70-100% Debt Instruments: 0-10% Money market & other assets: 0-25%	Equity & equity related instruments: 75-100% Debt securities (including securitized debt) : 0-20% Money market & other assets: 0-20%																
Investment Strategy	Please refer to page no. 12																	
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. Please refer to page no. 17 for Scheme specific Risk Factors.																	
Risk Management Strategies	Please refer to page no. 19 & 20																	
Plans	Regular Plan & Direct Plan for details refer page no 12	Regular Plan & Direct Plan for details refer page no 12																
Options	Growth   Dividend: • Payout • Reinvestment	Growth   Dividend: • Payout • Reinvestment																
Applicable NAV	Please refer to page no. 11 & 12																	
Minimum Application Amount	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units																
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.																	
Benchmark Index	S&P BSE 100	CNX Midcap Index																
Dividend Policy	For details please refer page no. 13																	
Date of Allotment	28th Feb'95	5th Sept'94																
AUM (as on 31st May15)	24.09(₹ in crs)	33.19(₹ in crs)																
No of Folios (as on 31st May15)	7833	29452																
Fund Manager Name	Sadanand Shetty	Sadanand Shetty																
Name of the Trustee Company	Taurus Investment Trust Company Limited	Taurus Investment Trust Company Limited																
Performance of the Scheme	Please refer page no 8 to 10																	
Load Structure	Entry Load - Nil Exit Load - 1% if exited on or before 180 days, Nil if exited after 180 days	Entry Load - Nil Exit Load - 1% if exited on or before 180 days, Nil if exited after 180 days																
	Also please refer pager no 13 & 14 for details The AMC reserves the right to change/modify the load structure form a prospective date																	
Recurring Expenses (% p.a. of daily Net Assets-maximum limit)	<table border="0"> <tr><td>First ₹100 Crores</td><td>2.50%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Balance</td><td>1.75%</td></tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>	First ₹100 Crores	2.50%	Next ₹300 Crores	2.25%	Next ₹300 Crores	2.00%	Balance	1.75%	<table border="0"> <tr><td>First ₹100 Crores</td><td>2.50%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Balance</td><td>1.75%</td></tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>	First ₹100 Crores	2.50%	Next ₹300 Crores	2.25%	Next ₹300 Crores	2.00%	Balance	1.75%
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First ₹100 Crores	2.50%																	
Next ₹300 Crores	2.25%																	
Next ₹300 Crores	2.00%																	
Balance	1.75%																	
Expense Ratio for the financial year 14-15 (unaudited)	Regular Plan : 2.98%      Direct Plan : 2.83%	Regular Plan : 2.87%      Direct Plan : 2.50%																
	Exclusive of Service Tax on investment management & advisory fees.																	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>																	

\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

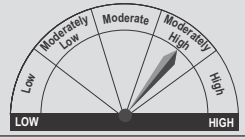
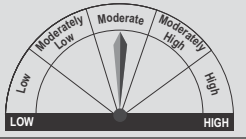
# KEY SCHEME FEATURES

Name of the Scheme	Taurus Nifty Index Fund	Taurus Tax Shield								
Product Labeling	<p><b>This product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity securities by replicating CNX Nifty Index.</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p>  <p><small>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>	<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p> 								
Investment Objective	To replicate the S&P CNX Nifty Index by investing in securities of CNX Nifty Index in the same proportion/weightage.	To provide long term capital appreciation over the life of the scheme through investment pre-dominantly in equity shares, besides tax benefits.								
Asset Allocation Pattern of the Schemes	Securities Covered by Nifty : 95% - 100% Debt & Money Market Instruments : 0 - 5%	Equity & equity related instruments: 80 -100% Debt instruments: 0-20% Money market & other assets: 0-20%								
Investment Strategy	Please refer to page no. 12									
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. Please refer to page no. 17 for Scheme specific Risk Factors.									
Risk Management Strategies	Please refer to page no. 19 & 20									
Plans	Regular Plan & Direct Plan for details refer page no 12	Regular Plan & Direct Plan for details refer page no 12								
Options	Growth   Dividend: • Payout    • Reinvestment	Growth   Dividend: • Payout								
Applicable NAV	Please refer to page no. 11 & 12									
Minimum Application Amount	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units	Purchase: ₹500/- and in multiple of ₹500/- thereafter Additional purchase in multiple of: ₹500/- Redemption: Any amount or any number of units								
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.									
Benchmark Index	CNX Nifty Index	S&PBSE 200								
Dividend Policy	For details please refer page no. 13									
Date of Allotment	19th Jun'10	31st Mar'96								
AUM (as on 31st May15)	0.54(₹in crs)	79.84(₹in crs)								
No of Folios (as on 31st May15)	144	14116								
Fund Manager Name	Sadanand Shetty	Sadanand Shetty								
Name of the Trustee Company	Taurus Investment Trust Company Limited	Taurus Investment Trust Company Limited								
Performance of the Scheme	Please refer page no 8 to 10									
Load Structure	Entry Load - Nil Exit Load - 0.5% if exited on or before 30 days. Nil if exited after 30 days	Entry Load - Nil Exit Load - NA (3 yrs lock in period)								
	Also please refer pager no 13 & 14 for details The AMC reserves the right to change/modify the load structure form a prospective date									
Recurring Expenses (% p.a. of daily Net Assets- maximum limit)	1.50% of the weekly average net assets  Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.	<table border="0"> <tr><td>First ₹100 Crores</td><td>2.50%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Balance</td><td>1.75%</td></tr> </table> Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.	First ₹100 Crores	2.50%	Next ₹300 Crores	2.25%	Next ₹300 Crores	2.00%	Balance	1.75%
First ₹100 Crores	2.50%									
Next ₹300 Crores	2.25%									
Next ₹300 Crores	2.00%									
Balance	1.75%									
Expense Ratio for the financial year 14-15 (unaudited)	Regular Plan : 1.59%                      Direct Plan : 0.99% <small>Exclusive of Service Tax on investment management &amp; advisory fees.</small>	Regular Plan : 2.97%                      Direct Plan : 2.82%								
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and <a href="http://www.amfindia.com">www.amfindia.com</a>									

\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

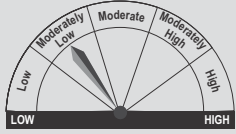
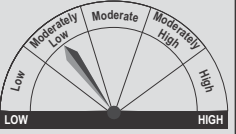


# KEY SCHEME FEATURES

Name of the Scheme	Taurus MIP Advantage	Taurus Dynamic Income Fund																
Product Labeling	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>• Long Term Regular Income</li> <li>• Investment in Fixed Income securities, Gold ETF and Equity Instruments</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p>  <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation and current income with high liquidity</li> <li>• Investment in Debt/ Money Market Instruments</li> </ul> <p>Investors understand that their principal will be at moderate risk</p> 																
Investment Objective	To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments	To generate optimal returns with high liquidity through active management of the portfolio by investing in Debt and Money Market Instruments.																
Asset Allocation Pattern of the Schemes	Debt & Money Market Instruments : 65% - 95% Equity & Equity related instruments : 0 - 25% Gold ETF : 5% - 25%	Debt instruments with maturity more than an year : 1% - 100% Money Market instruments including CBLO, Debentures with residual maturity of less than one year : 0 - 99%																
Investment Strategy	Please refer to page no. 12																	
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. Please refer to page no. 17 for Scheme specific Risk Factors.																	
Risk Management Strategies	Please refer to page no. 19 & 20																	
Plans	Regular Plan & Direct Plan for details refer page no 12	Regular Plan & Direct Plan for details refer page no 12																
Options	Growth   Dividend: • Payout • Reinvestment	Growth   Dividend: • Payout • Reinvestment																
Applicable NAV	Please refer to page no. 11 & 12																	
Minimum Application Amount	Dividend Option ₹25000 & in multiples of ₹1 thereafter & Growth Option - ₹5000 & in multiples of ₹1 thereafter Additional purchase (Growth & dividend) : ₹1000/- & in multiples of ₹1/- thereafter Redemption: Any amount or any number of units	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- & in multiples of ₹1/- thereafter Redemption: Any amount or any number of units																
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.																	
Benchmark Index	75% Crisil MIP Blended Fund Index & 25% Price of Gold	Crisil Composite Bond Fund Index																
Dividend Policy	For details please refer page no. 13																	
Date of Allotment	6th Aug'10	14th Feb'11																
AUM (as on 31st May15)	21.59(₹ in crs)	7.56(₹ in crs)																
No of Folios (as on 31st May15)	743	176																
Fund Manager Name	Debt : Rahul Pal Equity and Gold ETF: Sदानand Shetty	Rahul Pal																
Name of the Trustee Company	Taurus Investment Trust Company Limited	Taurus Investment Trust Company Limited																
Performance of the Scheme	Please refer page no 8 to 10																	
Load Structure	Entry Load - Nil Exit Load - 1% if exited on or before 180 days, Nil if exited after 180 days	Entry Load - Nil Exit Load - 1% if exited on or before 90 days, Nil if exited after 90 days																
Recurring Expenses (% p.a. of daily Net Assets - maximum limit)	<table border="1"> <tr><td>First ₹100 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Next ₹300 Crores</td><td>1.75%</td></tr> <tr><td>Balance</td><td>1.50%</td></tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>	First ₹100 Crores	2.25%	Next ₹300 Crores	2.00%	Next ₹300 Crores	1.75%	Balance	1.50%	<table border="1"> <tr><td>First ₹100 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Next ₹300 Crores</td><td>1.75%</td></tr> <tr><td>Balance</td><td>1.50%</td></tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>	First ₹100 Crores	2.25%	Next ₹300 Crores	2.00%	Next ₹300 Crores	1.75%	Balance	1.50%
First ₹100 Crores	2.25%																	
Next ₹300 Crores	2.00%																	
Next ₹300 Crores	1.75%																	
Balance	1.50%																	
First ₹100 Crores	2.25%																	
Next ₹300 Crores	2.00%																	
Next ₹300 Crores	1.75%																	
Balance	1.50%																	
Expense Ratio for the financial year 14-15 (unaudited)	Regular Plan : 2.54%                      Direct Plan : 1.89%	Regular Plan : 1.35%                      Direct Plan : 0.33%																
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.taurusmutualfund.com and www.amfiindia.com																	

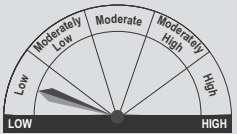
\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

## KEY SCHEME FEATURES

Name of the Scheme	Taurus Short Term Income Fund	Taurus Ultra Short Term Bond Fund																
Product Labeling	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>• Medium term capital appreciation and current income with low volatility</li> <li>• Investment in Debt/Money Market Instruments</li> </ul> <p>Investors understand that their principal will be at moderately low risk</p> <div style="text-align: center;">  <p><b>Riskometer</b></p> </div> <p><small>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>• Short term capital appreciation and current income with high liquidity &amp; low volatility</li> <li>• Investment in Debt/Money Market Instruments</li> </ul> <p>Investors understand that their principal will be at moderately low risk</p> <div style="text-align: center;">  <p><b>Riskometer</b></p> </div>																
Investment Objective	To generate income and capital appreciation with low volatility by investing in a diversified portfolio of short term debt and money market instruments.	To generate returns with higher liquidity and low volatility from a portfolio of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realised.																
Asset Allocation Pattern of the Schemes	Money market instruments: 65 - 100% Debt Instrument maturing within 1 year: 0 - 30% Debt Instrument with maturity between 1 to 3 years: 0-15%	Money market & Debt instruments*: 50-100% Debt instruments* *: 0-50% <small>*which have residual maturity &amp; repricing tenor not exceeding one year</small> <small>**which have residual maturity &amp; repricing tenor exceeding one year</small>																
Investment Strategy	Please refer to page no. 12																	
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. Please refer to page no. 17 for Scheme specific Risk Factors.																	
Risk Management Strategies	Please refer to page no. 19 & 20																	
Plans	Regular Plan & Direct Plan for details refer page no 12	Regular Plan & Direct Plan for details refer page no 12																
Options	Growth   Dividend: • Payout      • Reinvestment	Growth   Dividend: • Daily Dividend Reinvestment      • Weekly dividend reinvestment																
Applicable NAV	Please refer to page no. 11 & 12																	
Minimum Application Amount	Purchase: ₹5000/- and in multiple of ₹1/- thereafter Additional purchase : ₹1000/- & in multiples of ₹1/- thereafter Redemption: Any amount or any number of units	Purchase Growth & Weekly Dividend Reinvestment : ₹5000/- and in multiple of ₹1/- thereafter Daily Dividend Reinvestment : ₹1 lakh and in multiple of ₹1/- thereafter Additional purchase: Growth & Weekly Dividend Reinvestment : ₹1000/- and in multiple of ₹1/- thereafter Daily Dividend Reinvestment : ₹5000/- and in multiple of ₹1/- thereafter Redemption: Any amount or any number of units																
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.																	
Benchmark Index	Crisil Short Term Bond Fund Index	Crisil Liquid Fund Index																
Dividend Policy	For details please refer page no. 13																	
Date of Allotment	18th Aug'01	1st Dec'08																
AUM (as on 31st May 15)	303.88(₹ in crs)	110.67(₹ in crs)																
No of Folios (as on 31st May15)	1093	639																
Fund Manager Name	Rahul Pal	Rahul Pal      Co-Fund Manager - Archit Shah																
Name of the Trustee Company	Taurus Investment Trust Company Limited	Taurus Investment Trust Company Limited																
Performance of the Scheme	Please refer page no 8 to 10																	
Load Structure	Entry Load - Nil Exit Load - 0.25% if exited on or before 30 days, Nil if exited after 30 days	Entry Load - Nil Exit Load - Nil																
	Also please refer page no 13 & 14 for details The AMC reserves the right to change/modify the load structure form a prospective date																	
Recurring Expenses (% p.a. of daily Net Assets-maximum limit)	<table border="0"> <tr><td>First ₹100 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Next ₹300 Crores</td><td>1.75%</td></tr> <tr><td>Balance</td><td>1.50%</td></tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>	First ₹100 Crores	2.25%	Next ₹300 Crores	2.00%	Next ₹300 Crores	1.75%	Balance	1.50%	<table border="0"> <tr><td>First ₹100 Crores</td><td>2.25%</td></tr> <tr><td>Next ₹300 Crores</td><td>2.00%</td></tr> <tr><td>Next ₹300 Crores</td><td>1.75%</td></tr> <tr><td>Balance</td><td>1.50%</td></tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>	First ₹100 Crores	2.25%	Next ₹300 Crores	2.00%	Next ₹300 Crores	1.75%	Balance	1.50%
First ₹100 Crores	2.25%																	
Next ₹300 Crores	2.00%																	
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Balance	1.50%																	
First ₹100 Crores	2.25%																	
Next ₹300 Crores	2.00%																	
Next ₹300 Crores	1.75%																	
Balance	1.50%																	
Expense Ratio for the financial year 14-15 (unaudited)	Regular Plan : 0.72%      Direct Plan : 0.56%	Regular Plan : 0.40%      Direct Plan : 0.23%																
	<small>Exclusive of Service Tax on investment management &amp; advisory fees. For Taurus Ultra Short Term Bond Fund the expense ratio is for the super institutional plan</small>																	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>																	

\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

# KEY SCHEME FEATURES

Name of the Scheme	<b>Taurus Liquid Fund</b>									
Product Labeling	<p>This product is suitable for investors who are seeking* :</p> <ul style="list-style-type: none"> <li>Short term capital appreciation &amp; current income with low risk &amp; high liquidity</li> <li>Investment in Money Market Instruments / Short Term Debt Instruments upto a maturity of 91 days.</li> </ul> <p>Investors understand that their principal will be at low risk</p>	<p><b>Riskometer</b></p> 								
	* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.									
Investment Objective	To generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt instruments.									
Asset Allocation Pattern of the Schemes	<table border="1"> <tr> <td>Repo/Reverse Repo/CBLO</td> <td>0-100%</td> </tr> <tr> <td>Money market instruments (Mibor linked instrument, T-Bills, CP's, CD's) and or other short term debt instruments (Floating rate notes, Short tenor NCD's, PTC's and G-Secs) upto maturity of 91 days</td> <td>0-100%</td> </tr> </table>	Repo/Reverse Repo/CBLO	0-100%	Money market instruments (Mibor linked instrument, T-Bills, CP's, CD's) and or other short term debt instruments (Floating rate notes, Short tenor NCD's, PTC's and G-Secs) upto maturity of 91 days	0-100%					
Repo/Reverse Repo/CBLO	0-100%									
Money market instruments (Mibor linked instrument, T-Bills, CP's, CD's) and or other short term debt instruments (Floating rate notes, Short tenor NCD's, PTC's and G-Secs) upto maturity of 91 days	0-100%									
Investment Strategy	Please refer to page no. 12									
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. Please refer to page no. 17 for Scheme specific Risk Factors.									
Risk Management Strategies	Please refer to page no. 19 & 20									
Plans	Regular Plan & Direct Plan for details refer page no 12									
Options	<table border="1"> <tr> <td>Growth</td> <td>Dividend:</td> </tr> <tr> <td></td> <td> <ul style="list-style-type: none"> <li>Daily Dividend Reinvestment</li> <li>Weekly dividend reinvestment</li> </ul> </td> </tr> </table>		Growth	Dividend:		<ul style="list-style-type: none"> <li>Daily Dividend Reinvestment</li> <li>Weekly dividend reinvestment</li> </ul>				
Growth	Dividend:									
	<ul style="list-style-type: none"> <li>Daily Dividend Reinvestment</li> <li>Weekly dividend reinvestment</li> </ul>									
Applicable NAV	Please refer to page no. 11 & 12									
Minimum Application Amount	<p>Purchase</p> <p>Growth &amp; Weekly Dividend Reinvestment : ₹5000/- and in multiple of ₹1/- thereafter</p> <p>Daily Dividend Reinvestment : ₹1 lakh and in multiple of ₹1/- thereafter</p> <p>Additional purchase in multiple of:</p> <p>Growth &amp; Weekly Dividend Reinvestment : ₹1000/- and in multiple of ₹1/- thereafter</p> <p>Daily Dividend Reinvestment : ₹5000/- and in multiple of ₹1/- thereafter</p> <p>Redemption: Any amount or any number of units</p>									
Despatch of Repurchase (redemption) Request	Within 10 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Computershare Pvt. Ltd., the R & T Agent of the schemes.									
Benchmark Index	Crisil Liquid Fund Index									
Dividend Policy	For details please refer page no. 13									
Date of Allotment	31st Aug'06									
AUM (as on 31st May15)	2660.99(₹in crs)									
No of Folios (as on 31st May15)	483									
Fund Manager Name	Rahul Pal      Co-Fund Manager- Archit Shah									
Name of the Trustee Company	Taurus Investment Trust Company Limited									
Performance of the Scheme	Please refer page no 8 to 10									
Load Structure	<p>Entry Load - Nil</p> <p>Exit Load - Nil</p> <p>Also please refer page no 13 &amp; 14 for details The AMC reserves the right to change/modify the load structure form a prospective date</p>									
Recurring Expenses (% p.a. of daily Net Assets- maximum limit)	<table border="1"> <tr> <td>First ₹100 Crores</td> <td>2.25%</td> </tr> <tr> <td>Next ₹300 Crores</td> <td>2.00%</td> </tr> <tr> <td>Next ₹300 Crores</td> <td>1.75%</td> </tr> <tr> <td>Balance</td> <td>1.50%</td> </tr> </table> <p>Refer page no. 17 for recurring expenses: At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p>		First ₹100 Crores	2.25%	Next ₹300 Crores	2.00%	Next ₹300 Crores	1.75%	Balance	1.50%
First ₹100 Crores	2.25%									
Next ₹300 Crores	2.00%									
Next ₹300 Crores	1.75%									
Balance	1.50%									
Expense Ratio for the financial year 14-15 (unaudited)	<table border="1"> <tr> <td>Regular Plan : 0.47%</td> <td>Direct Plan : 0.42%</td> </tr> </table> <p>Exclusive of Service Tax on investment management &amp; advisory fees. **Expense ratio is for the super institutional plan</p>		Regular Plan : 0.47%	Direct Plan : 0.42%						
Regular Plan : 0.47%	Direct Plan : 0.42%									
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>									

\*Direct Plan introduced in all schemes w.e.f. 01/01/2013

Note: Taurus Gilt Fund has been merged with Taurus Dynamic Income Fund effective from 18/09/2014

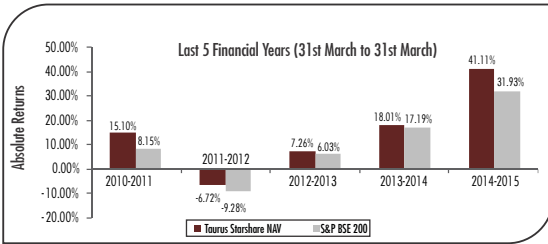


**Taurus Starshare – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Starshare	S&P BSE 200
Last 1 year	24.16	19.70
Last 3 years	23.14	20.86
Last 5 years	13.11	10.43
Since Inception	11.04	9.59

Inception Date : 29th January 1994 # S&P BSE 200

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

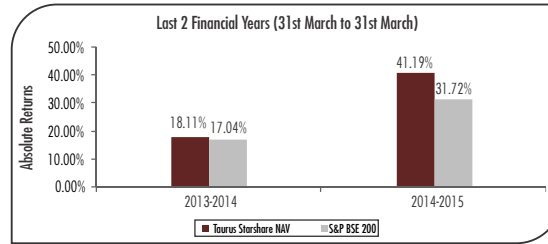


**Taurus Starshare – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Starshare	S&P BSE 200
Last 1 Year	24.56	19.70
Since Inception	17.36	16.49

Inception Date : 1st January 2013 # S&P BSE 200

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

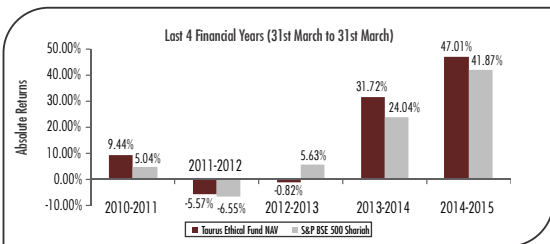


**Taurus Ethical Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Ethical Fund	S&P BSE 500 Shariah
Last 1 year	35.77	36.46
Last 3 years	26.12	25.12
Last 5 years	13.89	13.22
Since Inception	25.99	20.02

Inception Date : 6th April 2009 # CNX 500 Shariah (Changed to S&P BSE 500 Shariah w.e.f. 02/05/2013)

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

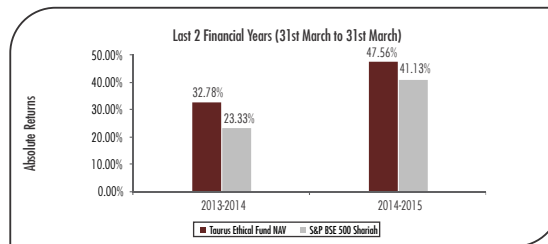


**Taurus Ethical Fund – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Ethical Fund	S&P BSE 500 Shariah
Last 1 year	36.48	36.46
Since Inception	27.42	25.44

Inception Date : 1st January 2013 # CNX 500 Shariah (Changed to S&P BSE 500 Shariah w.e.f. 02/05/2013)

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



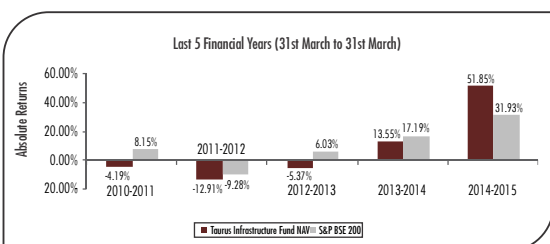
**Taurus Infrastructure Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Infrastructure Fund	S&P BSE 200
Last 1 year	21.14	19.70
Last 3 years	20.54	20.86
Last 5 years	5.73	10.43
Since Inception	7.76	11.21

Inception Date : 5th March 2007

# S&P BSE 200

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

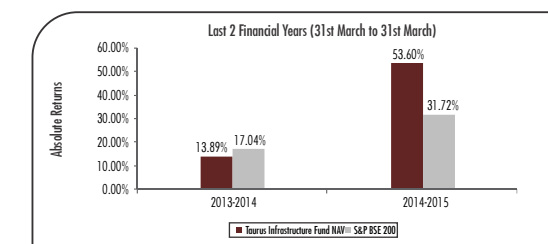


**Taurus Infrastructure Fund – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Infrastructure Fund	S&P BSE 200
Last 1 year	21.89	19.70
Since Inception	17.00	16.49

Inception Date : 1st January 2013 # S&P BSE 200

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

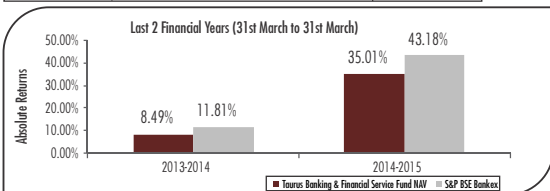


**Taurus Banking & Financial Services Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Banking & Financial Services Fund	S&P BSE Bankex
Last 1 year	17.93	26.88
Last 3 years	19.97	25.55
Since Inception	20.48	26.08

Inception Date : 22nd July 2012 # S&P BSE Bankex

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

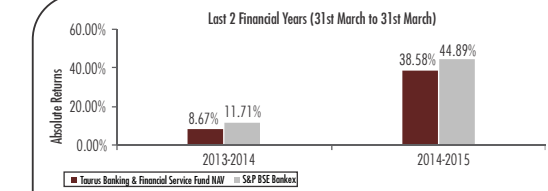


**Taurus Banking & Financial Services Fund – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Banking & Financial Services Fund	S&P BSE Bankex
Last 1 year	19.76	26.88
Since Inception	11.40	17.17

Inception Date : 1st January 2013 # S&P BSE Bankex

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

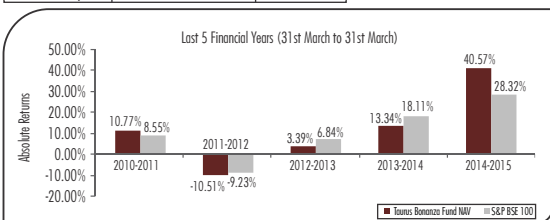


**Taurus Bonanza Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Bonanza Fund	S&P BSE 100
Last 1 year	27.36	16.41
Last 3 years	21.26	20.09
Last 5 years	10.61	10.28
Since Inception	11.60	11.38

Inception Date : 28th February 1995 # S&P BSE 100

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

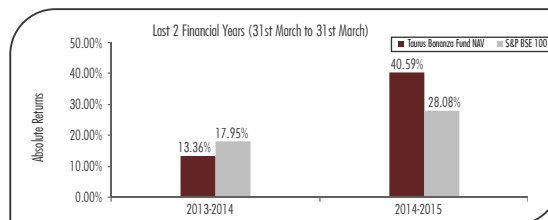


**Taurus Bonanza Fund – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Bonanza Fund	S&P BSE 100
Last 1 Year	27.87	16.41
Since Inception	16.35	15.28

Inception Date : 1st January 2013 # S&P BSE 100

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

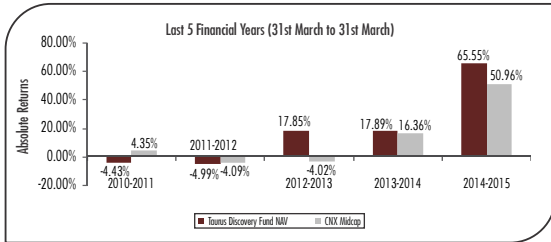


**Taurus Discovery Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Discovery Fund	CNX Midcap
Last 1 year	41.65	29.97
Last 3 years	33.94	24.14
Last 5 years	16.01	11.20
Since Inception	5.56	9.00

Inception Date : 5th September 1994 # CNX Midcap

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

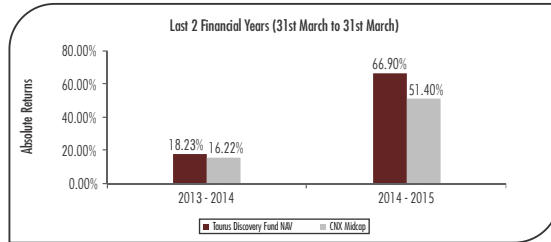


**Taurus Discovery Fund – Existing Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Discovery Fund	CNX Midcap
Last 1 year	42.27	29.97
Since Inception	26.17	19.39

Inception Date : 1st January 2013 # CNX Midcap

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

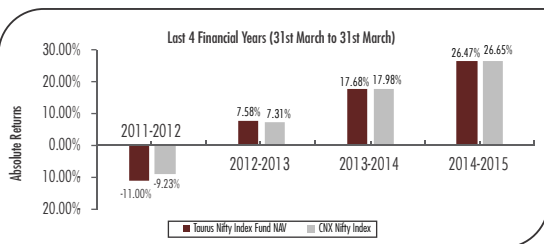


**Taurus Nifty Index Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Nifty Index Fund	CNX Nifty Index
Last 1 year	16.64	16.65
Last 3 years	19.49	19.68
Since Inception	9.52	9.62

Inception Date : 19th June 2010 # CNX Nifty Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

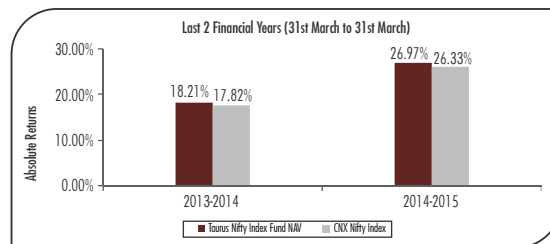


**Taurus Nifty Index Fund – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Nifty Index Fund	CNX Nifty Index
Last 1 year	17.40	16.65
Since Inception	15.61	15.26

Inception Date : 1st January 2013 # CNX Nifty Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

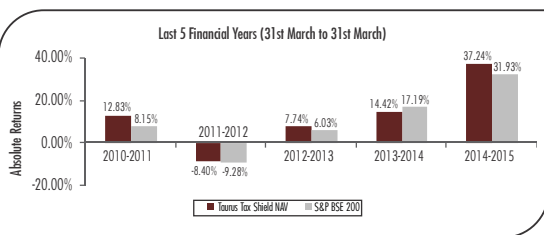


**Taurus Tax Shield – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Tax Shield	S&P BSE 200
Last 1 year	22.48	19.70
Last 3 years	20.53	20.86
Last 5 years	11.59	10.43
Since Inception	11.67	12.89

Inception Date : 31st March 1996 # S&P BSE 200

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

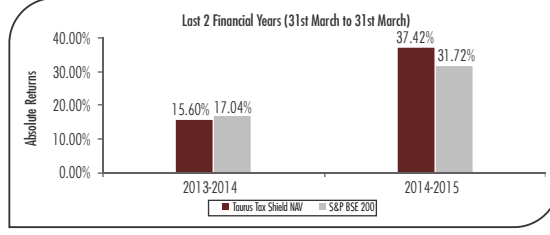


**Taurus Tax Shield – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Tax Shield	S&P BSE 200
Last 1 year	22.87	19.70
Since Inception	15.79	16.49

Inception Date : 1st January 2013 # S&P BSE 200

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

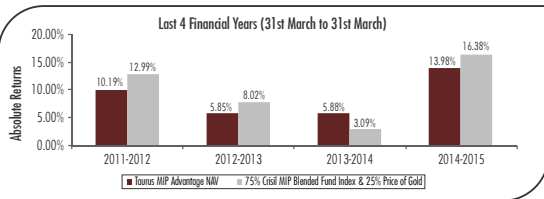


**Taurus MIP Advantage – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus MIP Advantage	75% -CRISIL MIP Blended Fund Index and 25%-Price of Gold
Last 1 year	10.68	10.24
Last 3 years	8.47	7.32
Since Inception	8.15	8.68

Inception Date : 6th August 2010 # 75% CRISIL MIP Blended Fund Index + 25% Price of Gold

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

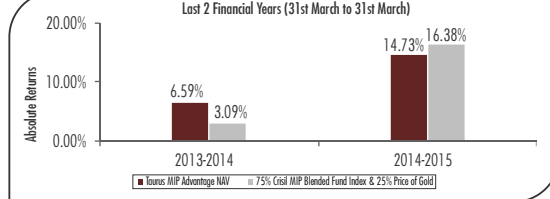


**Taurus MIP Advantage – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus MIP Advantage	75% -CRISIL MIP Blended Fund Index and 25%-Price of Gold
Last 1 year	11.51	10.24
Since Inception	7.76	6.26

Inception Date : 1st January 2013 # 75% CRISIL MIP Blended Fund Index + 25% Price of Gold

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



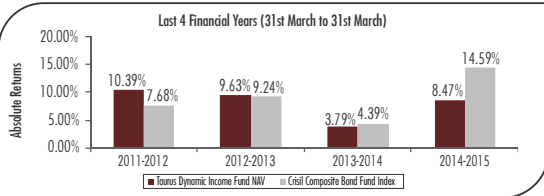
**Taurus Dynamic Income Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Dynamic Income Fund	CRISIL Composite Bond Fund Index
Last 1 year	7.72	12.20
Last 3 years	7.16	9.10
Since Inception	8.08	8.81

Inception Date : 14th February 2011

# CRISIL Composite Bond Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



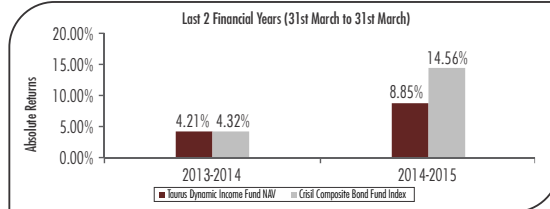
**Taurus Dynamic Income Fund – Direct Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Dynamic Income Fund	CRISIL Composite Bond Fund Index
Last 1 year	8.16	12.20
Since Inception	6.62	8.80

Inception Date : 1st January 2013

# CRISIL Composite Bond Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



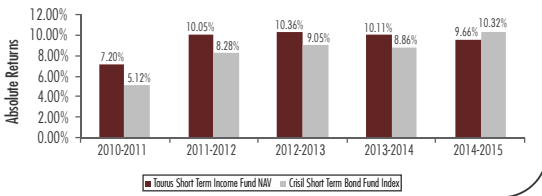
**Taurus Short Term Income Fund – Regular Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Short Term Income Fund	CRISIL Short Term Bond Fund Index
Last 1 year	9.47	9.80
Last 3 years	9.95	9.34
Last 5 years	9.61	8.39
Since Inception	6.83	6.76

Inception Date : 18th August 2001  
# CRISIL Short Term Bond Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

Last 5 Financial Years (31st March to 31st March)



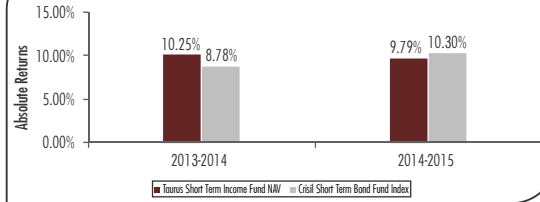
**Taurus Short Term Income Fund – Existing Plan (Growth Option)**

Duration	Returns (%)	
	Taurus Short Term Income Fund	CRISIL Short Term Bond Fund Index
Last 1 year	9.68	9.80
Since Inception	9.99	9.33

Inception Date : 1st January 2013 # CRISIL Short Term Bond Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

Last 2 Financial Years (31st March to 31st March)



**Taurus Liquid Fund – Regular Plan (Growth Option)**

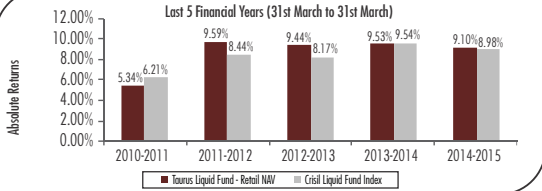
Duration	Returns (%)			
	Retail	Institutional	Super-institutional	CRISIL Liquid Fund Index
Last 1 year	8.14	8.90	9.01	8.80
Last 3 years	8.38	9.16	9.27	8.85
Last 5 years	8.35	8.92	8.72	8.42
Since Inception	7.07	6.87	6.62	7.58

Inception Date : Retail-31st August 2006 ; Insti & Super Insti - 26th September 2008

# CRISIL Liquid Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

Last 5 Financial Years (31st March to 31st March)



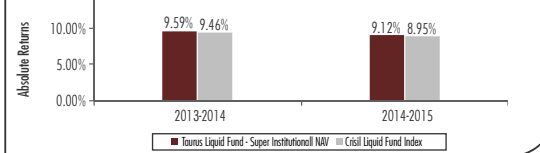
**Taurus Liquid Fund (Super Institutional)– Direct Plan (Growth Option)**

Duration	Returns (%)	
	Super-institutional	CRISIL Liquid Fund Index
Last 1 year	9.07	8.80
Since Inception	9.31	9.05

Inception Date : 1st January 2013 # CRISIL Liquid Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

Last 2 Financial Years (31st March to 31st March)



**Taurus Ultra Short Term Bond Fund – Regular Plan (Growth Option)**

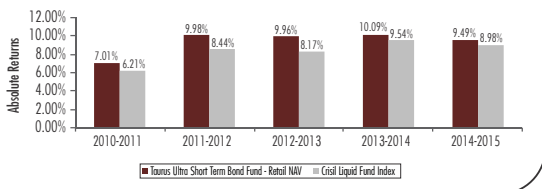
Duration	Returns (%)		
	Retail	Super-institutional	CRISIL Liquid Fund Index
Last 1 year	8.59	9.46	8.78
Last 3 years	8.90	9.77	8.85
Last 5 years	8.77	9.44	8.42
Since Inception	7.97	8.57	7.58

Inception Date : 1st December 2008

# CRISIL Liquid Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

Last 5 Financial Years (31st March to 31st March)



**Taurus Ultra Short Term Bond Fund (Super Institutional) – Direct Plan (Growth Option)**

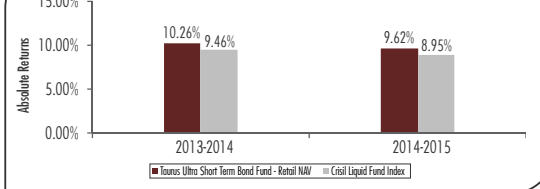
Duration	Returns (%)	
	Super-institutional	CRISIL Liquid Fund Index
Last 1 year	9.62	8.78
Since Inception	9.90	9.05

Inception Date : 1st January 2013

# CRISIL Liquid Fund Index

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

Last 2 Financial Years (31st March to 31st March)



## COMMON INFORMATION OF ALL SCHEMES

The Cut-off timings for Subscriptions/ Redemptions & Switches and Applicable NAV:

All Purchase (inflow) transactions in Liquid, Debt & Equity Funds

Scheme Type	Amount	New Purchase / Additional Purchase / SIP		
		Application Time	Credit in Bank A/c (same day)	NAV Applicability
Liquid Fund	Any Amount	Before 2.00 pm	Before 2.00 pm	Day preceding the day of application.
	Any Amount	Before 2.00 pm	After 2.00 pm	Day preceding the next business day.
	Any Amount	After 2.00 pm	Before 2.00 pm	Day on which funds are credited.
	Any Amount	After 2.00 pm	After 2.00 pm	
Debt Fund	≥ 2 lakhs	Before 3.00 pm	Before 3.00 pm	Next Business day
		Before 3.00 pm	After 3.00 pm	
		After 3.00 pm	Before 3.00 pm	
		After 3.00 pm	After 3.00 pm	
	< 2 lakhs	Before 3.00 pm	N.A.	Day of receipt of application
After 3.00 pm		Next Business day		
Equity Fund	≥ 2 lakhs	Before 3.00 pm	Before 3.00 pm	Day on which funds are credited.
		Before 3.00 pm	After 3.00 pm	Next Business day
		After 3.00 pm	Before 3.00 pm	
		After 3.00 pm	After 3.00 pm	
	< 2 lakhs	Before 3.00 pm	N.A.	
		After 3.00 pm		Next Business day

All Redemption/ Switch Out / Systematic Transfer Out & Switch In / Systematic Transfer In

SWITCH OUT from LIQUID FUND					
Switch Out / Redemption	Switch In / Purchase	Amount of Switch	Transaction Day	NAV Applicability	
				Switch Out	Switch In
Liquid Fund	Debt Fund	≥ 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	Next Business Day (T+1)
			Business Day (T) (Fri or day preceding holiday)	Day preceding the next Business Day (Sunday/Holiday)	Next Business Day (T+1 / Monday)
		< 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	
			Business Day (T) (Fri or day preceding holiday)	Business Day (T) (Friday)	
Liquid Fund	Liquid Fund	Any Amount	Business Day (T) (Mon - Thurs)	Business Day (T)	
			Business Day (T) (Fri or day preceding holiday)	Day preceding the next Business Day (Sunday/Holiday)	
Liquid Fund	Equity Fund	≥ 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	Next Business Day (T+1 / Monday)
			Business Day (T) (Fri or day preceding holiday)	Day preceding the next Business Day (Sunday/Holiday)	
		< 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	
			Business Day (T) (Fri or day preceding holiday)	Business Day (T) (Friday)	

SWITCH OUT from DEBT FUND					
Switch Out / Redemption	Switch In / Purchase	Amount of Switch	Transaction Day	NAV Applicability	
				Switch Out	Switch In
Debt Fund	Liquid Fund	Any Amount	Business Day (T) (Mon - Thurs)	Business Day (T)	Business Day (T)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T) (Friday)	Day preceding the next Business Day (Sunday/Holiday)
Debt Fund	Debt Fund	≥ 2 lakhs	Business Day (T) (Mon-Thurs)	Business Day (T)	Next Business Day (T+1)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T) (Friday)	Next Business Day (T+1/Monday)
		< 2 lakhs	Business Day (T) (Mon-Thurs)	Business Day (T)	Business Day (T)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T)	Business Day (T) (Friday)
Debt Fund	Equity Fund	≥ 2 Lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	Next Business Day (T+1)
			Business Day (T)	Business Day (T)	Next Business Day (T+1 / Monday)
		< 2 Lakhs	Business Day (T) (Mon-Thurs)	Business Day (T)	
			Business Day (T) (Fri or day preceding holiday)	Business Day (T) (Friday)	

# COMMON INFORMATION OF ALL SCHEMES

SWITCH OUT from EQUITY FUND					
Switch Out / Redemption	Switch In / Purchase	Amount of Switch	Transaction Day	NAV Applicability	
				Switch Out	Switch In
Equity Fund	Debt Fund	>= 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	Day of Credit (T+3)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T)	Day of Credit (T+3)
Equity Fund	Debt Fund	< 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	Business Day (T)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T)	Business Day (T)
Equity Fund	Liquid Fund	Any Amount	Business Day (T) (Mon - Thurs)	Business Day (T)	Day preceding the day of credit (T+2)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T)	Day preceding the day of credit (T+2)
Equity Fund	Equity Fund	>= 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	Day of credit (T+3)
			Business Day (T) (Fri or day preceding holiday)	Business Day (T)	Day of credit (T+3)
		< 2 lakhs	Business Day (T) (Mon - Thurs)	Business Day (T)	
			Business Day (T) (Fri or day preceding holiday)	Business Day (T)	

All multiple applications for investment in debt or equity schemes at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option) received on the same Business Day, will be aggregated. If the total amount equals to ₹ 2 lakh or more the applicable Net Asset Value would be as per the above table for applications above ₹2 lakhs.

## Investment strategy of Schemes

### Taurus Starshare

A major portion of the funds of the Scheme will be invested in equity shares. The scheme will pursue the policy of diversification of its assets in terms of industry exposure. Efforts would be made to avoid concentration in a particular industry or group of industries. The scheme will be multicap in nature.

### Taurus Ethical Fund

Primary investment in listed securities on BSE/NSE which are based on the principles of Shariah after proper fundamental & technical analysis by the Research Team. The fund will invest in stocks which are part of the S&P BSE 500 Shariah Universe

### Taurus Infrastructure Fund

Primary investment in equity & equity related securities of companies in the infrastructure sector. All companies selected will be analysed taking into account the fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market, expected growth in earnings, the company's financial strength and track record.

### Taurus Bonanza Fund

Investments in equities will be made through secondary & primary markets and may include common stocks, preferred stocks, right issues, convertible securities & warrants. The investment strategy will aim to diversify the portfolio to maximize return while maintaining a tolerable level of risk. Under normal circumstances, investment will be made in diverse sectors to create a balanced portfolio of securities. The scheme will focus on large cap stocks

### Taurus Discovery Fund

To identify & select low priced stocks through price discovery mechanism. Discovery Stocks may be defined as follows:

(i) Those stocks, whose current market price is lower than face value (ii) Those stocks, whose current market price is lower than last public offer either by way of IPO or Right Issue (iii) Those scrips, which have not moved up as per movement in BSE Index, but have the potential (iv) Such identified company is now doing well but on account of either initial high price or lack of investors confidence, current market price is under pressure (v) Following parameters will be kept while identifying such stocks

\* Market price/Book value ratio is not very high

\* Return on capital employed (ROCE) is satisfactory

\* Return on networth (RONW) is positive

\* Equity capital > ₹5 crs

\* Dividend paying company The scheme will focus on small & mid cap stocks

### Taurus Nifty Index Fund

**Equity:** The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightages of these stocks in the CNX Nifty. The investment strategy would revolve around reducing the Tracking Error to the least possible through rebalancing of the portfolio taking into account the change in weight of stocks in the index as well as incremental collection/redemption from the scheme. **Debt:** The actual percentage of investment in various fixed income securities would be decided from time to time after considering the prevailing economic (including interest rate & inflation) & political environment, performance of the corporate sector and the general liquidity considerations.

### Taurus Tax Shield

The scheme will identify undervalued stocks for constructing a diversified portfolio across industries and companies by using a combination of fundamental and technical analysis.

### Taurus MIP Advantage

The Fund Manager would invest a minimum of 65% of its net assets in various fixed income instruments such as Corporate & PSU Bonds, Government Securities, CBLO/ Repo and money market instruments which have low to medium risk profile. (the investment in debt & money market instruments could be in the range of 65% to 95%). The range of equity investment is between 0 to 25%. The selection would be based on the growth potential of the

companies and their availability at a reasonable price. The Fund Manager will use a combination of top-down and bottom-up analysis to identify sectors and stock weightages in the portfolio

### Taurus Dynamic Income Fund

The investment strategy would revolve around structuring the portfolio so as to capture the positive price movements and minimise the impact of adverse price movements. Active debt management strategies require an in depth knowledge of and ability to accurately track interest rate movements taking into account various micro and macro factors. The investment team would endeavour to mitigate interest rate risks and capitalise on the available opportunities in a timely manner.

### Taurus Short Term Income Fund

Flexibility to invest across entire range of money market & debt instruments. Normally average maturity of the portfolio will be maintained around 1 year.

### Taurus Ultra Short Term Bond Fund

The scheme is meant for investors to deploy their funds for a short term. The scheme seeks to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities maintaining high liquidity and credit quality of the portfolio. Normally average maturity of the portfolio will be maintained at <180 days.

### Taurus Liquid Fund

Investment in money market & debt instruments with maturity upto 91 days only.

### Prudential limits on Portfolio Concentration Risk (applicable to debt schemes)

As specified by SEBI, the total exposure of the Scheme in a particular sector will not exceed 30% of the total net assets of the scheme. Investments in Certificates of Deposits issued by Banks, CBLO, G-Secs, T-Bills, AAA rated securities issued by Public Finance Institutions and Public Sector Banks and investments in short term deposit of scheduled commercial banks will be exempt from this limit.

However, the Scheme may have an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme by way of increase in exposure to Housing Finance Companies (HFCs) only which are registered with National Housing Bank (NHB). Such additional exposure shall be to securities issued by HFCs which are rated AA and above and the total investment/exposure in HFCs shall not exceed 30% of the net assets of the Scheme.

### Plans

#### Each Scheme will offer two plans: Regular Plan\* and Direct Plan

**Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

**Direct Plan** shall be available for such investment applications which are not routed through a distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered load structure etc. will be the same except for a lower expense ratio. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan.

\*The nomenclature of Existing Plan changed to Regular Plan with effect from 12/06/2015.

#### Default Plan

Investors subscribing for units under Direct Plan of a Scheme should indicate 'Direct Plan' against the scheme name in the application form. Investors should also mention 'Direct' in the ARN column of the application form. The table showing various scenarios for treatment of application under 'Direct Plan' or 'Regular (Existing) Plan' is as follows:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan



# COMMON INFORMATION OF ALL SCHEMES

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. Taurus Asset Management Company Limited (TAMCO) shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, TAMCO shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.

## Introduction of Direct Plan for investing Directly with the Fund (Applications not routed through distributors)

In accordance with Para D titled "Separate Option for direct investments" under Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 issued by Securities and Exchange Board of India (SEBI), a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") has been introduced with effect from January 01, 2013 as under:

**1. Introduction of Direct Plan:** Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

**2. Scheme eligibility:** Direct Plan have been introduced in the following open-ended schemes of the Fund (except plans discontinued for further subscriptions):

**Equity Schemes :** (a) Taurus Starshare (b) Taurus Bonanza Fund (c) Taurus Discovery Fund (d) Taurus Infrastructure Fund (e) Taurus Tax Shield (f) Taurus Ethical Fund (g) Taurus Banking & Financial Services Fund

**Index Scheme :** Taurus Nifty Index Fund

**Debt Schemes :** (a) Taurus MIP Advantage (b) Taurus Short Term Income Fund (c) Taurus Dynamic Income Fund (d) Taurus Ultra Short Term Bond Fund (e) Taurus Liquid Fund (hereinafter collectively referred to as "the Schemes")

**3. Plans / Options / Sub-options:** All Plans / Options / Sub-options offered under the Schemes ("Regular (Existing) Plan") are also available for subscription under the Direct Plan. Thus from the Effective Date, there are two plans available for subscription under the Schemes viz., Regular (Existing) Plan and Direct Plan. Portfolio of the Scheme under the Regular (Existing) Plan and Direct Plan are common.

**4. Scheme characteristics :** Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms & conditions including load structure is the same for the Regular (Existing) Plan and the Direct Plan except that:

Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of units is paid/charged under the Direct Plan.

### 5. Applicable NAV and allotment of units:

The starting Net Asset Value (NAV) for the Direct Plan is not at par, but at the same NAV of the Regular (Existing) Plan on the day of first purchase in Direct Plan.

**6. Eligible investors / mode for applying:** All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platforms(s) where investors' applications for subscriptions of units are routed through Distributors).

**7. How to apply :** Investors subscribing under Direct Plan of a Scheme will have to mention "Direct Plan" against the 'Plan' Column in the application form

Example: Investors subscribing under Direct Plan of Taurus Starshare will have to indicate the Scheme/ Plan name in the application form as follows:

Name of the Scheme: **Taurus Starshare**

Plan : **Direct Plan**

Option : **Growth or Dividend Payout or Dividend Reinvestment**

Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

### 8. Existing Investments :

(a) Investors wishing to transfer their accumulated unit balance held under Regular (Existing) Plan (through lumpsum, systematic investments made with or without distributor code) to Direct Plan will have to switch/redeem their investments (subject to applicable Exit Load, if any) and apply under Direct Plan.

(b) Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Regular (Existing) Plan may note that the dividend will continue to be reinvested in the Regular (Existing) Plan only.

### 9. Investments through systematic route:

(a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Dividend Sweep facility, etc., registered prior to 01/01/2013 **without any distributor code** under the Regular (Existing) Plan, installments falling on or after 01/01/2013 will automatically be processed under the Direct Plan.

(b) Investors who had registered for Systematic Investment Plan facility prior to 01/01/2013 **with distributor code** and wish to invest their **future installments** into the Direct Plan, should make a written request to the Fund in this behalf. The Fund will take at least 15 days to process such requests. Intervening installments will continue in the Regular (Existing) Plan.

(c) In case of the following facilities which were registered under the Regular (Existing) Plan prior to 01/01/2013, the future installments shall continue under the Regular (Existing) Plan:

(i) Systematic Transfer Facilities (registered with Distributor Code)

(ii) Dividend Sweep Facilities (registered from a folio where investments were made with Distributor code)

In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities.

**10. Redemption requests:** Where Units under a Scheme are held under both Regular (Existing) and Direct Plans and the redemption/Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with folio number), failing which the request would be processed from the Regular (Existing) Plan. However, where Units under the requested Option are held under one Plan, the request would be processed under such Plan.

### 11. Exit Load:

(a) Switch from Regular (Existing) Plan of a Scheme without ARN Code (whether the investments were made before or after 01/01/2013) to Direct Plan of the Scheme will not attract the applicable exit load, if any. For any subsequent switch-out or redemption from the Direct Plan, the holding period of applicability of load will be considered from the date of initial investment in the Regular (Existing) Plan.

(b) Switch from Regular (Existing) Plan of a Scheme under ARN Code (whether the investments were made before or after 01/01/2013) to Direct Plan of the Scheme will attract applicable exit load, if any. However, any subsequent

switch-out or redemption of such investments from the Direct Plan will not be subject to any exit load.

(c) Switch from Direct Plan of Scheme to Regular (Existing) Plan (under ARN code) of the Scheme will not attract applicable exit load. For any subsequent switch-out or redemption from the Regular (Existing) Plan, the holding period for applicability of load will be considered from the date of such switch to Regular (Existing) Plan.

**12. Tax consequences:** Switch/redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.

## Single Plan Structure for Taurus Liquid Fund & Taurus Ultra Short Term Bond Fund

With effect from October 01, 2012,

(i) Taurus Liquid Fund and Taurus Ultra Short Term Bond Fund have started offering only a single plan i.e. Super Institutional Plan. Retail & Institutional Plans under these two Schemes have been discontinued for fresh subscriptions/ additional purchase/ switch-ins. These plans will continue as long as existing investors continue to stay invested in these plans.

(ii) All new subscriptions/switch-ins/SIP/STPs will be made only in Super Institutional Plan of these two schemes. Taurus Liquid Fund and Taurus Ultra Short Term Bond Fund will offer the following options- Growth, Daily Dividend Reinvestment, Weekly Dividend Reinvestment & Dividend Sweep.

(iii) Fresh subscriptions/additional purchase, if any received under the Retail or Institutional Plans of Taurus Liquid Fund or Taurus Ultra Short Term Bond Fund shall automatically be processed for allotment under the corresponding or default sub-option (as applicable) of Super Institutional Plan of these two schemes.

## Bonus (Applicable to Taurus Ethical Fund)

The Bonus option under the Regular (Existing) & Direct plans of Taurus Ethical Fund ("the Scheme") has been discontinued with effect from 15/06/2015. Accordingly, the Scheme would have only Dividend and Growth options w.e.f. 15/06/2015 under Regular & Direct Plans, with Growth option as the default option.

Consequently, no fresh subscriptions would be accepted under the Bonus Option of the Scheme - whether by way of fresh subscription or additional purchase or under Systematic Investment Plan (SIP).

The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, without allowing any fresh subscription from the unit holder, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed.

The aforesaid changes will be applicable with effect from 15th June, 2015. Accordingly, SIP transactions if any under the Bonus Option of the Scheme would also be discontinued from the same date.

Henceforth, no Bonus Units would be declared under any Scheme and Bonus Option would not be offered under any Scheme.

## Dividend Policy

Under the Dividend Plan of the schemes, it is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the Register of Unitholders on the notified record date. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor will that dividends be paid regularly. In order to be a Unitholder, an Investor has to be allotted units against receipt of clear funds by the Scheme. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid..

If the Fund declares dividend under a Scheme:

"The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend.

"The dividend proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits / any other electronic manner if sufficient banking account details of the investor are available with Mutual Fund

"In case of specific request for dividend by warrants or unavailability of sufficient details with the Mutual Fund, the dividend will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.

### Taurus Short Term Income Fund:

Under Dividend option of Taurus Short Term Income Fund w.e.f August 20, 2010, 100% distributable profits computed in accordance with SEBI (Mutual Funds) Regulation, 1996, over and above the base NAV of 1525.7786 (face value of ₹1000 per unit) would be distributed as dividend on Monthly basis to those unitholders whose names stand registered in the Register of unitholders as on the notified record date, which will be the 3rd Friday of every month or immediately following Business Day, if that day (i.e. 3rd Friday if every month) is not a business day.

### Taurus MIP Advantage:

Record Date for Dividend - Last Business Day of the month would be the Record Date. In case the record date falls on a Non Business Day, then the immediately succeeding Business Day will be considered as the Record date. The AMC reserves the right to change the record date from time to time.

If the dividend payable under Dividend Payout Option is less than ₹250/- then the dividend would be compulsorily reinvested in the Reinvestment sub-option of the scheme.

### Taurus Liquid Fund

Declaration of Dividend in Daily Dividend Option

With effect from October 22, 2011, Dividends in the daily dividend option of Taurus Liquid Fund will be declared on all calendar days.

**Reinvestment of Dividend Below the Threshold Amount (Taurus Starshare, Taurus Bonanza Fund, Taurus Discovery Fund, Taurus Ethical Fund, Taurus Infrastructure Fund, Taurus Nifty Index Fund, Taurus Short Term Income Fund, Taurus Liquid Fund-Retail Plan, Taurus Dynamic Income Fund and Taurus Banking & Financial Services Fund):**

If the dividend amount payable to the unit holders under the dividend payout option of the aforesaid Schemes/Plans is less than the threshold limit of ₹250, then such amount will be compulsorily and automatically reinvested in the respective Schemes/Plans, with effect from February 1, 2011 ("Effective Date").



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The dividend distributed (net of tax deducted at source, whenever applicable) for an amount equal to or less than the threshold limit will be reinvested in the Scheme/Plan by issuing additional Units of the Scheme at the prevailing ex-dividend Net Asset Value on the record date. There shall be no exit load on the dividend so invested. The dividend so reinvested shall constitute a constructive payment of dividend to the Unitholders and a constructive receipt of the same amount from each Unit Holder for reinvestment in Units.

## Taurus Liquid Fund & Taurus Ultra Short Term Bond Fund

With effect from 01.11.2012, any dividend, in the Retail & Institutional Plan of Taurus Liquid Fund & Taurus Ultra Short Term Bond Fund (Discontinued Plans) - Daily or Weekly Dividend Reinvestment will not be paid out to the unitholders. Instead, these dividends will be compulsorily reinvested in the respective options- Daily Dividend Reinvestment or Weekly Dividend Reinvestment-of the ongoing Super Institutional plan of these schemes.

For the above dividend re-investments, the minimum application amount criteria for purchases/switches under the ongoing Super Institutional Plan shall not apply. However, the minimum redemption amount/units criteria under the Super Institutional Plan shall apply.

## Dividend Sweep Option:

Under the Dividend Sweep Option (DSO), the investors may opt to automatically sweep (invest) the net dividend amount payable under the Scheme (hereinafter referred to as "Source Scheme") into any other open ended schemes (excluding Taurus Gift Fund) (hereinafter referred to as "Target Scheme") of Taurus Mutual Fund on the ex-dividend date (i.e., the immediate next business day after the Record Date) into the Target Scheme specified by the investor, at the applicable NAV of the Target Scheme and accordingly applicable number of units will be allotted in the Target Scheme.

There is no minimum amount prescribed for dividend amount to be swept to the Target Scheme via DSO. Accordingly, the provision for "Minimum Application Amount" specified in the respective Target Scheme's SID will not be applicable for investment made via DSO.

1. Under the Dividend Sweep Option (DSO), the investors may opt to automatically transfer (invest) the net dividend amount (i.e., net of statutory levy / taxes, if any) payable under the Scheme (hereinafter referred to as "Source Scheme") into any other scheme (hereinafter referred to as "Target Scheme") of Taurus Mutual Fund on the ex dividend date (i.e., the immediate next business day after the Record Date) into the Target Scheme specified by the investor, at the applicable NAV of the Target Scheme and accordingly applicable number of units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

2. The minimum amount of investment is not applicable for investment made through DSO in the Target Schemes.

3. The Units allotted in the Target scheme against investment via DSO will be subject to the applicable Exit Load of the Target scheme.

4. Unitholder(s) are advised to read the SID/KIM of Target Scheme(s) carefully before opting for DSO.

5. Unit holders who wish to enroll for the DSO facility are required to fill in and submit a prescribed DSO Enrolment Form complete in all respects at any of the Official Point of Acceptance (OPA) of TMF, separately for each Scheme/Plan/Option. The enrolment for DSO facility shall be for all units under the Dividend Option of the respective Source Scheme. Request for dividend sweep to multiple schemes are not allowed, partial Dividend Sweep and partial Dividend Payout / Reinvestment are also not permitted. If the unitholder fails to specify the option i.e growth, bonus or dividend of the target schemes then, the default shall be growth option and the default option under dividend shall be dividend re-investment option.

6. The DSO Enrolment Form is available with the OPAs and distributors of TMF as well as on the website of TMF, namely, www.taurusmutualfund.com

7. Enrolment under the DSO facility will automatically override any previous instructions of the Unitholder for 'Dividend Payout' or 'Dividend Reinvestment' facility, as the case may be, in the Source Scheme and will also apply to additional units allotted in the Source Scheme subsequently on account of additional subscription / switch-in / SIP / STP etc.

8. The request for enrolment for DSO must be submitted at least seven (7) working days prior to the Record Date for the dividend in the Source Scheme. Hence investors should submit the DSO enrolment request sufficiently in advance. In case of this condition not being met, the DSO enrolment would be effective from the immediately succeeding Record Date of the dividend in the Source Scheme. Consequently, any dividend declared between the date of acceptance of the DSO Enrolment Form and date of registration thereof by the Registrar will be paid out or reinvested in the Source Scheme, as applicable.

9. Unit holders will have the right to opt out of DSO facility at any time by submitting a written request. At the time of discontinuation of DSO facility, the unit holders should specify their choice of option i.e. Dividend Reinvestment or Dividend Payout, in the Source Scheme, failing which, the default sub-option, i.e., Dividend Reinvestment will be applicable.

10. Request for cancellation of DSO must be submitted at least seven (7) working days prior to the Record Date for the dividend in the Source Scheme. Any dividend declared in the Source Scheme during the interim period will be swept to the Target Scheme.

11. The Account Statement for DSO transactions will be sent by post or by email (if email id. is provided) within 30 days of dividend sweep.

12. It is expressly clarified that the dividends so swept and invested in Target Scheme shall be constructive payment of dividends to the Unit holder/s and constructive receipt of the same amount from each Unit holder for investment in units of Target Scheme. It is further clarified that the dividend amount transferred would be treated as switch-in / subscription transaction in the Target Scheme and will be liable to PAN and KYC provisions, as may be applicable.

13. TMF is not guaranteeing or assuring any dividend under any of the schemes. All dividend distributions are subject to investment performance of the respective schemes, availability of distributable surplus and at the discretion of the Trustee.

14. The AMC reserves the right to change/ modify the terms and conditions of the DSO without prior notice or without assigning any reason thereof. If DSO facility is withdrawn from any Source Scheme or Target Scheme, all investors who have opted for DSO will be shifted under Dividend Reinvestment Option in the Source Scheme and the unitholders will be sent suitable intimation.

## Load Structure

**Switch:** Equity Scheme to Equity Scheme (except ELSS): Exit Load Nil; Equity Scheme to ELSS: Exit Load applicable; Equity Scheme to Debt Scheme: Exit Load applicable; Debt Scheme to Equity Scheme/Debt Scheme: Exit Load applicable.

**Entry Load: Not Applicable** Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Exit Load : In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated 13.09.2012, with effect from October 01, 2012, Exit Load, if any charged to the investor will be credited to the Scheme, net of Service Tax.

## Transaction Charge

TAMCO shall deduct a "Transaction charge" (TC) on all Purchases/ SIP amount, received from first time mutual fund investors (New) and existing mutual fund investors through our empanelled distributor /agent (who has chosen for "Opt-in"), and units will be allotted for the balance amount. The TC will be as follows:

Description	First time Investor	Existing Investor
Lumpsum purchase for ₹10,000 & above.	TC = ₹ 150	TC = ₹ 100
SIP/MicroSIP/OptiSIP purchase where total commitment (instalment amt. X No. of instal.) is ₹10,000 & above.	TC = ₹ 150	TC = ₹ 100

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the Transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases the Transaction charge shall be recovered in 3-4 installments.

Distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

## Registration of Multiple Bank Accounts:

An Individual investor may register up to 5 bank accounts while a Non-Individual investor may register up to 10 bank accounts with Taurus Mutual Fund and choose any one of these accounts as the preferred bank account which will be used to make the dividend / redemption proceeds by the Fund. The investor may also choose any one of the remaining bank accounts from the registered list for the said purposes. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number. However the entire proceeds will necessarily be credited to a Single Account and shall not be allocated to multiple bank accounts.

For any Change of Bank or Multiple Bank Registration request, the following is mandatory submission ==> ORIGINAL of any one of the following Or originals to be produced for verification Or True attested copy by the bank - i) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR ii) Self attested copy of bank statement OR iii) Bank passbook with current entries not older than 3 months OR iv) Bank Letter duly signed by branch manager / authorized personnel.

For bank change/multiple registration in existing folios, where there are no existing bank details, in addition to the above documents an additional requirement is submission of a Photo ID proof of the first holder.

All bank change/multiple bank registration requests will take 10 calendar days, from the date of submission of all valid documents, to become effective

## Bank Mandate Registration As Part Of Fresh Purchase Application/ New Folio Creation

With effect from 01/11/2013, Investors / Unitholders would be required to submit one of the following documents for the bank mandate specified in the application form, in case the cheque provided along with fresh subscription / new folio creation does not belong to the bank mandate specified in the application form (for redemption/ dividend payment):

1. Original cancelled cheque having First Holder's Name & Bank Account Number printed on the face of the cheque (or)
2. Original Bank Statement reflecting the First Holder's Name, Bank Account Number and Bank Name as specified in the application (or)
3. Photocopy of the bank statement or bank pass book with current entries not older than 3 months duly attested by the Bank Manager / Authorized Official (or)
4. Bank letter confirming the Name & Bank Account Number of the First Holder along with the MICR & IFSC details (if available) duly signed by the Bank Manager / Authorized Official.

## Transact Online - Transactions through website

For the convenience of investors, the Mutual Fund proposes to provide the facility of transacting online through its website - Transact Online. A new/first time investor OR an existing investor can use this facility to make an online Purchase or other applicable transactions. To use this facility, a Unit Holder needs to have a secured TPIN. Investors can instantly generate TPIN online or via the Toll Free number - 1800 108 1111. Only those investors with a valid folio with mode of holding as "Joint" will be required to submit a physical TPIN Agreement form by filling up and signing the relevant portions in the TPIN Agreement that can be downloaded from the website of the Mutual Fund www.taurusmutualfund.com. By signing & submitting the relevant form, the Unit holder/s expressly agrees to have read and understood the terms and conditions related to PIN issuance by the AMC/ Registrar and PIN usage by the Unit holder. For more details on conditions & process of TPIN issuance, also read the "Transact Online FAQs" on the website.

## Trading in units through stock exchange mechanism

Open-ended schemes of Taurus Mutual Fund are enabled for transactions - lump sum Purchase, SIP & Redemptions - through the stock exchange infrastructure (Exchange Platform) of the Bombay Stock Exchange (BSE) on Bombay Stock Exchange

Platform for Allotment & Redemption of Mutual Fund units (BSE - StAR MF) AND National Stock Exchange (NSE) on the National Stock Exchange - Mutual Fund Service System (NSE - MFSS).

Switch, SWP and STP are presently not permitted through the Exchange Platform. Purchase & Redemption amount limits will be as per the Exchange regulations.

AMFI/NISM certified Brokers/Clearing Members who are eligible to enable transactions through the Exchange Platform would be considered as Official Points of Acceptance (OPA) for accepting all mutual fund transactions. All other terms & conditions of the Schemes will remain unchanged. The above shall be subject to SEBI (Mutual Funds) Regulations, 1996 and guidelines issued by NSE & NSDL / BSE & CDSL in this regard, as applicable and as amended from time to time.

The Trustees reserves the right to change / modify the features of this facility at a later date and issue such other rules, circulars, guidelines as may be required based on instructions, circulars, etc issued by the depositories from time to time.

# COMMON INFORMATION OF ALL SCHEMES

## ADDITIONAL OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF UTILITY ("MFU") PURSUANT TO APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED:

**Taurus Asset Management Company Limited** ("the AMC") has entered into an Agreement with **MF Utilities India Private Limited** ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of **MF Utility ("MFU")** a "Shared Services" initiative formed by various Asset Management Companies of SEBI Registered Mutual Funds. MFU acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Scheme(s) of **Taurus Mutual Fund** ("the Fund") can be done through MFU either electronically on the online transaction portal of MFU at [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized **Points of Service ("POS")** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be considered as Official Points of Acceptance ("OPA") for transactions in the Scheme(s) of the Fund in addition to the existing OPA of the AMC.

Investors are requested to note that, MFUI will allot a **Common Account Number ("CAN")**, a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms. Investors transacting through MFU shall be deemed to have consented to exchange of information viz. personal and/or financial (including the changes, if any) between the Fund /the AMC and MFUI and/or its authorized service providers for validation and processing of transactions carried out through MFU.

For details on carrying out transactions through MFU or any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1 800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [clientservices@mfuindia.com](mailto:clientservices@mfuindia.com). For any escalations and post-transaction queries pertaining to the Scheme(s) of the Fund, the Investors are requested to get in touch with the ISC's of the AMC.

The uniform cut-off time as prescribed by SEBI and as mentioned in the CSID / KIM shall be applicable for applications received on the portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com). However, investors should note that transactions on the MFUI portal shall be subject to the terms & conditions as stipulated by MFUI / the Fund / the AMC from time to time and any law for the time being in force. However, the terms & conditions of offerings of the Scheme(s) of the Fund as specified in the Scheme Information Document (SID), Key Information Memorandum (KIM) and Statement of Additional Information (SAI) shall be applicable for transactions through MFU.

### Call Centre

A Toll Free number facility has been provided for all existing as well as prospective investors & distributors. The number is 1 800 108 1111. Overseas investors & others can also reach our customer care on 040 - 6722 5100 (charges, as applicable). A customer care executive will be available to answer your queries between 9 am - 7 pm from Monday to Saturday (excluding Sundays and all Public holidays).

Investors can access NAV, Dividend information, latest statement of account via email, portfolio value, last 5 transactions, and status of complaint/request, Generation and modification of a 5-digit TPIN etc.

Distributors too can access NAV, Dividend information, latest statement of account of their investors, portfolio value, last 5 transactions, Generation of 5-digit TIN for accessing their investor's investment details, status of complaint/request etc.

### Restrictions on acceptance of third party instruments

TAMCO will not accept any application for subscription to units of schemes of Taurus Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions given in paragraph below.

'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. In case of payments from a joint bank account, the first named unit holder/investor must be one of the joint holders of bank account from which payment is made.

#### Exception to Third-Party Payments:

TAMCO will accept subscriptions to schemes of Taurus Mutual Fund accompanied by Third Party Payment Instruments only in following exceptional cases:

- Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ` 50,000/- (each regular purchase or per SIP instalment). However, this restriction will not be applicable for payment made by a Guardian, whose name is registered in the records of Taurus Mutual Fund in that folio;
- Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
- A Custodian on behalf of a Foreign Institutional Investor (FI/FPI) or a client.
- Payment by TAMCO to a Distributor empanelled with it on account of commission/ incentive etc. in the form of the units of schemes of Taurus Mutual Fund through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI from time to time.
- Payment by a 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 the form of Mutual Fund units 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.

\* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

In case of exceptions mentioned above, investors will be required to comply with the following requirements without which application for subscription to units will be rejected:

- Mandatory Know Your Customer ("KYC") for all investors (guardian in case of minor) and the person making the payment. KYC Acknowledgement Letter for all the investors as well as the person making the payment should be attached to the application form.
- Third Party Declaration from the investors (guardian in case of minor) and the person making the payment (third party) stating details of bank account from which the payment is made and the relationship with the investor(s). In addition, TAMCO reserves the right to ask for cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as TAMCO may require for verifying the source of funds to ensure that funds have come from the drawer's account only.

c) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's Cheque etc., a Certificate from the issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. TAMCO shall check that the funds have been debited from a pre-registered pay in account, or from the account of the first named unit holder.

d) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of Rs 50,000/- or more.

e) If payment is made by RTGS, NEFT, ECS, bank transfer etc, a copy of the instruction to the bank stating the account number debited must accompany the purchase application. TAMCO shall check that the account number mentioned on the transfer instruction copy is a registered pay-in account or belonging to the first named unit holder.

f) If aggregated payments are received via Channel distributors, TAMCO shall ensure that the settlement model has satisfactory checks and balances against third party payments.

g) For payments through net banking and debit cards (as and when made applicable), TAMCO shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. If it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, TAMCO shall reject the transaction with due intimation to the investor. Currently, where the investor account details are not made available by the payment gateway service provider, TAMCO shall obtain the name of the bank making payment for the subscription.

### Safe mode of writing cheque:

As a best practice, to avoid fraud, investors are advised to prepare the payment instrument (i.e. either cheque or demand draft or pay order) favoring the name of the scheme with the first investor's name, PAN number or Folio number (if any) e.g.: "Taurus Starshare-Adarsh Shah (Name of the investor)" or "Taurus Starshare-AAABS356F" or "Taurus Starshare-6012345648"

### Option to hold units in demat form

Investors/Unit Holders are provided with an option to hold their Units in DEMAT form while subscribing to the Units of the above schemes of TMF. Such Unit Holders are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL/CDSL. The DP can process only Redemption request of units held in demat form.

In case, the unitholder desires to hold the units in DEMAT or Re-materialized (REMAT) mode at a later date, the request for conversion of units held in non-DEMAT into DEMAT mode or vice-versa should be submitted along with a DEMAT/REMAT Request Form to their DP.

During the de-materialisation and re-materialisation process, NO financial and non-financial transactions are allowed. The facility of holding units in de-mat form is available for Systematic Investment Plan (SIP) transactions. Further, units for SIP transactions will be allotted based on the applicable NAV and will be credited to investors de-mat account on a weekly basis after the realisation of funds.

The facility to hold units in Demat form is not available to Daily & Weekly Dividend option of Taurus Ultra Short Term Bond Fund and Daily, Weekly & Fortnightly dividend option of Taurus Liquid Fund.

### Implementation of Know Your Customer (KYC) norms under Prevention of Money Laundering Act, 2002 (PMLA) through a designated KYC Registration Authority (KRA)

TMF is committed to complying with all applicable Anti Money Laundering and KYC laws and regulations. TMF recognizes the value and importance of creating a business environment that strongly discourages money launderers from using TMF. To that end, certain policies have been adopted by the AMC. The need for KYC is vital for the prevention of money laundering.

Compliance with KYC requirements has been made mandatory for Resident Individuals, Non Resident Individuals/PIOs/OCIs, Any investor investing through a distributor under special arrangement generally titled as a \*Channel Investor/Channel Distributor" and all Non Individual Investors like Corporate, Partnership, Firms, Trust HUF, etc. \*Channel Distributors are those distributors who have an arrangement with Taurus Asset Management Company Ltd. wherein they will submit the mutual fund transactions details (viz. subscriptions/ redemptions/switches, other non-financial transactions, etc.) of their clients electronically to Taurus Asset Management Co Ltd. The above category of investors for the purpose of KYC compliance shall include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA; and (ii) each of the applicants, in case of application in joint names.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agencies known as KYC Registration Authority (KRA). Presently CDSL Ventures Limited (CVL), NSDL Database Management Limited (NDML), NSE-Dotex, CAMS-KRA & Karvy- KRA or any such agency as decided by the regulator, that will act as central record keeping agency. As a token of having verified the identity and address and for efficient retrieval of records, KRA will issue an acknowledgment to each investor who submits an application.

#### PAN Based Common Standard KYC through a designated KRA:

Investors who wish to complete the KYC requirements have to submit a completed Application Form for KYC along with all the prescribed documents listed in the KYC application Form, at any of the Point of Service ("POS"). POS are the designated centers appointed by KRAs for receiving application forms, checking the documents and issuing the acknowledgment thereof.

The KYC for investor will be performed based on the Permanent Account Number (PAN), so submission of PAN is mandatory for all the investors. KRA will not issue any new number instead PAN will be accepted as the identification number for the investor. The investor will quote their PAN at the time of investment in Mutual Fund Schemes for which the Front Office of the AMC / Registrar & Transfer Agent will access the KRA database for detailed information.

The acknowledgment will be issued by KRA based on the submission of the following proof / documents:

i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, v) In-person Verification (IPV). This IPV is a confirmation that the applicant (Individual) of the KYC has been seen and the KYC form has been signed by the applicant in presence of an authorized person who will then put their Name, Designation, Name of Organisation, ARN code (applicable for KYC Compliant distributors) & Stamp. The date and the time of this IPV is also needed to be mentioned clearly. This authorized person can be either from the AMC or a NISM certified KYC Compliant Distributor or a Scheduled Commercial Bank official. All valid KYC applications will be registered with KRA. In case of Rejection by KRA, for any reason, the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.



# COMMON INFORMATION OF ALL SCHEMES

## Non PAN based KYC applicability through a designated KRA:

For certain nature of transactions and type of clients, PAN is not mandatory. In such cases common standard KYC through a designated KRA will continue to apply. Such nature of transactions and type of clients and the documents required for successful completion of KYC is mentioned below:

1. In case of transactions undertaken on behalf of Central Govt. and /or State Government and by officials appointed by Courts e.g. Offi—cial liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim\*\*.
3. UN entities /multilateral agencies exempt from paying taxes/filing tax returns in India.
4. Micro schemes such as Systematic Investment Plan (SIP), where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹50,000

### \*\*Investments from Investors residing in Sikkim

#### Special condition:

1. Proof of address of Sikkim state and application form should mention the same address.

#### Documents required:

1. Standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where identification documents photo contains the address of the investor, a separate proof of address is not required.
3. Supporting documents copy shall be attested by a KYD Compliant ARN holder mentioning the ARN number or attested by any competent authority, as described above. These documents will be required to be submitted along with a KYC application form with valid IPV, as described above.

However, it is clarified that Investors with PAN are required to follow PAN based common standard KYC through a designated KRA procedure as mentioned above.

For complying with the KYC requirement all the investors could approach POS or the KRA for submitting their KYC Application Form (KAF) and the mandatory documents of Proof of Identity and Proof of Address. The list of documents required for a valid KYC Application by Resident Indian and the process is mentioned above Please also read more detailed instructions on the reverse of the KYC application form. (The KYC Application Forms & an updated list of Point of Services (POS) is available at [www.cvlindia.com](http://www.cvlindia.com) or [www.cvlkra.com](http://www.cvlkra.com)). After verification of the KYC application form and accompanying documents, investors will receive a letter certifying their KYC compliance. Investors are requested to read the KYC section of Statement of Additional Information (SAI) in detail. Investors are requested to note that KYC would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund. The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a unitholder, if after due diligence, the investor/ unitholder/ person making the payment on behalf of the investor does not fulfill the requirements of the KYC Policy or the AMC believes that the transaction is suspicious in nature with regard to money laundering.

Currently, the AMC is also acting as POS for CVL at its offices as listed at [www.taurusmutualfund.com](http://www.taurusmutualfund.com)

## Beneficial Ownership Details

In line with the Prevention of Money Laundering Act 2005, (PMLA) and SEBI Guidelines, all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the person who beneficially own or control the account. All categories of investors (except individuals, company listed on a stock exchange or majority owned subsidiary of such company) are requested to provide details about beneficial ownership in the application form for all their investments. Taurus Mutual Fund reserves the right to reject application / restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are required to immediately update the details with Taurus Mutual Fund / Karvy Computershare Private Limited (Registrar).

## Foreign Account Tax Compliance Act (FATCA)

FATCA is an acronym for Foreign Account Tax Compliance Act (FATCA), a United States Federal law to increase compliance by US tax payers and is intended to bolster efforts to prevent tax evasion by the US tax payers with off shore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Mutual Fund are likely to be classified as a Foreign Financial Institution (FFI) (Investment Entity as per Annexure 1 (i) under the FATCA provisions). In accordance with FATCA provisions, the AMC / Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidence of the US and / or non-US status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and / or to US IRS or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA. FATCA due diligence will be directed at each investor / unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC/Mutual Fund to comply with the information reporting requirements stated in IGA and circulars issued by SEBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / unit holders should consult their own tax advisors regarding FATCA requirements with respect to their own situation."

## Employee Unique Identification Number (EUIIN)

Pursuant to Securities and Exchange Board of India (SEBI) circular number CIR/IMD/DF/21/2012 dated September 13, 2012, investor/s shall have the provision in the application / transaction form to specify the unique identity number (EUIIN) of the employee/relationship manager/sales person (sales person) of the distributor interacting with the investor/s for the sale of mutual fund products, along with the Association of Mutual Fund in India (AMFI) Registration Number (ARN) of the distributor. Investors are hereby requested to note the following with respect to EUIIN:

1. AMFI has allotted EUIIN to all the sales person of AMFI registered distributors and to all the Individual ARN holders including senior citizens.

2. Investor/s shall specify the valid ARN code, and the valid EUIIN of the sales person/Individual ARN holders in the application/transaction form. This will assist in handling the complaints of mis-selling, if any, even if the sales person on whose advice the transaction was executed leaves the employment of the distributor.

3. Investors are requested to use the new application /transaction forms which have space for sub-broker ARN code and EUIIN.

## Account of Minor, Account Status Change, Minor attaining Majority and Change of Guardian:

### A) New Account / Folio is opened on behalf of a Minor

- The minor shall be the first and the sole holder in an account. No Joint holders are allowed.
- Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. Further, the minor's Date of Birth (DOB) too should be mentioned on the application form. Documents supporting the DOB of the minor and also the relationship of the Guardian & the Minor have to be enclosed.

### B) Minor attaining Majority - Status change

- On the Minor becoming a Major, the status of the same needs to be incorporated in the folio. For this, the Investor has to submit KYC acknowledgement, details of bank account wherein the Major has operating powers as well as signature of the Major, suitably attested. The request letter should have the signature of existing guardian also.
- In case of non receipt of request for change of status along with relevant documents, minor folio /account will be frozen, for operation by guardian, from the date of minor attaining the status of majority as per the records.

### C) Change in Guardian

- In case of a change in guardian, the new guardian must either be a natural guardian (i.e. Father or mother) or a court appointed legal guardian and such guardian shall mandatorily submit the supporting documents showing the relationship with the minor, KYC acknowledgement, Bank attestation of signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian, etc.

## Nomination Facility:

The AMC provides an option to the Unit holders to nominate (in the manner prescribed under SEBI regulation), a person (s) in whom the units held by him shall vest in the event of his death.

Nomination can be made only by individuals on their own behalf, either singly or jointly. If the Units are held jointly, all joint Unitholders must sign the nomination form. Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA cannot nominate.

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent/legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office.

Nomination can be made for a maximum of 3 nominees. In case of multiple nominees, the percentage of allocation, share in favour of each of the nominees should be indicated against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of Unitholders not indicating the percentage of allocation / share for each of the nominees, the Mutual Fund / the AMC, by invoking the default option shall settle the claim equally amongst all the nominees.

## Nomination mandatory where mode of holding is single:

Nomination is mandatory for all the folios/accounts, where the mode of holding is single or the folio/account is opened by individual without any joint holding.

- In case investor does not wish to nominate for specific folio / account, he should fill the specific field by writing "Nomination not required" and sign on the application form. Application forms which have neither a nominee nor the request for "no nomination" will be rejected.
- Nomination will not be allowed for the folios/accounts opened by minors.

## Transmission of Units:

Transmission of units is required, on the death of unit holder/s, to their nominees, etc. Transmission could be to surviving unit holders, nominees or to the legal heirs of the unit holder. A request for transmission should be sent separately. If a redemption request accompanies the transmission request, the redemption request will be rejected. Depending upon the facts and circumstances of each case, various information and documents are required to be submitted for transmission of units. Please contact any of the offices of Taurus Asset Management Co. Ltd. or its Registrar & Transfer Agent for further details.

## Pledge of Units

The Units under the respective Scheme(s) (subject to completion of lock-in period, if any) may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other body. The AMC / R&T will note and record such Pledged Units. The Unitholder may request for the requisite form from the AMC / R&T. The AMC / R&T shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund assumes no responsibility thereof. The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorization to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such units.

## Tax treatment for the investors (Unitholders)

Investors are advised to refer to the details in the Common Scheme Information Document and Statement of Additional Information and also independently refer to their tax advisor.

## Daily Net Asset Value (NAV) Publication / NAV Disclosure

The NAV will be calculated and disclosed at the close of each business day. The NAV will be updated on the website of the fund: [www.taurusmutualfund.com](http://www.taurusmutualfund.com). Further it shall endeavour to update the NAV of the Scheme on the website [www.amfiindia.com](http://www.amfiindia.com) of Association of Mutual Funds in India by 9 p.m. on the same day. The NAV of the Scheme shall be published on a daily basis at least in two daily newspapers.

The AMC will before the expiry of one month from the close of each half year (i.e. 31 March and 30 September), send to all unitholders a complete statement of its scheme portfolio or publish the statement of scheme portfolio by way of advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of mutual fund is situated.

# COMMON INFORMATION OF ALL SCHEMES

## For Investor Grievances please contact

V. Sasidhar Head – Customer Services Taurus Asset Management Company Limited Ground Floor, AML Centre-1, 8, Mahal Industrial Estate Mahakali Caves Road, Andheri (East) Mumbai 400 093 Ph: 022 - 66242700 Fax: 022 - 66242777 Toll Free Number : 1800 108 1111 E-mail id : customercare@taurusmutuafund.com	Name & Address of Registrar Karvy Computershare Private Limited (Unit Taurus Mutual Fund) 1st Floor, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 008 Tel: 040 - 3321 1500 (Board) Extn 5297 Email: customercare@taurusmutuafund.com
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for any grievances with respect to transaction through stock exchange mechanism, unit holder must approach either their stock broker or their investor grievance cell of the respective stock exchange.

## Unitholders' Information

### ACCOUNT STATEMENTS

#### For normal transactions (other than SIP/STP) 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 from the date of clearance of cheque/draft.
- 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 ticking the appropriate column in the application form writing/calling the AMC/ISC/R&T.

#### For SIP / STP transactions;

- Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.
- A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.

#### Semi Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

#### Consolidated Account Statement

Common Account Statement for each calendar month would be sent to the investor/s those who have transacted during the month.

The investor whose transaction\*\* has been accepted by the AMC/Mutual Fund shall receive the following:

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
  - Thereafter, a consolidated account statement (CAS)<sup>^</sup> for each calendar month to the Unit holder(s) in whose folio(s) transaction\*\*(s) has/have taken place during the month on or before 10th of the succeeding month shall be sent by mail/e-mail.
- <sup>^</sup>Consolidated Account Statement (CAS) shall contain details relating to all the transactions\*\* carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.
- \*\*The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
  - In case of a specific request received from the Unit holders, the AMC/Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.
  - In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
  - The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

Investors are requested to note the following (effective from 02/07/2012):

- The Consolidated Account Statement (CAS) for each calendar month will be issued on or before 10th day of succeeding month to the investors who have provided valid PAN. Physical account statements will not be sent to the investors after every financial transaction including systematic transaction. Further CAS will be sent via e-mail where any of the folios consolidated has an e-mail id or to the e-mail id of the first unit holder as per KYC records.

(b) For folios not included in CAS, the AMC shall henceforth issue Account Statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before 10th day of succeeding month. In case of a New Fund Offer (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical statement (SOA) or an e-mail/and/or SMS's to the investor's registered address and/or mobile number not later than 5 business days from the date of closure of the NFO.

(c) In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.

#### Applicable for unit holders having a Demat Account

With a view to create one record for all financial assets of every individual, SEBI vide its Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 enabled a single consolidated view of the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories.

In accordance with the above, the following shall be applicable for unit holders having a Demat Account:

- Investors having Mutual Fund investments and holding securities in demat account shall receive a single Consolidated Account Statement from the Depository.
- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of demat accounts or mutual fund folios then CAS with holding details shall be sent to the investor on half yearly basis.

The unit holders who do not have Demat Account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.

#### Half yearly Disclosures (Portfolio / Financial Results)

The Fund will before the expiry of one month from the close of each half-year (i.e., 31st March and 30th September), send to all unitholders a complete statement of its scheme portfolio or publish the statement of scheme portfolio by way of advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the mutual fund is situated.

**Monthly Portfolio Disclosures:** Monthly Portfolio of all schemes, as on the last day of the month will be disclosed on the website of the Fund ([www.taurusmutualfund.com](http://www.taurusmutualfund.com)) on or before 10th day of the following month

#### Half Yearly Results

The Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September upload the unaudited half yearly financial results on the website of the Fund ([www.taurusmutualfund.com](http://www.taurusmutualfund.com)). A notice announcing the availability of the same on the website will be published in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.

#### Annual Report

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounting year, i.e. 31st March each year.

Provided that the Schemewise Annual Report or abridged summary thereof may be sent to investors in electronic form on their registered e-mail address

The full schemewise Annual Report would be uploaded on the website: [www.taurusmutualfund.com](http://www.taurusmutualfund.com) and AMC shall display the link on the website.

#### Recurring Expenses

In addition to the Recurring Expenses specified for the Scheme(s), the following expenses may also be charged under the Scheme(s) -

- Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of regulation 52, not exceeding 0.20 per cent of daily net assets of the scheme
- Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are atleast -

i) 30 per cent of gross new inflows in the scheme, or (ii) 1.5 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities

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

(c) Service Tax on investment and advisory fees charged on the daily net assets of the schemes.

(d) Brokerage and Transaction costs incurred for purpose of execution of trade and included in the cost of investment not exceeding 0.12 per cent in case of cash market transaction.

AMC shall annually set apart at least 2 basis points on daily net assets within the maximum limit of expenses for investor education and awareness initiatives.

#### Schemes' Specific Risk Factors

Mutual Fund units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment.

#### • Risks associated with equity and equity related instruments:

Equity and equity related instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Schemes may be adversely affected.

# COMMON INFORMATION OF ALL SCHEMES

Further, the Equity and Equity Related Securities are risk capital and are subordinate in the right of payment to other securities, including debt securities.

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however the Schemes' ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of a Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

The Schemes may invest in securities which are not listed on the stock exchanges. These securities may be illiquid in nature and carry a higher amount of liquidity risk, in comparison to securities that are listed on the stock exchanges or offer other exit options to the investor. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

## • Risks associated with Fixed Income and Money Market Instruments:

### Interest - Rate Risk

Fixed Income and Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. In case of floating rate instruments, an additional risk could arise because of the changes in the spread of floating rate instruments.

Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

### Price Risk

Fixed income securities (such as Government Securities, bonds, debentures and money market instruments) where a fixed return is offered, run price-risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, the payment-frequency of such coupon, days to maturity and the increase or decrease in the level of interest rates. The prices of Government Securities (existing and new) will be influenced by movement in interest rates in the financial system and liquidity. Whereas, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced not only by the change in interest rates but also by credit rating of the security and liquidity thereof.

### Prepayment Risk

Certain fixed income securities give an issuer the right to call its securities, before their maturity date, in periods of declining interest rates. The possibility of such prepayment risk may force the fund to reinvest the proceeds of such investments in securities offering lower yields, thereby reducing the fund's interest income.

### Credit Risk

Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or even in paying back the principal amount on maturity. In case of Government Securities, there is minimal credit risk to that extent.

Lower rated or unrated securities are more likely to react to developments affecting the market and credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.

### Liquidity or Marketability Risk

The ability of a Scheme to execute sale/purchase orders is dependent on the liquidity or marketability of the underlying securities. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances.

### Re-investment Risk

This refers to the interest rate risk at which the intermediate cash flows received from the securities in a Scheme including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

### Risks Associated with Investments in Government Securities

The Government Securities Market is the largest and most liquid market in India, with the large participants being banks, non-banking finance companies, insurance companies and provident funds which are required by statutes to invest in Government securities. Over the last few years, Government of India and the Reserve Bank of India have made substantial efforts to move towards a transparent market-related borrowing programme. The Central and State Governments raise large sums from the market every year to meet their revenue and capital expenditure. It being a wholesale market, with the participants being institutional investors and provident funds etc, small investors do not get the opportunity of investing in Government Securities. With the interest rate de-regulation in progress, banks' portfolios being increasingly marked to market and the likelihood of interest rate derivatives becoming available, the Government Securities market is expected to remain the most liquid market and an avenue for investment where safety is of paramount importance. Investment in Government Securities carries a zero credit risk. Investment in debentures and bonds issued by entities other than Government of India/State Governments is subject to Credit Risk. Therefore, there is need for an avenue for safe investments for all investors who are seeking total safety as distinct from different degrees of safety signified by the ratings assigned by various credit rating agencies. Bonds/debentures as well as other Money Market Instruments issued by Corporate entities run the risk of down-rating by the rating agencies and even default as the worst case. Government securities run no such risk. Payment of interest and principal amount has a sovereign status implying no default.

Government securities where a fixed coupon is offered are subject to price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which Government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities- it exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk always remains zero. Therefore, their prices are influenced only by movement in interest rate in the financial system. By contrast, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing as well as the general level of interest rates.

Floating rate securities issued by Government (coupon linked to treasury bill bench mark or a real return inflation linked bond) have the least sensitivity to interest rate movement compared to other securities. These securities can play an important role in minimizing interest rate risk on a portfolio.

Pressure on exchange rate of the Rupee may also affect security prices. However, as explained above, the securities being Government securities in which a scheme will invest, the payment of principal or interest on due dates is not in doubt even though the NAV may fluctuate.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. Liquidity of the Scheme may suffer if the guidelines issued by RBI for dedicated Gilt Funds undergo any adverse changes.

A Scheme may invest in Securities issued by Governments of G-7 nations. While the units of a Gilt Fund would be denominated in Indian rupees, the foreign securities would be denominated in the respective local currencies of the G-7 nations concerned or any other foreign currency. A Gilt Scheme may also invest in securities issued in foreign currency by Government of India / State Governments. The NAV of the Scheme would, therefore, be subject to fluctuations in the rupee foreign currency exchange rate. Further, as an offshore investor in Securities of G-7 nations, a Gilt Scheme would be subject to country risk on account of exchange control regimes, if any, in force from time to time in the G-7 nations concerned.

## • Risks associated with Investing in ADR/GDR and Foreign Securities

Subject to necessary approvals, a Scheme may also invest in overseas financial assets as permitted under the applicable regulations. The value of an investment in a foreign issuer may depend on general global economic factors or specific economic and political factors relating to the country or countries in which the foreign issuer operates. To the extent the assets of the Scheme are invested in overseas financial assets, there may be risks associated with fluctuations in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls, political circumstances, bi-lateral conflicts or prevalent tax laws.

Investment in foreign securities carries currency risk. Currency risk is a form of risk that arises from the change in price of one currency against other. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other.

## • Risks associated with Investing in Derivatives

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by a Fund Manager involve uncertainty and decision of a Fund Manager may not always be profitable. No assurance can be given that a Fund Manager will be able to identify or execute such strategies.

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mis pricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby a Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

## • Risks associated with Investing in Securitised Debt

(Not applicable to Taurus Ethical Fund, Taurus Dynamic Income Fund and Taurus Banking & Financial Services Fund)

The Scheme may invest in domestic securitised debt such as asset backed securities (ABS) or mortgage backed securities (MBS). Asset Backed Securities (ABS) are securitised debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. Mortgage backed securities (MBS) are securitised debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties. ABS/MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables. The ABS/MBS holders have a limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holders will suffer credit losses. ABS/MBS are also normally exposed to a higher level of reinvestment risk as compared to the normal corporate or sovereign debt.

At present in Indian market, following types of loans are securitised:

Auto Loans (cars / commercial vehicles /two wheelers)

Residential Mortgages or Housing Loans

Consumer Durable Loans

Personal Loans

Corporates Loans



# COMMON INFORMATION OF ALL SCHEMES

## • Risks associated with Securities Lending

The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply with can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

## • Risks associated with Short Selling

The Scheme will enter into short selling transactions, subject to SEBI and RBI Regulations. Short positions carry the risk of losing money and these losses may grow unlimited theoretically if the price of the stock increases without any limit which may result in major losses to the Scheme. At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In addition, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

## • Risks associated with transactions in units through Stock Exchange Mechanism

In respect of transactions in Units of the Scheme through NSE and/ or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.

## • Risk factors associated with investment in Gold ETFs

(Applicable to Taurus MIP Advantage)

The Scheme will invest in the Gold Exchange Traded Funds (Gold ETFs) which invest in physical gold and gold related instruments. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the units of underlying schemes as well as this Scheme. The price of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political & economical environment, government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI etc.

At times, absence of adequate liquidity of Gold ETF units on the stock exchange(s) may impact the cost of purchasing and selling units of Gold ETFs.

## • Settlement Risk

Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Portfolio to make purchases in intended securities due to settlement problems could cause the Portfolio to miss certain investment opportunities.

## • Regulatory Risk

The value of the securities may be affected by uncertainties such as changes in government policies, changes in taxation, and other developments in the laws and regulations.

## • Risk Associated with Unlisted Securities

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

## Additional Risk applicable to Taurus Banking & Financial Services Fund

### • Risk Associated with Investment in a Sector

The fund will invest in equity and equity related securities of companies engaged in banking and financial services and hence concentration risk is expected to be high.

The scheme is also vulnerable to movements in the prices of securities invested by the scheme, which again could have a material bearing on the overall returns from the scheme. These stocks, at times, may be relatively less liquid as compared to growth stocks.

Investing in a sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in other sectors. Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk.

### • Risks associated with investing in Foreign Securities/ Overseas investment

The risk of investing in foreign securities carries exchange rate risks related to depreciation of foreign currency and the country risks, in addition to the risks of securities in domestic securities. The country risks would include events such as change in regulations or political circumstances like introduction of extraordinary exchange rate controls, restrictions on repatriation of capital due to exchange rate controls, bi-lateral political tensions leading to immobilization of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.

## Risk Management Strategies

The Fund by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in equity and debt markets. The Fund has identified the following risks of investing in equity and debt instruments and designed risk management strategies to mitigate and manage such risks.

Risk & description	Risk mitigants/ management strategies
<b>Risk associated with Equity Oriented Schemes</b>	Before making any fresh investment through primary market or secondary market, the research team prepares a detailed Research Report on each investment based on the fundamental as well as the technical analysis. The Board of Trustees in terms of SEBI's guidelines has approved the format of the Research Reports. The companies are identified for investment based on top down/bottom up approach as well as in depth market analysis. Thereafter, the Research Report is discussed amongst the Investment Sub-committee members comprising of the CEO, Fund Managers- Debt & Equity. The Investment Sub-committee approves or rejects a stock. The stocks approved form a part of the stock universe. The Fund Manager then decides on the timing, quantity & price at which to buy or sell a share within the framework of the Investment Policy. The Fund Manager also takes into account the market conditions, investment / redemption flows and other external factors. The reasons for subsequent purchase and sale of the same instrument are also being recorded.  The Board of TAMCO has also constituted an Investment Committee comprising of two Independent Directors as well as Managing Director of the Company. Investment Committee Meeting is held every month and reviews Investments/disinvestments made since last meeting, Research Reports etc.
<b>Risk associated with portfolio construction</b>	AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. Fund Management team has adequate processes in place for identifying & analyzing the various risk ratios. Various checks have been put in place to adhere to the Investment Restrictions. AMC is using Miles Moneyware Fundware as Front Office System.
<b>Market Liquidity Risk &amp; investment in unlisted securities</b>	Fund Manager would invest in those securities that are expected to have more market liquidity. The first access to liquidity is through cash and fixed income securities. The investment in unlisted securities will be minimal and regularly monitored by the Investment Committee.
<b>Risk associated with Equity derivatives</b>	Equity derivatives may be used for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is decreased as only exchange traded equity derivatives are permitted. On portfolio and regulatory limits, there are internal limits and there is an established monitoring process.
<b>Quality Risk or risk of investing in unsustainable/ weak companies</b>	Investment universe is carefully selected to only include high quality businesses.
<b>Concentration Risk</b>	To invest across the market capitalization spectrum and industries/sectors
<b>Risk &amp; description</b>	<b>Risk mitigants/ management strategies</b>
<b>Credit Rating Risk</b>	The endeavour is to invest in fixed income securities which have high credit quality and preferably have high rating from rating agencies such as CRISIL, ICRA or CARE. The probability of rating downgrade is low.  The due diligence performed by the fund management team before assigning credit limits should mitigate company specific issues.
<b>Interest Rate Risk</b>	Interest risk is managed by meticulous determination of average maturity of the portfolio. Extensive analysis of macro economic conditions is carried out to form a view of future interest rates and to position the portfolio accordingly.
<b>Risk associated with Stock Lending</b>	At present, there is no significant activity in the Securities Borrowing and Lending market. The Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any transactions.
<b>Risk associated with Equity investment (Applicable to Taurus MIP Advantage)</b>	It is mitigated as there is a regular monitoring of equity exposure of each of the equity oriented Schemes of the Fund. This is also part of the fund manager guidelines. In bearish times the Fund Manager may decrease exposure to equities and increase exposure to Fixed Income securities
<b>Risk associated with Equity &amp; Debt Derivatives (Applicable to Taurus MIP Advantage)</b>	Derivatives have been used from time to time and we envisage this scheme will also use derivatives both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeated as only exchange traded equity derivatives are permitted. On the performance, portfolio and regulatory limits, there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which are not in your control, there are hard and soft limits. Any breach beyond the alarm level (soft limit) is immediately rectified and brought within the limit. AMC is using Miles Moneyware Fundware as Front Office System.



## COMMON INFORMATION OF ALL SCHEMES

<b>Risks Associated with Overseas Investment</b> (Applicable to Taurus MIP Advantage)	Though it could exist, the portfolio is predominantly in INR denominated securities. Should there be investments in ADRs/ GDRs of Indian companies, the investment process of the AMC will ensure that a comprehensive company specific due diligence is performed.
<b>Risks Associated with Gold</b> (Applicable to Taurus MIP Advantage)	The Fund Management team will keep a close watch on the global events, currency exchange rates, interest rate movements that could impact the international and domestic prices of gold. Suitable action will be taken to modify the allocation to Gold ETFs in the portfolio.
<b>Risk associated with Debt Derivatives</b> (Applicable to Taurus Dynamic Income Fund)	Derivatives have been used from time to time and we envisage this scheme will also use derivatives both for directional (including equitisation of cash) and yield enhancement strategies. Fund Management team has adequate processes in place for identifying & analyzing the various risk ratios. Various checks have been put in place to adhere to the Investment Restrictions. AMC is using Miles Moneyware Fundware as Front Office System.
<b>Risk Associated with investment in Sector</b> (Applicable to Taurus Banking & Financial Services Fund)	While it may not be possible to totally avoid the risk associated with the specific sector, the Fund Manager would try to mitigate the risk by building up a diversified portfolio of atleast 15-20 stocks belonging to Banking, Financial and Non Banking Financial Companies.

### CNX Nifty Related Disclaimers (Applicable to Taurus Nifty Index Fund)

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# INSTRUCTIONS FOR FILLING UP COMMON APPLICATION FORM

## 1. GENERAL INSTRUCTIONS

Please read Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please strike out any section that is not applicable. Cancellation / Correction with White ink on any of the mandatory information should be counter signed. Applications completed in all respects, must be submitted at the designated Investor Service Centres (ISCs) of Kavya Computershare Pvt. Ltd. or Taurus Asset Management Co. Ltd. (TAMCO) branches across India. A list of all ISCs' and TAMCO branches is provided in the KIM and SID.

Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application.

The booklet has the following Application Forms:

	No. of Forms
• Common Application Forms with Nomination _____	2
• Declaration for Ultimate Beneficial Ownership (UBO) _____	1
• FATCA/ Foreign Tax Laws Information- Non Individual Form _____	1
• SIP /OptiSIP-Enrolment- cum - Auto Debit / ECS Application Form _____	1
• SIP with Post Dated Cheques (PDC) Enrolment Form _____	1
• SWP or STP /Opti STP or DSO Form _____	1
• Third Party Payment Declaration Form _____	1
• Multiple Bank Account Registration Form _____	1

New investors wishing to make an SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ ECS/ Standing Instruction as applicable).

For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RM/employee of the distributor, and will assist in resolving complaints.

## 2. EXISTING UNIT HOLDER INFORMATION

Investors already having an account in any of Taurus Mutual Fund Schemes should provide their Folio Number, and proceed to section 8. The personal details and Bank Account details as they feature in the existing account would apply to this investment as well and would prevail over any conflicting information furnished in this form. In case existing unit holder PAN & KYC is not validated, please proceed to section 4. Mode of holding will be as per existing Folio Number.

## 3. UNIT HOLDER INFORMATION

Name and address must be written in full. In case the Investor is an NRI/FII, an overseas address must be provided mandatorily. A local address if available may also be mentioned in the Application Form. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the Trustee(s) authorising such purchase must be submitted. For Investments "On behalf of Minor", please note that the minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holder's details and nomination details, even if mentioned and signed will not be considered. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC acknowledgement are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like (i). Birth certificate of the minor, or (ii). School leaving certificate / Mark sheet or (iii). Passport of the minor, or (iv). Any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.

All communications and payments shall be made in the name of and favouring the first / sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

## 4. BANK ACCOUNT DETAILS

In order to protect the interest of investors from fraudulent encashment of cheques, it is mandatory for Unit holders to specify their complete bank details in the application for subscription or redemption of units.

Applications without complete bank details shall be rejected.

### 4a. Change in Bank Details

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

Original of any one of the following or Originals to be produced for verification or True attested copy by the bank -

- Cancelled cheque of the new bank mandate with the 1st unit holder name and bank account number printed on the cheque or (ii) Copy of bank statement or (iii) Bank passbook with current entries not older than 3 months or (iv) Bank letter duly signed by branch manager / authorised person.
- For existing folios where no previous bank account details are available, in addition to the above, copy of a photo id proof is also mandatory submission.

In the event of a request for change in bank account information being invalid/incomplete/not satisfactory in respect of signature mismatch/document insufficiency/not meeting any requirements more specifically as indicated in clauses (A) & (B) above, the request for such change will not be processed. Redemptions / dividend payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details atleast 10 days prior to date of redemption / dividend payment, if any.

### 4b. Indian Financial System Code (IFSC)

IFSC - Indian Financial System Code- This is a 11 digit numeric number given by the bank and it appears on the cheque. In cases where it does not appear, Investors are advised to obtain the same from their bank branch. This number will, in a secured form, enable to transfer the funds electronically as and when payments are to be made by TAMCO to the investor.

MICR - Magnetic Ink character recognition - This is 9 digit numeric number given by the bank and it appears on the lower white portion of the cheque. This number is an alternate to IFSC code number that will enable to transfer the funds

electronically as and when payments are to be made to the investor.

### 4c. Multiple Bank Account Registration

The Mutual Fund has also provided a facility to the individual investors to register upto 5 multiple bank accounts; while non individual investors can register upto 10 bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds.

### 4d. Bank Mandate Registration As Part Of Fresh Purchase Application/ New Folio Creation

With effect from 01/11/2013, Investors / Unitholders would be required to submit one of the following documents for the bank mandate specified in the application form, in case the cheque provided along with fresh subscription / new folio creation does not belong to the bank mandate specified in the application form (for redemption / dividend payment):

- Original cancelled cheque having First Holder's Name & Bank Account Number printed on the face of the cheque (or)
- Original Bank Statement reflecting the First Holder's Name, Bank Account Number and Bank Name as specified in the application (or)
- Photocopy of the bank statement or bank pass book with current entries not older than 3 months duly attested by the Bank Manager / Authorized Official (or)
- Bank letter confirming the Name & Bank Account Number of the First Holder along with the MICR & IFSC details (if available) duly signed by the Bank Manager / Authorized Official.

## 5. INVESTMENT DETAILS

Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan. Investors should indicate the Plan / Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice, the investment will be considered in default option as defined in the SID. Applications are liable for rejection if the minimum amount condition or any other, as per SID, is not met.

## 6. MODE OF PAYMENT

To ensure that units are correctly issued in your name, investment Cheques and bank drafts must be drawn in favour of the "Specific Scheme Name - Permanent Account Number (PAN)" or "Applicant's Name" or "Folio Number" (e.g. In case of Taurus Starshare the cheque should be drawn in favour of "Taurus Starshare-ABCDE1234F" or "Taurus Starshare-Manish Sinha" or "Taurus Starshare-612356903") dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. must be mentioned on the reverse of the Cheque/DD. Investment in each scheme should be done via a separate Cheque / Draft.

## 7. TRANSACTION CHARGE

TAMCO shall deduct a "Transaction charge" (TC) on all Purchases/SIP amount, received from first time mutual fund investors (New) and existing mutual fund investors through our empanelled distributor/agent (who has chosen for "Opt-in"), and units will be allotted for the balance amount. The TC will be as follows:

Description	First time Investor	Existing Investor
Lumpsum purchase for ₹10,000 & above.	TC = ₹ 150	TC = ₹ 100
SIP/MicroSIP/OptiSIP purchase where total commitment (instalment amt. X No. of instal.) is ₹10,000 & above.	TC = ₹ 150	TC = ₹ 100

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the Transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases the Transaction charge shall be recovered in 4 installments.

## 8. DEMAT ACCOUNT

The unitholders in the open-ended schemes have an option to hold the units in DEMAT mode. If the details mentioned in the Common Application Form (CAF) are incomplete/erroneous, not matching with the Demat Account Details, then the units will be issued in Physical (Statement of Account - SOA) mode. It is required that all applicants submit Client Master List (CML) or any other document(s) [eg. Transaction cum holding statement or Delivery Instruction Slip (DIS)] specifying the name and Demat a/c no. details as a proof for the Demat Account Details furnished in the CAF. In case of holding in Demat account, the details like bank mandate, contact details etc. will be overwritten as per the data stated in the Demat account and not as per the CAF. If the unitholders so choose, they can also apply to convert de-materialized units into SOA form by submitting an application for Re-materialization of units to the Depository Participant (DP).

## 9. TRANSFER OF UNITS

If the units are issued in demat mode, they are transferable in accordance with the provisions of SEBI (Depositories & Participants) Regulation as maybe amended from time to time. The Transferor will need to issue delivery instructions for transfer of units in the required form and submit to the relevant DP for effecting the transfer in accordance with such rules/regulations as may be in force governing transfer of securities in demat mode.

## 10. THIRD PARTY PAYMENTS

1. TAMCO / ISC of Kavya Computershare Pvt. Ltd., shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 10.2a below. "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued.

2a. As referred to in para 10.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- Payment by Parents/Grand-Parents/Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000 (each regular purchase or per SIP instalment.) However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions.
- Custodian on behalf of an FII or a Client.

2b. For investments through third party payments, Investors must attach the "Third Party Payment Declaration Form" (available at any of our ISCs or on our website www.taurusmutualfund.com) along with the Application Form for subscription of units.

## 11. Consolidated Account Statement (CAS):

A Consolidated Account Statement (CAS)<sup>A</sup>, for each calendar month for Unit holder(s) (with valid PAN details in the folio) where transaction(s) has/have taken place during the month, shall be sent by mail/e-mail on or before 10th of the following month.

# INSTRUCTIONS FOR FILLING UP COMMON APPLICATION FORM

<sup>A</sup>Consolidated Account Statement (CAS) shall contain details relating to all the purchase (excluding any New Fund Offer (NFO) transactions), redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions, carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

## 12. E-MAIL COMMUNICATION & ONLINE ACCESS

Account Statements / Annual Reports / Other Statutory information (as may be required under SEBI (Mutual Funds) Regulations, 1996), can be sent to each Unit holder by courier / post / e-mail. Unit holders who have provided their email ID will receive these documents by email and have to download and print the same. On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted, by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, will be sent to the Unit holders registered e-mail address and/or mobile number. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

For the convenience of investors, the Mutual Fund provides the facility of transacting online through its website - Transact Online. To use this facility, a Unit Holder needs to have a secured TPIN. Investors can instantly generate TPIN online or via the Toll Free number - 1800 108 1111. Only those investors with a valid folio with mode of holding as "Joint" will be required to submit a physical TPIN Agreement form by filling up and signing the relevant portions in the TPIN Agreement that can be downloaded from the website of the Mutual Fund [www.taurusmutualfund.com](http://www.taurusmutualfund.com). By signing & submitting the relevant form, the Unit holder/s expressly agrees to have read and understood the terms and conditions related to PIN issuance by the AMC / Registrar and PIN usage by the Unit holder/s. For more details on conditions & process of TPIN issuance, also read the "Transact Online FAQs" on the website.

## 13. REDEMPTION AND DIVIDEND PROCEEDS TO UNIT HOLDERS

Unit holders in Physical mode can redeem by applying to TAMCO/ISC via a signed instruction. TAMCO shall endeavour to make the redemption/dividend proceeds via electronic remittance or at-par cheque or Demand draft payable at the location of the investor's bank. Applicants are therefore urged to submit the bank details as mentioned in 4b. above. For unit holders in Demat mode, redemption request can be placed through Depository Participants (DP) or entitled Exchange-specified intermediaries where NSE - MFSS / BSE - StAR MF platform is available for trading Mutual Fund units.

## 14. NOMINATION

The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. If the units are held jointly, all joint holders will sign the nomination form. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate.

Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the applicant. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time. Nomination in respect of the units stands rescinded upon the transfer of units. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unit holders not indicating the percentage of allocation/share for each of the nominees, TAMCO, by invoking default option, shall settle the claim equally amongst all the nominees.

**Applicants who do not wish to nominate, must at the designated space confirm their intention not to nominate, failing which the form may be rejected by TAMCO.**

Transfer of units in favour of Nominee(s) shall be valid discharge by TAMCO against the legal heir. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and TAMCO shall not be under any obligation to transfer the units in favour of the Nominee(s).

## 15. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian. Once Minor becomes Major, the guardian must provide the relevant documents to get the first holders' details updated. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney.

**Execution Only**-for transactions without EUIN, the applicants are required mandatorily to sign again in the given space. These signatures will be the same as and in addition to the signatures for investments in the application form.

## 16. PREVENTION OF MONEY LAUNDERING

The Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") requires all intermediaries, including Mutual Funds, to formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The investor(s) should ensure that the amount invested in the scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, TAMCO / Taurus Mutual Fund ("the Mutual Fund") reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Mutual Fund, TAMCO, Taurus Trustee Company Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where TAMCO believes that transaction is suspicious in nature within the purview of the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.

## 17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

The KYC acknowledgment will be issued by a designated KYC Registration Authority (KRA) based on the submission of the following proof/ documents:

i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, v) information with regard to financial status and other demographic details and vi) any other information and/or documentation to establish identity of any unitholder(s). Each valid KYC application requires In-Person Verification (IPV). This is a confirmation that the applicant (Individual or Non-individual) of the KYC has been seen and the KYC form has been signed by the applicant in presence of an authorized person who will then put their own Name, Designation, Name of Organisation, ARN code (applicable for KYC Compliant distributors) & Stamp. The date and the time of this IPV is also needed to be mentioned clearly. This authorized person can be either from the AMC or a NISM certified KYC Compliant Distributor or a Scheduled Commercial Bank official. All valid KYC applications will be registered with the KRA. In case of Rejection by the KRA, for any reason, the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.

**For all existing KYC verified investors, who did not submit the following information at the time of KYC - before or after Jan 1, 2012, the additional details are required to be given at the earliest in order to enable further transactions in the folio -**

**Individual Investors - father/spouse name, nationality, marital status, declaration of Gross Income/Net Worth as per the new slab and In-Person Verification (IPV)**

**Non-Individual Investors - i) declaration of Gross Income/Net Worth as per the new slab ii) photo, name, PAN, Residential address & DIN/UID of all Promoters/Partners/Karta/Trustees/Whole Time Directors who are involved in day to day activities.**

Investors should note that it is mandatory for all applications, for subscription for any amount, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from KRA website using the PAN Number. Applicants intending to apply for units through Power of Attorney (PoA) must ensure that the issuer of PoA and the holder of PoA must mention their KYC compliance status and attach proof of KYC compliance at the time of investment. The KYC status will be validated with the records of the KRA before allotting units. Taurus Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the KRA. Applications for subscriptions of value of any amount without a valid KYC may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, TAMCO shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, TAMCO reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

**Definition of Politically Exposed Persons (PEP):** 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.

# CHECKLIST

Please ensure that your Application Form is complete in all respects and signed by all applicants:

- Name, Address and Contact Details are mentioned in full.
- Status of First/Sole Applicant is correctly indicated.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated)
- Please attach proof of KYC Compliance status • Appropriate Plan / Option is selected. If units are applied by more than one applicant, Mode of Operation of account is indicated.

Your investment Cheque / DD should be drawn in favour of 'Scheme Name - Permanent Account Number' or 'Applicant's Name' or 'Folio Number' and crossed A/c Payee only. Application Number is to be mentioned on the reverse of the Cheque/DD. Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Document	Individual	Companies	Trusts	Societies	Partnership Firms	FIIS	NRI	Investments through Constituted Attorney
1. Resolution / Authorisation to invest		✓	✓	✓	✓	✓		
2. List of Authorised Signatories with Specimen Signature (s)		✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association		✓						
4. Trust Deed			✓					
5. Bye-Laws				✓				
6. Partnership Deed					✓			
7. Notarised Power of Attorney								✓
8. Payment made by DD/Third Party Cheque - Declaration to be attached as applicable	✓	✓	✓	✓	✓	✓	✓	✓
9. Photo copy of PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓
10. KYC Acknowledgement Letter	✓	✓	✓	✓	✓	✓	✓	✓

All document in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

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ARN Code & Name	Sub-Broker's ARN Code	Employee Unique Identity Number*	Internal Code for Sub-broker/Employee	Time Stamp (for office use only)

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors including the service rendered by the distributor. Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column

**EXECUTION ONLY (To be signed when EUIN is left blank)**

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Please Sign here \_\_\_\_\_

Please Sign here \_\_\_\_\_

Please Sign here \_\_\_\_\_

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Second Applicant / Auth. Sign

Third Applicant Sign

**TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction no.7)**  
 I am a first time investor in Mutual Funds or  I am an existing Investor in Mutual Funds

**1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 8) Applicable details and mode of holding will be as per the existing Folio.**

Folio No. \_\_\_\_\_

**2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY) (Refer Instruction 2, 16 & 17)**

	PAN No.	KYC Compliance Status (Mandatory)		PAN No.	KYC Compliance Status (Mandatory)
First / Sole Applicant		<input type="checkbox"/> KYC Acknowledgement Attached	Third Applicant		<input type="checkbox"/> KYC Acknowledgement Attached
Second Applicant		<input type="checkbox"/> KYC Acknowledgement Attached	Guardian / POA Holder		<input type="checkbox"/> KYC Acknowledgement Attached

**3. UNIT HOLDER / NEW APPLICANT INFORMATION (Refer Instruction Page) Fresh / New investors to fill in all the Sections 2 to 12**

**NAME OF FIRST / SOLE APPLICANT**

Mr. Ms. M/s. \_\_\_\_\_

DATE OF BIRTH (DOB) D D M M Y Y Y Y (Mandatory in case of minor) DATE OF INCORPORATION D D M M Y Y Y Y

**NAME OF THE GUARDIAN (For minor applicant) / Name of the POA Holder/ Name of the Contact Person (For Non Individual Applicant)**

Mr. Ms. M/s. \_\_\_\_\_

For Investments "On behalf of Minor": (\*Refer Instruction 3 for mandatory documents to be attached)

Proof of DOB & Relationship attached  Birth Certificate  School Certificate / Marksheet  Passport  Any other.....

**NAME OF SECOND APPLICANT**

Mr. Ms. \_\_\_\_\_

**NAME OF THIRD APPLICANT**

Mr. Ms. \_\_\_\_\_

**4. MODE OF HOLDING [PLEASE TICK (✓)]**

Single  Joint (Default)  Anyone or Survivor

**5. FIRST/SOLE APPLICANT - MAILING ADDRESS & CONTACT DETAILS**

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

STD Code \_\_\_\_\_ Telephone Off. \_\_\_\_\_ Resi. \_\_\_\_\_ Mob. \_\_\_\_\_

E-Mail\*\* \_\_\_\_\_

**OVERSEAS ADDRESS (Mandatory for NRI / FII application)**

\_\_\_\_\_

City \_\_\_\_\_

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

**6. Other KYC details (Mandatory)  Individual  Non-Individual**

**6a. Status of First/Sole Applicant [Please (✓)]**  
 Partnership  Society/Club  Company  Body Corporate  Trust  Minor through guardian  HUF  
 NRI-Repatriable  NRI-Non-Repatriable  FII/Sub account of FII  Fund of Funds in India  QFI  Others \_\_\_\_\_ (please specify)

**6b. Occupation Details [Please (✓)] (To be filled only if the applicant is an individual)**  
 First Applicant  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  
 Retired  Housewife  Student  Forex Dealer  Others \_\_\_\_\_ (please specify)

Second Applicant  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  
 Retired  Housewife  Student  Forex Dealer  Others \_\_\_\_\_ (please specify)

Third Applicant  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  
 Retired  Housewife  Student  Forex Dealer  Others \_\_\_\_\_ (please specify)

**6c. Gross Annual Income (in ₹) [Please (✓)]**  
 First Applicant  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  > 25 Lacs - 1 Crore  > 1 Crore (or)  
 Net-worth (Mandatory for non-individuals) ₹ \_\_\_\_\_ as on D D M M Y Y Y Y (Not older than one year)

Second Applicant  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  > 25 Lacs - 1 Crore  > 1 Crore (or) Net-worth \_\_\_\_\_

Third Applicant  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  > 25 Lacs - 1 Crore  > 1 Crore (or) Net-worth \_\_\_\_\_

**6d. First Applicant**

For Individuals [Please (✓)] Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors)  I am PEP  I am related to PEP  Not Applicable  
 For Non-Individuals providing any of the below mentioned services [Please (✓)]  
 Foreign Exchange/Money Changer Services Gaming/Gambling/Lottery/Casino Services Money Lending/Pawning None of the above

Second Applicant: (To be filled only if the applicant is an individual)  I am PEP  I am related to PEP  Not Applicable

Third Applicant: (To be filled only if the applicant is an individual)  I am PEP  I am related to PEP  Not Applicable

ACKNOWLEDGEMENT SLIP - Common Application Form

**7. DEMAT ACCOUNT DETAILS**

I would like units to be allotted in DEMAT mode as per the details below:

Beneficiary Owner Identification Number (BO ID)										Depository Participant (DP) Name									
DP ID No.					Client ID No.					<input type="checkbox"/> NSDL					<input type="checkbox"/> CDSL				

Enclosures for Demat option  Client Master List (CML)  Transaction cum Holding Statement  Delivery Instruction Slip (DIS)

**8. BANK ACCOUNT DETAILS (Please note that as per SEBI regulations, it is mandatory for investors to provide their bank account details) (Refer Instruction 4)**

Name of the Bank																			
Branch Address																			
City										Pin Code									
Account No.										Account Type Please tick (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify)									
MICR Code										This is a 9 digit number next to your cheque number. Please attach a blank extra cheque cancelled or a clear photocopy of a cheque									
IFSC Code										It is the responsibility of the investor to ensure the correctness of the IFSC code of the recipient / destination branch corresponding to the bank details mentioned in Section 9.									

**9. INVESTMENT DETAILS - (Refer Instruction 5)**

	Scheme 1	Scheme 2	Scheme 3
Name of the Scheme	Taurus -	Taurus -	Taurus -
Plan			
Option			

**10. PAYMENT DETAILS**

	Scheme 1	Scheme 2	Scheme 3
Cheque / DD No. & Date:			
Bank & Branch Name			
Amount of Cheque / DD / RTGS / NEFT in figures ₹ (i)			
DD Charges if any, in figures ₹ (ii)			
Net Amount (i) + (ii)			
	in figures ₹		
	in words ₹		
Account Type Please tick (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify)			

**11. NOMINATION DETAILS - Mandatory if mode of holding is single (Refer Instruction 14)**

I/We wish to nominate  I/We DO NOT wish to nominate

	Nominee Name & Address	Guardian Name & Address (In case Nominee is Minor)	Nominee Relationship with 1st Holder	Allocation (Total = 100%)	Nominee / Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

**12. DOCUMENTS ENCLOSED (PLEASE ✓)**

- |  |   |   |   |
|--|---|---|---|
| <input type="checkbox"/> Memorandum & Articles of Association                      | <input type="checkbox"/> Trust Deed                   | <input type="checkbox"/> KYC acknowledgement        | <input type="checkbox"/> SIP Enrolment Form (For Investment through PDC)              |
| <input type="checkbox"/> Resolution / Authorisation to invest                      | <input type="checkbox"/> PAN Copy                     | <input type="checkbox"/> LLP Agreement              | <input type="checkbox"/> SIP Enrolment Form (For Investment through ECS / Auto Debit) |
| <input type="checkbox"/> Power of Attorney   | <input type="checkbox"/> Certificate of Incorporation | <input type="checkbox"/> Partnership Deed           | <input type="checkbox"/> SWP / STP / DSO Enrolment Form                               |
| <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) | <input type="checkbox"/> Bye-Laws                     | <input type="checkbox"/> HUF Deed                   | <input type="checkbox"/> Third Party Payment Declaration Form                         |
|  |   | <input type="checkbox"/> Beneficiary ownership list | <input type="checkbox"/> Multiple Bank Account Registration Form                      |

**13. DECLARATION(S) & SIGNATURE(S) (Refer Instruction 15)**

To,  
The Trustee,  
Taurus Mutual Fund

Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

**Applicable for NRI's only -** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary / FCNR account.

**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 is being recommended to me/us.**

I/We confirm that details provided by me/us are true and correct.

**\*\*I may voluntarily subscribe to the on-line access for transacting through the internet facility provided by Taurus Mutual Fund and confirm of having read, understood and agree to abide by the terms and conditions for availing of the internet facility more particularly mentioned on the website www.taurusmutualfund.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.**

I/We confirm  A resident of US/Canada  Not a resident of US/Canada

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Please Sign here

First / Sole Applicant / Guardian / POA Holder / Auth. Sign

Please Sign here

Second Applicant / Auth. Sign

Please Sign here

Third Applicant Sign

Cheque No.	Amount	Scheme/Plan/Option

Collection Centre / AMC Stamp / Signature
---

Investment Type (Please ✓)  ONE TIME PURCHASE  SIP/Opti SIP PURCHASE (Please fill up SIP auto debit or PDC form and attach with this form)





**7. DEMAT ACCOUNT DETAILS**

I would like units to be allotted in DEMAT mode as per the details below:

Beneficiary Owner Identification Number (BO ID)										Depository Participant (DP) Name									
DP ID No.					Client ID No.					<input type="checkbox"/> NSDL					<input type="checkbox"/> CDSL				

Enclosures for Demat option  Client Master List (CML)  Transaction cum Holding Statement  Delivery Instruction Slip (DIS)

**8. BANK ACCOUNT DETAILS (Please note that as per SEBI regulations, it is mandatory for investors to provide their bank account details) (Refer Instruction 4)**

Name of the Bank																			
Branch Address																			
City										Pin Code									
Account No.										Account Type Please tick (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify)									
MICR Code										This is a 9 digit number next to your cheque number. Please attach a blank extra cheque cancelled or a clear photocopy of a cheque									
IFSC Code										It is the responsibility of the investor to ensure the correctness of the IFSC code of the recipient / destination branch corresponding to the bank details mentioned in Section 9.									

**9. INVESTMENT DETAILS - (Refer Instruction 5)**

	Scheme 1	Scheme 2	Scheme 3
Name of the Scheme	Taurus -	Taurus -	Taurus -
Plan			
Option			

**10. PAYMENT DETAILS**

	Scheme 1	Scheme 2	Scheme 3
Cheque / DD No. & Date:			
Bank & Branch Name			
Amount of Cheque / DD / RTGS / NEFT in figures ₹ (i)			
DD Charges if any, in figures ₹ (ii)			
Net Amount (i) + (ii)			
	in figures ₹		
	in words ₹		
Account Type Please tick (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify)			

**11. NOMINATION DETAILS - Mandatory if mode of holding is single (Refer Instruction 14)**

I/We wish to nominate  I/We DO NOT wish to nominate

	Nominee Name & Address	Guardian Name & Address (In case Nominee is Minor)	Nominee Relationship with 1st Holder	Allocation (Total = 100%)	Nominee / Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

**12. DOCUMENTS ENCLOSED (PLEASE ✓)**

- |  |   |   |   |
|--|---|---|---|
| <input type="checkbox"/> Memorandum & Articles of Association                      | <input type="checkbox"/> Trust Deed                   | <input type="checkbox"/> KYC acknowledgement        | <input type="checkbox"/> SIP Enrolment Form (For Investment through PDC)              |
| <input type="checkbox"/> Resolution / Authorisation to invest                      | <input type="checkbox"/> PAN Copy                     | <input type="checkbox"/> LLP Agreement              | <input type="checkbox"/> SIP Enrolment Form (For Investment through ECS / Auto Debit) |
| <input type="checkbox"/> Power of Attorney   | <input type="checkbox"/> Certificate of Incorporation | <input type="checkbox"/> Partnership Deed           | <input type="checkbox"/> SWP / STP / DSO Enrolment Form                               |
| <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) | <input type="checkbox"/> Bye-Laws                     | <input type="checkbox"/> HUF Deed                   | <input type="checkbox"/> Third Party Payment Declaration Form                         |
|  |   | <input type="checkbox"/> Beneficiary ownership list | <input type="checkbox"/> Multiple Bank Account Registration Form                      |

**13. DECLARATION(S) & SIGNATURE(S) (Refer Instruction 15)**

To,  
The Trustee,  
Taurus Mutual Fund

Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

**Applicable for NRI's only -** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary / FCNR account.

**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 is being recommended to me/us.**

I/We confirm that details provided by me/us are true and correct.

\*\*I may voluntarily subscribe to the on-line access for transacting through the internet facility provided by Taurus Mutual Fund and confirm of having read, understood and agree to abide by the terms and conditions for availing of the internet facility more particularly mentioned on the website www.taurusmutualfund.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

I/We confirm  A resident of US/Canada  Not a resident of US/Canada

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Please Sign here

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Please Sign here

Second Applicant / Auth. Sign

Please Sign here

Third Applicant Sign

Cheque No.	Amount	Scheme/Plan/Option

Collection Centre / AMC Stamp / Signature
---

Investment Type (Please ✓)  ONE TIME PURCHASE  SIP/Opti SIP PURCHASE (Please fill up SIP auto debit or PDC form and attach with this form)

## Declaration for Ultimate Beneficial Ownership [UBO]

(Mandatory for Non-Individual Applicants/Investors)

This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is Controlled by such Listed Company

### A: Applicant details:

Applicant Name: \_\_\_\_\_

PAN \_\_\_\_\_

CRF No. \_\_\_\_\_

### B: Category [tick applicable category]:

- Unlisted Company   
  Partnership Firm   
  Limited Liability Partnership   
  Unincorporated association / body of individuals  
 Public Charitable Trust   
  Religious Trust   
  Private Trust/ Trust created by a Will   
  Others \_\_\_\_\_ [please specify]

### C: DETAILS OF ULTIMATE BENEFICIAL OWNERS

(If the given space below is not adequate, please attach multiple declaration forms)

If any of the UBO is resident/citizen of other than India or citizen/tax resident/green card holder of United States of America (USA), please provide TaxPayer Identification Number.

Sr. No.	Name of Beneficial Owners PAN (for Residents/NRIs) ID Proof (for Foreign / PAN Exempt Individuals)	Date of Birth (DOB) Country of Birth (COB)	Country of Tax Residency (CTR) Country of Citizenship/Nationality (COCN) Tax Identification Number (TIN)	UBO CODE*
	Name _____ PAN _____ ID Proof: _____	DOB _____ COB _____	CTR _____ COCN _____ TIN _____	
	Name _____ PAN _____ ID Proof: _____	DOB _____ COB _____	CTR _____ COCN _____ TIN _____	
	Name _____ PAN _____ ID Proof: _____	DOB _____ COB _____	CTR _____ COCN _____ TIN _____	
	Name _____ PAN _____ ID Proof: _____	DOB _____ COB _____	CTR _____ COCN _____ TIN _____	

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We aware that I/We may liable for it. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Place : \_\_\_\_\_

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

**Authorized Signatories**

[with Company/Trust/Firm/Body Corporate seal]

### UBO Codes\*

UBO Code	Description	UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company	UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals	UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under clause 4 (a) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]
UBO-5	Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]	UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust	UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)	UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). The Ultimate Beneficial Owner means:

• **For Investor other than Trust:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

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

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control

through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

• **For Trust:**

The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

**Exemption in case of listed companies:**

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

**Applicability for foreign investors:**

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

## FATCA/ Foreign Tax Laws Information - Non Individual Form

[Please seek appropriate advice from a tax professional on FATCA/ Foreign Tax laws related information]

### Part I: Applicant/Investor details:

Investor Name:	
PAN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### Part II: Declarations

#### (A) Particulars

Category			
Applicants	Country of incorporation/ constitution	Country of Tax residency	Taxpayer Identification Number
1.			
2.			
3.			

#### (B) Other information:

S No	Information	Additional Information to be provided
1	We are a financial institution [including an FFI] [Refer instructions a]	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the following information: GIIN: _____ (Global Intermediary Identification Number) If GIIN not available [tick any one]: <input type="checkbox"/> Applied for on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Not required to apply (please describe) _____ <input type="checkbox"/> Not obtained
2	We are a listed company [whose shares are regularly traded on a recognized stock exchange]	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the name of any one Stock Exchange where it is traded regularly: 1. BSE/NSE/Other _____ (please specify)
3	We are 'Related Entity' of a listed company [Refer instructions b]	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the name of the listed company _____ Specify the name of any one Stock Exchange where it is traded regularly: 1. BSE/NSE/Other (please specify) _____ Country _____
4	We are an Active NFFE [Refer instructions c & d] Note: Details of Controlling Persons will not be considered for FATCA purpose	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the nature of business _____ Please specify the category of Active NFFE _____ (Mention code – refer instructions (d))
5	We are a Passive NFFE [Refer instructions f and g] Note: Details of Controlling Persons will be considered for FATCA purpose	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide: 1. Nature of business _____ 2. For all Controlling Persons who are tax residents (including US citizens and green card holders) of countries other than India, please provide the necessary details including Taxpayer Identification Number (TIN) in the UBO form.

I/We hereby acknowledge and confirm that the information provided here in above is/are true and correct to the best of my knowledge and belief. I/We further agree and acknowledge that in the event, the above information and/or any part of it is/are found to be false/untrue/misleading, I/We will be liable for the consequences arising therefrom. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, SEBI registered intermediaries for single updation/submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We further agree to promptly intimate you in writing regarding any change/modification to the above information and/or provide additional/further information as and when required by you.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Date:

Place:

Received Form _____ Date _____	
-----------------------------------	--



**Instructions:**

- a. Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a – (1) Depository institution – accepts deposits in the ordinary course of banking or similar business; (2) Custodian institution - as a substantial portion of its business, hold financial assets for the accounts of others; (3) Investment entity – conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or (4) Insurance company – entity issuing insurance products i.e. life insurance; (5) Holding or Treasury company – entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity
- b. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- c. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE
- d. Active NFFE – Any one of the following –

<ul style="list-style-type: none"> <li>• It is exempt from income tax in its jurisdiction of residence;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>• The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or noncharitable Entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and</li> </ul>
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The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.

- e. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in atleast one of the other members
- f. Passive NFFE - means any NFFE that is not (i) an Active NFFE, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations
- g. Passive Income – portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- h. Controlling Persons - means the natural persons who exercise control over an entity. In the case of a trust, such term means the settler, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

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

- (a) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (b) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (c) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In case of a Trust, the settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO. The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

Code	Sub-category
01	Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income
02	The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory
03	The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing
04	Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes
05	The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE
06	The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution
07	The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution
08	- Any NFFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> </ul>

**SIP / OptiSIP ENROLMENT - CUM - AUTO DEBIT / SIP CANCELLATION / CHANGE OF BANK DETAILS** (Please read instructions carefully before filling up the form)

Application No. \_\_\_\_\_

ARN Code & Name	Sub-Broker's ARN Code	Employee Unique Identity Number*	Internal Code for Sub-broker/Employee	Time Stamp (for office use only)

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Also refer instruction no.2. Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column.

**EXECUTION ONLY** (To be signed when EUIN is left blank)

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Please sign here _____ First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Please sign here _____ Second Account Holder's Signature	Please sign here _____ Third Account Holder's Signature
<input type="checkbox"/> Registration of SIP/OptiSIP/Micro SIP	<input type="checkbox"/> Cancellation of SIP/OptiSIP/Micro SIP	
<input type="checkbox"/> Renewal of SIP/OptiSIP/Micro SIP	<input type="checkbox"/> Change in Bank Account for an existing investor	

Folio No. \_\_\_\_\_

INVESTOR AND INVESTMENT DETAILS			
Name of Sole/First Applicant	Mr. Ms. M/s		
Name of Second Applicant	Mr. Ms.		
Name of Third Applicant	Mr. Ms.		
Name of Guardian (for Minor applicant) / POA Holder / Contact person (for Non-incl. Applicant)			
Mr. Ms.			
ID & Add Proof Document Name, in case of Micro SIP (Refer Instruction 14)	Sole/First Applicant/ Guardian	Second Applicant	Third Applicant
Name of Scheme		Plan/Option	
<input type="checkbox"/> SIP / Micro SIP		<input type="checkbox"/> OptiSIP	
Fixed SIP Amount (₹)		Fixed Min. Installment Amt.	Frequency <input type="checkbox"/> Monthly
Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Fixed Max. Installment Amt.	(Amount greater than Fixed Min. Installment amount by ₹500/- & multiple of ₹1/- thereof)
First/Initial Investment Cheque Number		Cheque Date	DD / MM / YYYY
Auto Debit/ECS dates (Please 3)	<input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 28th		
Enrolment Period	Start From MM / YYYY	End on MM / YYYY	No. of Installments

**PARTICULARS OF BANK ACCOUNT**

I/We hereby, authorize Taurus Mutual Fund and their authorized service providers, to debit my/our following bank account by ECS (Debit Clearing)/auto debit to account for collection of SIP/OptiSIP payments.

Name of the Account Holder as per Bank Records			
Bank Name			
Branch Address			City
Account Number	Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO	
9 digit MICR Code	11 digit IFSC Code		

**Declaration & Signature (s):** Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. **Applicable for NRI's only -** I/We confirm that I am/ we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. **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 is being recommended to me/us.**  
I/We confirm that details provided by me/us are true and correct. Please  Repatriation basis  Non-Repatriation basis \* Please strike out whichever is not applicable.

Please sign here _____ First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Please sign here _____ Second Account Holder's Signature	Please sign here _____ Third Account Holder's Signature
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**AUTHORISATION OF THE BANK ACCOUNT HOLDER (to be signed by account holder as per bank records)**

This is to inform that I/We have registered for the RBI's Electronic on Clearing Service (Debit Clearing)/Auto Debit facility and that my payment towards my investment in Taurus Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorize the representative carrying this ECS/Auto Debit account mandate form to get it verified & executed. Mandate verification charges, if any, may be charged to my/our A/C.

Please sign here _____ First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Please sign here _____ Second Account Holder's Signature	Please sign here _____ Third Account Holder's Signature
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**FOR BANK USE ONLY (not to be filled in by investor)**

Recorded on	Scheme Code
Recorded by	Credit Account No.
Bank use mandate Ref. No.	Customer Ref. No.

Received from Mr. / Ms. _____		Date: _____	Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
Micro SIP or SIP/OptiSIP Date	Cheque No.	Amount	Scheme/Plan/Option

## INSTRUCTIONS FOR FILLING UP SIP / OPTISIP ENROLMENT - CUM - AUTO DEBIT / SIP CANCELLATION / CHANGE OF BANK DETAILS

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) & addendums forming part of SID / SAI & KIM carefully before filling the Application Form. Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Name and address should be written in BLOCK LETTERS.

Application Forms will be available at any of the designated Investor Service Centres (ISCs) of Karvy or any of the branches of Taurus Asset Management Co. Ltd. (TAMCO). Application Forms can be supplied by post on request and can also be downloaded from the website of the TAMCO - www.taurusmutualfund.com.

For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RN/employee of the distributor, and will assist in resolving complaints.

2. "Transaction charge" (TC) will be applicable (where the distributor chooses for 'Opt-in') if the total commitment through SIP/Opti SIP/Micro SIP amounts to ₹10,000/- and above. For existing investors the TC will be ₹100/-, while for first time investor in a mutual fund the TC will be ₹150/-. For SIP/Opti SIP/Micro SIP the transaction charge will be recovered in 4 installments by TAMCO on behalf of the distributor. However there shall be no transaction charges on direct investments.
3. Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/Bank of India/Punjab National Bank/Kotak Mahindra Bank/IndusInd Bank/ICICI Bank/Citi bank/HDFC Bank/IDBI Bank/AXIS Bank/State Bank of India/Union Bank of India/Corporation Bank. The list may undergo changes from time to time.
4. An investor can choose between Micro SIP, Normal SIP ("SIP") and Opti SIP ("Opti SIP").
5. Electronic Clearing System (ECS) facility will be available in the selected cities. This facility may be modified /updated/ changed/ removed at any time in future entirely at the discretion of TAMCO without assigning any reasons or prior notice. If any city is removed, SIP/Opti SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept Post Dated Cheques (PDC's) (for SIP only) from the investors for the balance period. Opti SIP is available via Auto Debit/ECS route only. The list of ECS (Debit) cities is available in RBI Website: www.rbi.org.in
6. As per the directive issued by SEBI vide circular nos. IIMAR/MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units. Further, SEBI has mandated that all investors (including joint investors, guardians of minors, NRIs etc.) are required to enclose a certified copy of the KYC Acknowledgement for investing in the Mutual Fund for the first time. The absence of bank detail & KYC acknowledgement will result in the application getting rejected and the application amount will be refunded without any interest.
7. First time Investors are required to submit following documents atleast 30 working days before the first SIP/Opti SIP Instalment date for Auto Debit & ECS Clearing:.
- Common Application Form with SIP/Opti SIP Enrolment - cum - Auto Debit/ECS Application Form.
  - The cheque for the initial investment should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP/Opti SIP instalments.
  - A photo copy/cancelled cheque from Auto Debit/ECS Debit Account (as mentioned on the application form) should be submitted along with other requirements if the initial investment cheque, as in (b) above, is not provided.
- Existing Investors are required to quote their folio number and submit only the SIP/Opti SIP Enrolment cum Auto Debit/ECS Application Form along with the requirement in (b) & (c) above.

8. An investor can choose only one type of SIP/Opti SIP via one form. For choosing both SIP/Opti SIP types, an investor will have to fill in two separate SIP/Opti SIP forms. The main differences between SIP and Opti SIP are-
- SIP has Monthly or Quarterly investment options, while Opti SIP has monthly option only.
  - In SIP, all the monthly installment amounts are the same for the entire period. For Opti SIP, an investor will have to decide a monthly Fixed minimum installment amount (A) and a monthly Fixed Maximum installment amount (B), which has to be greater than (A). The actual Opti SIP installment amount will be calculated by a formula\*\*; but irrespective of the formula amount, the final monthly Opti SIP investment will not exceed the Fixed Maximum installment amount (B), as decided by the investor.
9. Formula\*\* - A = Fixed Minimum Installment amount ii) Fixed Maximum Installment amount = B iii)  $A * \text{current number of installment} - \text{Account value of investments via Opti SIP as on 5th day (T-5) before the installment date} = C$  iv) Opti SIP Installment amount = C, provided it is not less than A or greater than B. For example:

Scenario	A	B	C	Opti SIP Instalment Amount
1	1000	2000	800	1000
2	1000	2000	2100	2000
3	1000	2000	1500	1500

10. T = Installment dates. If T-5th day is a holiday/non-businessday, then account valuation for investments via Opti SIP will be done on T-6th day.
11. On T-2, on a best effort basis the actual Opti SIP installment amount, will be communicated to the investor via SMS/Email, where relevant details are available.
12. SIP/Opti SIP via Auto debit/ECS facility is available only on specific dates of the month/quarter i.e. 1st/5th/10th/15th/28th. An investor shall have the option of choosing for one or more than one SIP/Opti SIP in the same scheme and in the same month. To register multiple SIP/Opti SIPs in the same scheme /same month, please submit separate Auto Debit/ECS Application Form.
13. The first SIP/Opti SIP cheque /draft could be of any Business day but subsequent ECS /Auto Debit Transactions should be dated 1st/5th/10th/15th/28th only. If the date on the first cheque/draft or subsequent ECS/Auto Debit Transactions is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day.
14. Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan. All schemes offered by Taurus MF are eligible for SIP/Opti SIP mode of investment. Minimum application amount for Monthly SIP/Opti SIP Option - 6 instalments of ₹1000/- each and in multiples of ₹1/- thereafter. For Quarterly SIP Option - 4 instalments of ₹1500/- each and in multiples of ₹1/- thereafter. (For Taurus Tax Shield SIP/Opti SIP Minimum of 12 monthly installment of ₹500/- each)
15. For MICRO SIP maximum SIP amount can be ₹4000/- Per Month or ₹12000/- Per Quarter. Opti SIP facility is NOT offered for Micro SIPs. In accordance with SEBI letter no. MRD/DoP/PAN/166999/2009 dated June 19, 2009 issued to Association of Mutual Fund in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no. 35P/MEF-COR/4/09/10 dated July 14, 2009 in this regard, SIPs upto ₹50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year i.e. April to March (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 1, 2009. Micro SIP will not be subject to common KYC process through CVL. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms including joint holders. HUF and other categories of investors will NOT be eligible for this exemption.

This exemption shall not be applicable to normal purchase transactions upto ₹50,000/- which will continue to subject to the PAN requirement.

Any one of the following photo identification document can be submitted along with Micro SIP applications as proof of identification in lieu of PAN: • Voter Identity Card Driving License • Government /Defense identification card

- Passport • Photo Ration Card • Photo Debit Card • Employee ID card issued by companies registered with Registrar of Companies • Photo Identification issued by Bank Manager of Scheduled Commercial Bank/Gazetted Officer / Elected Representatives to the Legislative Assembly /Parliament • ID card issued to employees of Scheduled Commercial / State / District Co-operative Bank • Senior Citizen / Freedom Fighter ID card issued by Government • Card 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 (NSD) or Any other photo ID card issued by Central Government /State Government / Municipal authorities / Government organizations like ESIC / EPFO. The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor) mentioning ARN number. Important: While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document. The Micro SIP application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro SIP instalments in a financial year exceeding ₹50,000/- or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above. The rejected application will be sent back to the investor with a deficiency memo. In case the first Micro SIP instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be terminated for future instalments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However, investors shall be allowed to redeem their investments at applicable NAV.

16. Allotment of units would be subject to realisation of cheque or funds
17. The Unit holders can choose to opt out from the SIP/Opti SIP at any point of time by submitting a written request to the nearest ISC or TAMCO. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP/Opti SIP. On receipt of such a request, the SIP/Opti SIP will be discontinued for the respective scheme(s).
18. TAMCO reserves the right to reject any application without assigning any reason thereof. TAMCO in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
19. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP/Opti SIP will be applicable.
20. A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder. In case of Physical Form - For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request. In case of electronic form - The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secure password protected form.
21. Applicants should indicate the option (Dividend/Growth) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the SIP/Opti SIP Application Form.
22. The KYC acknowledgement will be issued by CVL/NDML or any other designated KYC Registration Authority (KRA) based on the submission of the required proof/ documents.

Each valid KYC application requires In-Person Verification (IPV). This is a confirmation that the applicant (Individual or Non-individual) of the KYC has been seen and the KYC form has been signed by the applicant in presence of an authorized person who will then put their own Name, Designation, Name of Organisation, ARN code (applicable for KYC Compliant distributors) & Stamp. The date and the time of this IPV is also needed to be mentioned clearly. This authorized person can be either from the AMC or a NISM certified KYC Compliant Distributor or a Scheduled Commercial Bank official. All valid KYC applications will be registered with the KRA. In case of Rejection by the KRA, for any reason, the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.

For all existing KYC verified investors, who did not submit the following information at the time of KYC - before or after Jan 1, 2012, the additional details are required to be given at the earliest in order to enable further transactions in the folio -

**Individual Investors** - father/spouse name, nationality, marital status, declaration of Gross Income/Net Worth as per the new slab and In-Person Verification (IPV)

**Non-Individual Investors** - i) declaration of Gross Income/Net Worth as per the new slab ii) photo, name, PAN, Residential address & DIN/UID of all Promoters/Partners/Karta/Trustees/Whole Time Directors who are involved in day to day activities.

Investors should note that it is mandatory for all applications, for subscription for any amount, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from KRA website using the PAN Number. Applicants intending to apply for units through Power of Attorney (PoA) must ensure that the issuer of PoA and the holder of PoA must mention their KYC compliance status and attach proof of KYC compliance at the time of investment.

Applications for subscriptions of value of any amount without a valid KYC may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, TAMCO shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, TAMCO reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

23. The Bank, i.e. the investor's bank, shall not be liable for, nor 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 civil war, civil commotion, riot, strike, mutiny, 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 the Bank's reasonable control and which has the effect of preventing the performance of the contract by the Bank.

### DECLARATION AND SIGNATURES

- Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- Applications on behalf of minors should be signed by their guardian.
- Applicant needs to sign twice as indicated on the form, if EUIN number is mentioned. In the absence of EUIN, investor has to sign a third time for Execution only.

## SIP WITH POST DATED CHEQUES (PDC) ENROLMENT FORM

(Please read instructions carefully before filling up the form)

Application No. \_\_\_\_\_

ARN Code & Name	Sub-Broker's ARN Code	Employee Unique Identity Number*	Internal Code for Sub-broker/Employee	Time Stamp (for office use only)

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column.

**EXECUTION ONLY** (To be signed when EUIN is left blank)

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Please sign here _____ First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Please sign here _____ Second Account Holder's Signature	Please sign here _____ Third Account Holder's Signature										
<input type="checkbox"/> Registration of SIP/Micro SIP	<input type="checkbox"/> Cancellation of SIP/Micro SIP	Folio No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>										

INVESTOR AND INVESTMENT DETAILS			
Name of Sole/First Applicant	Mr. Ms. M/s		
Name of Second Applicant	Mr. Ms.		
Name of Third Applicant	Mr. Ms.		
Name of Scheme			
Plan / Option			
PAN KYC ID & Add Proof Document Name In case of Micro SIP (Refer Instruction 7)	Sole/First Applicant/ Guardian	Second Applicant / Guardian	Third Applicant / Guardian
	<input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> KYC Acknowledgement	<input type="checkbox"/> KYC Acknowledgement

PDC INVESTMENT DETAILS	
Each SIP Amount (₹) In figures	Each SIP Amount (₹) In words
Total No. of Cheques	Cheque Nos. from To
Drawn on Bank	
Branch	A/C No.
Frequency (Please ✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Date (Please ✓) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 28th of the month
Total No. of SIP Installment	Enrolment Period (MM/YYYY) From MM/YY To MM/YY

### DECLARATION AND SIGNATURE(S)

Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. **Applicable for NRI's only** - I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. **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 is being recommended to me/us.**

I/We confirm that details provided by me/us are true and correct. Please  Repatriation basis  Non-Repatriation basis \* Please strike out whichever is not applicable.

Please sign here _____ First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Please sign here _____ Second Account Holder's Signature	Please sign here _____ Third Account Holder's Signature
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Application No. \_\_\_\_\_

Received from Mr. / Ms.		Date :		

SIP Date	Cheque No.	Amount	Scheme/Plan/Option

**Frequency**  
 Monthly  
 Quarterly



# INSTRUCTIONS FOR FILLING UP SIP ENROLMENT FORM

## POST DATED CHEQUES

1. Please read the Scheme Information Documents, Scheme Additional Information Documents & Key Information Memorandum carefully before filling the Application Form. Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Name and address should be written in BLOCK LETTERS.

Application Forms will be available at the offices of the Fund and Designated Service Centres of the Registrar and Transfer Agent, i.e. Karvy Computershare Pvt. Ltd. and agents/brokers of the Fund. Application Forms can be supplied by post on request and can also be downloaded from the website of the Fund.

Existing investors of Taurus Mutual Fund wanting to make a SIP investment will need to fill up ONLY the SIP Application Form quoting their Folio/Account No. However, new investors will be required to fill up the Common Application Form as well as the SIP Application Form.

For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RM/employee of the distributor, and will assist in resolving complaints.

2. As per the directive issued by SEBI vide circular nos. IIMARP/MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units. Further, SEBI has mandated that Permanent Account Number (PAN) will be used as the sole identification number for all investors transacting in mutual funds, irrespective of the amount of transaction, w.e.f July 2, 2007. All investors (including joint investors, guardians of minors, NRIs etc.) are required to enclose a certified copy of the PAN card for investing in the Mutual Fund. The absence of bank detail & pan proof will result in the application getting rejected and the application amount will be refunded without any interest.
  3. This Form is to be filled up only if investor opts for Systematic Investment Plan (SIP) via Post Dated Cheques (PDCs). New Investor has to submit Common Application Form along with SIP PDC form and Existing investors with folio number can submit only SIP PDC Form.
  4. Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan. An investor can opt for Monthly or Quarterly frequency. SIP PDC's facility is available only on specific dates of the month i.e. 1st /5th/10th/15th/28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month. To register multiple SIPs in the same scheme /same month, please submit separate SIP with PDC Enrolment Form.
  5. The first SIP cheque /draft could be of any Business day but subsequent cheques Transactions should be dated 1st /5th/10th/15th/28th. If the date on the cheque/draft is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day.
  6. Minimum application amount for Monthly SIP Option - 6 instalments of ₹1000/- each or in multiples of ₹1/- thereafter. For Quarterly SIP Option - 4 instalments of ₹1500/- each and in multiples of ₹1/- thereafter. (For Taurus Tax Shield Minimum of 12 installment of ₹500/- each)
  7. For MICRO SIP maximum SIP amount can be ₹4000/- Per Month or ₹12000/- Per Quarter. Micro SIP upto ₹50,000/- exempt from Permanent Account Number (PAN) In accordance with SEBI letter no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 issued to Association of Mutual Fund in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no. 35P/MEM-COR/4/09 10 dated July 14, 2009 in this regard, SIPs upto ₹50,000/- per year investor i.e. aggregate of investments in a rolling 12 months period or in a financial year i.e. April to March (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 1, 2009. Micro SIP will not be subject to common KYC process through CVL. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms including joint holders. HUF and other categories of investors will NOT be eligible for this exemption. This exemption shall not be applicable to normal purchase transactions upto ₹50,000/- which will continue to subject to the PAN requirement.
- Any one of the following photo identification document can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:
- Voter Identity Card or Driving License • Government /Defense identification card • Passport • Photo Ration Card
  - Photo Debit Card • Employee ID card issued by companies registered with Registrar of Companies • Photo Identification issued by Bank Manager of Scheduled Commercial Bank /Gazetted Officer / Elected Representatives to the Legislative Assembly /Parliament • ID card issued to employees of Scheduled Commercial / State / District Co-operative Bank • Senior Citizen / Freedom Fighter ID card issued by Government • Card 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 (NSD) • Any other photo ID card issued by Central Government /State Government / Municipal authorities / Government organizations like ESIC / EPFO. The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor) mentioning ARN number. While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document. The Micro SIP application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹50,000/- or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above. The rejected application will be sent back to the investor with a deficiency memo. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be terminated for future installments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However,

investors shall be allowed to redeem their investments at applicable NAV.

8. Allotment of units would be subject to realisation of cheque or funds.
9. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest ISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
10. Taurus Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof. Taurus Asset Management Company Limited in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
11. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
12. A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder In case of Physical Form - For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request. In case of electronic form - The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secured password protected form.
13. Applicants should indicate the option (Dividend/Growth) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the SIP Application Form.
14. The KYC acknowledgment will be issued by CVL/NDML or any other designated KYC Registration Authority (KRA) based on the submission of the required proof/ documents.

Each valid KYC application requires In-Person Verification (IPV). This is a confirmation that the applicant (Individual or Non-individual) of the KYC has been seen and the KYC form has been signed by the applicant in presence of an authorized person who will then put their own Name, Designation, Name of Organisation, ARN code (applicable for KYC Compliant distributors) & Stamp. The date and the time of this IPV is also needed to be mentioned clearly. This authorized person can be either from the AMC or a NISM certified KYC Compliant Distributor or a Scheduled Commercial Bank official. All valid KYC applications will be registered with the KRA. In case of Rejection by the KRA, for any reason, the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.

**For all existing KYC verified investors, who did not submit the following information at the time of KYC - before or after Jan 1, 2012, the additional details are required to be given at the earliest in order to enable further transactions in the folio -**

**Individual Investors - father/spouse name, nationality, marital status, declaration of Gross Income/Net Worth as per the new slab and In-Person Verification (IPV)**

**Non-Individual Investors - i) declaration of Gross Income/Net Worth as per the new slab ii) photo, name, PAN, Residential address & DIN/UID of all Promoters/Partners/Karta/Trustees/Whole Time Directors who are involved in day to day activities.**

Investors should note that it is mandatory for all applications, for subscription for any amount, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from KRA website using the PAN Number. Applicants intending to apply for units through Power of Attorney (PoA) must ensure that the issuer of PoA and the holder of PoA must mention their KYC compliance status and attach proof of KYC compliance at the time of investment.

Applications for subscriptions of value of any amount without a valid KYC may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, TAMCO shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, TAMCO reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

### DECLARATION AND SIGNATURES

- A) Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- B) Applications on behalf of minors should be signed by their guardian.
- C) Applicant needs to sign once as indicated on the form, if EUIN number is mentioned. In the absence of EUIN, investor has to sign a second time for Execution only.



## INSTRUCTIONS FOR SYSTEMATIC WITHDRAWAL PLAN (SWP)

- New Investors investing in a scheme for the first time and wishing to avail of SWP, should fill in all the sections in the Common Application Form. The withdrawal details should be indicated in the SWP section of this form.
- Existing Investors are required to submit only this form indicating the existing Folio/Account Number and withdrawal details in the SWP section.
- Investors should ensure that they have complied with PAN and KYC requirements mentioned in KIM and general instructions, as may be applicable to them while opting for SWP facility.
- Please allow upto 7 days for SWP to be registered and the first SWP transaction to happen. Hence, form should be submitted at least 7 days before the SWP start date.
- SWP Facility is available only on specific dates of the month viz. 1st / 5th / 10th / 15th/28th. In case of ambiguity / incomplete form, "1st" will be treated as the default option date.
- SWP period has to be for minimum of 6 installments irrespective of frequency i.e. 6 installments in case of monthly option or 6 quarters in case of quarterly option.
- SWP withdrawal request should not be below ₹500/-.
- Where start date is not specified clearly, SWP will be registered to start from a period after 7 days on the SWP date as available / mentioned. Where end date is not specified clearly, SWP will be registered for a period of three years.
- Investors may choose to discontinue this facility by giving 30 days' written notice to AMC or Registrar.

## INSTRUCTIONS FOR SYSTEMATIC TRANSFER PLAN (STP)/OptiSTP

- Systematic Transfer Plan (STP) is a facility wherein unit holder(s) of open-ended scheme(s) of Taurus Mutual Fund (Transferor or Source scheme) can opt to transfer a fixed amount at regular intervals to any other open-ended scheme(s) of Taurus Mutual Fund (Transferee or Target scheme). While, OptiSTP is a facility wherein a variable amount (as per the formula\*\*) can be transferred at regular interval by an investor.
- The STP/OptiSTP Enrollment Form should be completed in English and in Block Letters only. The STP/OptiSTP Enrollment Form complete in all respects, should be submitted at any of the designated Investor Service Centres (ISCs) of Karvy or any of the branches of Taurus Asset Management Co. Ltd. (TAMCO)
- For OptiSTP, an investor will have to decide a monthly Fixed minimum installment amount (A) and a monthly Fixed Maximum installment amount (B), which has to be greater than (A) by ₹500/- & in multiple of ₹1/- thereof. The actual Opti STP installment amount will be calculated by a formula\*\*:- but irrespective of the formula amount, the final monthly OptiSTP investment will neither exceed the Fixed Maximum installment amount (B) nor be lower than the Fixed minimum installment amount (A), as decided by the investor.
- Formula\*\* - i) A= Fixed Minimum Installment amount ii) Fixed Maximum Installment amount = B iii) [(A \* current number of installment) - Account value of investments via Opti STP as on date of transfer] = C iv) Opti STP Installment amount = C, provided it is not less than A or greater than B. For example :

Scenario	A	B	C	OptiSTP Installment Amount
1	1000	2000	800	1000
2	1000	2000	2100	2000
3	1000	2000	1500	1500

- The minimum number of STP/OptiSTP Installments and minimum amount are as under:

Frequency	Minimum No. Installments	Minimum STP/OptiSTP Amount
Daily	12 Installments	₹500/-
Weekly (Friday)	12 Installments	₹500/-
Monthly	6 Installments	₹1000/-
Quarterly	4 Installments	₹1500/-

- For effecting one STP/OptiSTP, a single form is sufficient. However for more than one transfer and more than one scheme, please use separate forms for every such transfer.
- The STP/OptiSTP Enrollment Form will be registered within 15 business days from the receipt of request. The 1st STP/OptiSTP shall commence -
  - For clear balance of units, 3 business days after registration.
  - For unclear balance of units, 7 business days after registration.
- Daily STP/OptiSTP will be carried out on every business day. The Monthly and Quarterly STP/OptiSTP will be carried out on fixed dates - 1st, 5th, 10th, 15th & 28th, while the Weekly STP/OptiSTP will be carried out on every Friday of the week.
- Investors are advised to read the Scheme Information Document(s), Statement of Additional Information & Key Information Memorandum (s) of the Transferee Scheme(s) carefully before investing. The Scheme Information Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs or TAMCO and also displayed at the Taurus Mutual Fund website: www.taurusmutualfund.com.
- Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme.
- In case the chosen STP/OptiSTP date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- Exit load, as applicable, will be levied on the transfer of units from the transferor (source) scheme.
- If the amount of units in the folio of Transferor' scheme falls short than the stipulated STP amount in the application or the OptiSTP installment amount, calculated as per the formula, then the entire such balance will be transferred to the transferee scheme.
- STP/OptiSTP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information document(s) of the Transferor Schemes and 'Minimum Application Amount' specified in the scheme information document of the respective designated Transferee Schemes will not be applicable for STP/OptiSTP.
- A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder. In case of Physical Form - For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request. In case of electronic form - The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secured password protected form.
- Unit holders shall have the right to discontinue the STP/OptiSTP facility at any time by sending a written request on a plain paper to the ISC or any of the branches of TAMCO. Notice of such discontinuance must be received at least 15 days prior to the due date of the next transfer date. On receipt of such request, the STP/OptiSTP facility will be terminated.
- Units of Taurus Tax Shield cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
- The Trustee reserves the right to change/modify the terms and conditions of the STP/OptiSTP.
- Applicant needs to sign once as indicated on the form, if EUIN number is mentioned. In the absence of EUIN, investor has to sign a second time for Execution only.

## INSTRUCTIONS FOR DIVIDEND SWEEP OPTION (DSO)

- Under the Dividend Sweep Option (DSO), the investors may opt to automatically transfer (invest) the net dividend amount (i.e., net of statutory levy / taxes, if any) payable under the Scheme (hereinafter referred to as source Scheme) into any other scheme (hereinafter referred to as target Scheme) of Taurus Mutual Fund on the ex-dividend date (i.e., immediate next business day after the Record Date) into the Target Scheme as specified by the investor, at the applicable NAV of the Target Scheme and accordingly applicable number of units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.
- "Dividend Sweep" sub option available under Dividend Option for the following schemes :Taurus Liquid Fund (retail plan only), Taurus Ultra Short Term Bond Fund, Taurus Dynamic Income Fund, Taurus Starshare, Taurus Bonanza Fund, Taurus Discovery Fund, Taurus Ethical Fund, Taurus Infrastructure, Taurus Tax Shield, Taurus Nifty Index Fund, Taurus Short Term Income Fund & Taurus MIP Advantage.
- The minimum amount of investment is not applicable for investment made through DSO in the Target Schemes.
- The Units allotted in the Target scheme against investment via DSO will be subject to the applicable Exit Load of the Target scheme.
- Unit holder(s) are advised to read the Scheme Information Documents , Statement of Additional Information and Key Information of Memorandum of Target Scheme(s) carefully before opting for DSO.
- Unit holders who wish to enroll for the DSO facility are required to fill in and submit a prescribed Dividend Sweep Form duly signed and complete in all respects and submit at any of the Official Point of Acceptance (OPA) of Taurus Mutual Fund, separately for each Scheme/Plan/Option.
- The enrolment for DSO facility shall be for all units under the Dividend Option of the respective Source Scheme. Request for dividend sweep into multiple schemes are not allowed, partial Dividend Sweep and partial Dividend Payout /Reinvestment are also not permitted. If the unit holder fails to specify the option i.e growth, bonus or dividend of the target schemes then, the default shall be growth and the default option under dividend shall be dividend re-investment.
- The DSO Enrollment Form is available with the OPAs of TMF and as well as on the website of TMF, namely, www.taurusmutualfund.com
- Enrolment under the DSO facility will automatically override any previous instructions of the Unit holder for Dividend Payout or Dividend Reinvestment facility, as the case may be, in the Source Scheme and will also apply to additional units allotted in the Source Scheme subsequently on account of additional subscription / switch-in / SIP / STP etc.
- The request for enrolment for DSO must be submitted at least seven (7) working days prior to the Record Date for the dividend in the Source Scheme. Hence investors should submit the DSO enrolment request sufficiently in advance. In case of this condition not being met, the DSO enrolment would be effective from the immediately succeeding Record Date of the dividend in the Source Scheme. Consequently, any dividend declared between the date of acceptance of the DSO Enrollment Form and date of registration thereof by the Registrar, will be paid out or reinvested in the Source Scheme, as applicable.
- Unit holders will have the right to opt out of DSO facility at any time by submitting a written request. At the time of discontinuation of DSO facility, the unit holders should specify their choice of option i.e. Dividend Reinvestment or Dividend Payout, in the Source Scheme, failing which, the default sub-option, i.e., Dividend Reinvestment will be applicable.
- Request for cancellation of DSO must be submitted at least seven (7) working days prior to the Record Date for the dividend in the Source Scheme. Any dividend declared in the Source Scheme during the interim period will be swept to the Target Scheme.
- The Account Statement for DSO transactions will be sent by post or by email (if email id. is provided) within 30 days of dividend sweep.
- It is expressly clarified that the dividends so swept and invested in Target Scheme shall be constructive payment of dividends to the Unit holder/s and constructive receipt of the same amount from each Unit holder for investment in units of Target Scheme. It is further clarified that the dividend amount transferred would be treated as switch-in / subscription transaction in the Target Scheme and will be liable to PAN and KYC provisions, as may be applicable.
- TAMCO is not guaranteeing or assuring any dividend under any of the schemes. All dividend distributions are subject to investment performance of the respective schemes, availability of distributable surplus and at the discretion of the Trustee.
- The AMC reserves the right to change/ modify the terms and conditions of the DSO without prior notice or without assigning any reason thereof. If DSO facility is withdrawn from any Source Scheme or Target Scheme, all investors who have opted for DSO will be shifted under Dividend Reinvestment Option in the Source Scheme and the unit holders will be sent suitable intimation.

Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan.

For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RM/employee of the distributor, and will assist in resolving complaints.





## 5. BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Taurus Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. Taurus Mutual Fund/ Taurus AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Taurus Mutual Fund/Taurus AMC.

Applicable to Guardian receiving funds on behalf of Minor only: I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

Please sign here

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Please sign here

Second Account Holder's Signature

Please sign here

Third Account Holder's Signature

## THIRD PARTY PAYMENT RULES

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

2a. The following words and expressions shall have the meaning specified herein:

(a) "Beneficial Investor" is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.

(b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.

(c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

### Illustrations

Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

2b. Taurus Asset Management Co. Ltd. (TAMCO) / Investor Service Centre (ISC) of Karvy Computershare Pvt. Ltd.,

shall not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:

(i) Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000 (each regular purchase or per SIP instalment.) However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio, affection or as gift for a value not exceeding ₹50,000/- each regular Purchase or per SIP instalment.

(ii) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions.

(iii) Custodian on behalf of an FII or a Client.

\* "Related Person" means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.

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

(ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.

2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of TAURUS Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection.

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of Karvy Computershare Pvt. Ltd. or visit our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com) for any further information or updates on the same.

## INSTRUCTIONS FOR FILLING UP THIRD PARTY DECLARATION FORM

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. For any correction / changes (if any) made in the Declaration Form, the corrections made shall be authenticated by canceling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s). Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of TAURUS Mutual Fund. In case the Declaration Form does not comply with the above requirements, TAURUS Mutual Fund / TAURUS AMC retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

### 2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the TAURUS Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

### 3. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s). The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque - In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents: 1. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number; 2. a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. # the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of TAURUS Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the TAURUS AMC/ TAURUS Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification. (ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. - The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: 1. a Certificate (in original) from the issuing banker duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available 2. a

copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available 3. a copy of the passbook/bank statement evidencing the debit for issuance of the instrument. The account number mentioned in the above supporting documents should be the same as / one of the registered bank account or the bank details mentioned in the application form. (iii) Source of funds - if paid by RIGS, Bank Account-to-Account Transfer, NEFT, ECS, etc. - Acknowledged copy of the instruction to the bank stating the account number debited. (iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash - The AMC/Mutual Fund /R&TA will not accept any purchase applications from third party if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of ₹ 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number and PAN as per the bank records (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party. The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

### 4. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

### 5. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder. To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, TAURUS AMC/ TAURUS Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. TAURUS Mutual Fund, TAURUS AMC, TAURUS Trustee Company Limited ("TAURUS Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND. For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com).



**MULTIPLE BANK ACCOUNTS REGISTRATION FORM**  
(Please strike unused sections to avoid unauthorised use.)

**C - Bank Account Deletion Form**

<b>Folio No.</b> (For Existing Unit Holders) _____  <b>Name of Sole / First Unit Holder</b> _____	<b>Permanent Account Number (PAN)</b>  <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								

Please delete the following Bank accounts as registered accounts for my/our above folio:

Bank Account No.		Bank Name	
Bank Account No.		Bank Name	
Bank Account No.		Bank Name	
Bank Account No.		Bank Name	
Bank Account No.		Bank Name	

I/We have read and understood the terms and conditions given below for registration of / changes to multiple bank accounts/. I/We understand that my/our application form is liable to be rejected if it is not filled as per the directions provided herein and in case the correct and complete supporting documents are not provided by me/us.  
 I/We here declare that the particulars given above are correct I/we confirm that the referred above accounts pertain to my / our name/s. I/we shall not hold responsible Taurus MF / Taurus AMC or its Registrar & Transfer Agents or Banks, should the information furnished above is incomplete / invalid resulting in any transaction delays.

SIGNATURES (To be signed as per mode of holding. In case of Non-Individual Applicant, to be signed by AUTHORISED SIGNATORIES)		
Please sign here	Please sign here	Please sign here
<b>Sole / First Applicant</b>	<b>Second Applicant</b>	<b>Third Applicant</b>

**Instructions and Terms and Conditions:**

- 1.A. This facility allows a unit holder to register multiple bank account details for all investments held in the specified account (existing or new). Individuals/HU/ can register upto 5 different bank accounts. Non-individuals (e.g Company, Trust, Society etc..) can register upto 10 different bank accounts
- B. To register additional bank accounts, please use another form.
2. Please enclose a cancelled cheque leaf for each banks accounts mentioned in the form, to verify the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque is provided. Account numbers NOT matching with such cheque leaf thereof will not be registered.
3. The bank account number on the cheque should not be handwritten and investor name should be over printed on the face of the cheque, otherwise provide a copy of statement or passbook indicating the name, address and bank account number. In case there is any change in account number for any other reason, provide a certificate from the banker stating the reason. If photo copies are submitted, investors must produce original for verification.
4. The first/sole unit holder in the account should be one of the holders in all the bank account being registered.
5. The investors can change the preferred bank account by submission this form. In case more than one bank accounts are opted for registration as preferred bank account, then AMC / mutual fund reserves the right to register any one of them as the preferred bank account.
6. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
7. The Bank Account chosen as the preferred bank account will be used for all Redemption /Dividend payouts. At anytime, investor can instruct the AMC to change the preferred bank account by choosing one of the additional accounts already registered with the AMC.
8. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
9. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
10. If request for redemption received together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
11. If any of the registered bank accounts are closed/ altered, please intimate the AMC in writing of such change with an instruction to delete/alter it in our records.
12. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request.

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# OFFICIAL POINTS OF TRANSACTIONS

OFFICES OF TAURUS ASSET MANAGEMENT CO. LTD.

• **AHMEDABAD:** 208 Akashrath, Opposite National Handloom, Off C.G. Road, Ellisbridge, Ahmedabad - 380006 Tel: 079-64501999 • **BANGALURU:** Unit No. 911, A Wing, Mittal Towers, M.G. Road, Bangalore-560001 Tel: 080-41135646 • **CHENNAI:** Shop No. 1H, First Floor, east Coast Chambers, 92, G.N. Chetty Road, T Nagar, Chennai 600017, Tel: 044-42634538 • **DELHI:** Upper ground floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110001. Tel: 011-23321756-631/23717593 • **HYDERABAD:** Darshak Chambers, 4th Floor, Plot No. 32, Street No. 1. P.G. Road, Secunderabad 500003, Tel: 040-66637060 • **KOLKATA:** Landmark Building, 9C, 9th Floor, 228A, A.J.C. Bose Road, Kolkata 700 020 Tel: 033-65909991 / 2 • **MUMBAI:** AML Center 1, Gr. floor, Mahakali Caves Road, Andheri (E), Mumbai 400 093 Tel: 022-66242700 • **PUNE:** Shrinath Plaza, Office No 90, 4th Floor, Dnyaneshwar Paduka Chowk, FC Road, Shivajinagar, Pune - 411004. Pune - 411004 Tel: +91 20-66215712/13

Email: [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com) • Website: [www.taurusmutualfund.com](http://www.taurusmutualfund.com) • Toll Free No. 1800 108 1111

## INVESTOR SERVICE CENTRES OF

Registrar and Transfer Agent - Kary Computershare Pvt. Ltd.

**Agra:** Kary Computershare Private Limited, 1st Floor, Deepak Wasan Plaza, Opp Meghdoot Furniture, Sanjay place Agra 282002 **Ahmedabad:** Kary Computershare Private Limited, 201-202, Shail Building, 2nd Floor, Opp Madhusudan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. **Ajmer:** Kary Computershare Pvt. Ltd. 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road Ajmer - 305 001, Tel.: 0145-5120725 **Akola:** Kary Computershare Private Limited Shop No-30, Ground Floor, Yamuna Tarang Complex, shop No 30, N.H. No.-06, Murtizapur Road, Akola-444004 Tel: 0724-2451 874 **Allahabad:** Kary Computershare Private Limited, RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001 **Amalga:** Kary Computershare Private Limited, 6349, Nicholson Road, Adjacent Kos Hospital, Amalga Cantt, Amalga - 133001, **Amravati:** Kary Computershare Private Limited, Shop No. 21, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravathi-444601 Tel: 0721-3291081 **Amritsar:** Kary Computershare Private Limited, 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001 **Anand:** Kary Computershare Private Limited, B-42 Vaibhav Commercial Center Nr Tvs Down Town Show Room Grid Char Rasta Anand-38 **Asansol:** Kary Computershare Private Limited, 114/71 G T Road Near Sony Center, Bhanga Pachil Asansol-713303 **Aurangabad:** Kary Computershare Private Limited, Ramkuni Niwas Railway Station Road Near Osmanpur Circle Aurangabad 431005, **Bangalore:** Kary Computershare Private Limited, No.-59, Skanda Pattanna Road Basavanagudi Bangalore -560004. **Bareilly:** Kary Computershare Private Limited, 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001, **Gujarat, Baroda:** Kary Computershare Private Limited-Sb-5, Mangaldeep Complex Opp Masonic Hall, Productivity Road Alkapuri, Baroda - 390007. **Belgaum:** Kary Computershare Private Limited CTS No 93939/A2 A1 Above Raymond Show Room beside Harsha Appliances, Club Road Belgaum -590001 **Bellary:** Kary Computershare Private Limited, No.1 Kbh Colony, Gandhinagar, Bellary - 583101 Tel: 08392-254750 **Bharuch:** Kary Computershare Private Limited, Shop No 147 -148 Aditya complex Near Kasak Circle Bharuch -392001 **Bhavnagar:** Kary Computershare Private Limited, G-11 Giranjali Complex Beside Bhavnagar Municipal Corporation & Collector Office, Kalanala Bhavnagar -364001 **Bhilai:** Kary Computershare Private Shop No 1 First Floor Plot No.1 Commercial Complex Nehru Nagar - East Bhilai-490020, **Bhopal:** Kary Computershare Private Limited, Kay Kay Business Centre, 133 Zone I M P Nagar, Bhopal-462021, **Bhubaneswar:** Kary Computershare Private Limited, -A/181 Back side Of shivam Honda Show Room Saheed Nagar Bhubaneswar -751007, **Bokaro:** Kary Computershare Private Limited, B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand) Tel: 06542-233331/32/30 **Calicut:** Kary Computershare Private Limited, 11nd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut - 673 004, **Chandigarh:** Kary Computershare Private Limited, Sco-2423-2424, Sector 22 - C, Chandigarh - 160022, **Chennai:** Kary Computershare Private Limited, Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, #108, Adhithanar Salai, Egmore, Chennai - 600 002, **Cochin:** Kary Computershare Private Limited, Building Nos.39, All Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin - 682 036, Tel: +91 09633303547 **Coimbatore:** Kary Computershare Private Limited, 1057/1058, Jaya Enclave, Avanasshi Road, Coimbatore - 641018, Tel: 0422-438 4770, **Cuttack:** Kary Computershare Private Limited, PO Buxi Opp. Dargha Bazar Police Station, Buxibazar, Cuttack -753001, **Dehradun:** Kary Computershare Private Limited, Kaulagarh Road, Near Simaur Marg, Above Reliance Webworld, Dehradun - 248 001, **Dhanbad:** Kary Computershare Private Limited, 208, New Market, 2nd Floor, Kattas Road, Bank More, Dhanbad-826001, **Durgapur:** Kary Computershare Private Limited, MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 DT Burdwan Durgapur -713216, **Faridabad:** Kary Computershare Pvt. Ltd. A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nir, Faridabad -121 001 **Ghaziabad:** Kary Computershare Private Limited, 1st Floor, C-7, Lohia Nagar, Ghaziabad -201 001, **Gorakpur:** Kary Computershare Private Limited, Above V.I.P House, Adjacent A.D. Girls Inter College, Bank Road, Gorakpur -273 001 **Gurgaon:** Kary Computershare Private Limited, Shop No. 18, Ground Floor, Sector -14, Opp. AKD Tower, Near Huda Office, Gurgaon -122001, **Guwahati:** Kary Computershare Private Limited, 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007 Tel.: 088110 36746, **Gwalior:** Kary Computershare Private Limited, 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009 Tel: 9300004262 **Hissar:** Kary Computershare Pvt. Ltd. SCO 71, 1st Floor, Red Square Market, Hissar -125001 **Hubli:** Kary Computershare Private Limited, 22nd & 23rd, 3rd Floor, Eureka Junction, Travellers Bungalow, Hubli - 580029 Tel: 0836-2252444, **Hyderabad:** Kary Computershare Private Limited, Kary Centre, B-2-609 / K, Avenue 4, Street No.1, Banjara Hills Hyderabad - 500 034Tel: 040-6740 6120 / 040-6740 6121 **Hyderabad:** Kary Selenium. Plot No. 31 & 32, Tower B, survey No. 115/22,115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Seeringampally Mandal, Hyderabad 500032, Ranga Reddy District, Telengana State Tel: 040-33215121 to 33215123 **Indore:** Kary Computershare Pvt. Ltd. 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore 452001 Tel: 0731-4266828, **Jabalpur:** Kary Computershare Private Limited, Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur (M.P.) -482002 Tel: 0761-3204376 **Jaipur:** Kary Computershare Private Limited, S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur -302 001, **Jalandhar:** Kary Computershare Private Limited, 1st Floor, Shanti Towers, Sco No. 37, Puda Complex, Opposite Tehsil Complex, Jalandhar -144001 Tel: 0181 -5094410, **Jamshedpur:** Kary Computershare Private Limited, 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- Bs Park, Main Road, Bistapur, Jamshedpur -831001 Tel: 0657-6655000 **Jammu:** Kary Computershare Pvt. Ltd. 5 A/ D Extension 2 Near Panama Chowk Petrol Pump Panama Chowk Jammu -180012 **Jaunpur:** Kary Computershare Private Limited, R N Complex, 1-1-9-6 (In Front of Pathak Honda), Ummarpur, Jaunpur-222 002, **Jodhpur:** Kary Computershare Private Limited, 203, Modi Arcade, Chupasni Road, Jodhpur -342 001, Kanpur: Kary Computershare Private Limited, 15/46, Opp Muir Mills, Civil Lines, Kanpur -208001, **Karnal:** Kary Computershare Private Limited 18/369, Char Chaman Kunjura Road Behind Miglani Hospital Karnal -132001 Tel : 0184-2252524, **Kolhapur:** Kary Computershare Private Limited, 605/1/4 E ward, Shahupuri, 2nd Lane Laxmi Niwas Near Sultan chambers Kolhapur -416001 **Kolkata:** Kary Computershare Private Limited, 166A, Rash behari Avenue, 2nd Floor Opp fortish Hospital Kolkata-700029 Tel: 033-6444 4177, 033-6444 4176, **Kota:** Kary Computershare Private Limited H.No. 29, First Floor, Near Lala Lalpat Rai Circle Shopping Centre, Kota, Rajasthan -324007 Tel: 0744-2366145 **Kottayam:** Kary Computershare Private Limited, 1st Floor Ciascens square Railway station Collectorate Kottayam -686 002, **Lucknow:** Kary Computershare Private Limited, 1st Floor, A A Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow -226001 Tel: 93699 18600, **Ludhiana:** Kary Computershare Private Limited, Sco-136, Bawa Building, Feroze Gandhi Market, Ludhiana -141001, **Madurai:** Kary Computershare Private Limited, Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai -625010 Mallapuram: First Floor Chokkalk Building, Near A U P School, Up Hill, Mallapuram Kerala -676505 Tel: 0483-2731480 **Mangalore:** Kary Computershare Private Limited, Mahendra Arcade Opp Court Road Karangal Padi Mangalore -575 003, **Margao:** Kary Computershare Private Limited, 2nd Floor, Dalal Commercial Complex, Opp Hari Mandir, Pajifond, Margao -Goa -403601, **Mathura:** Kary Computershare Private Limited, Ambey Crown, 11nd Floor, In Front of BSA College, Gaushtala Road, Mathura -281 001, Tel: +91 93699 18618, **Meerut:** Kary Computershare Private Limited, 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut -250 002 **Mehsana:** Ul -47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta, Highway, Mehsana -384002 Tel: 2762 242950 **Moradabad:** Kary Computershare Private Limited, Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad -244 001, **Mumbai:** Kary Computershare Private Limited, Office No.: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai -400001 Tel: +91 022-66235353, **Muzaffarpur:** Kary Computershare Private Limited, 1st Floor, Uma Market, Near Thana Gumti Motijheel, Muzaffarpur, Bihar -842001, **Mysore:** Kary Computershare Private Limited, L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore -570 001, **Nagpur:** Kary Computershare Private Limited, Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampath, Nagpur -440010, Tel: 0712-6610513/ 09371160726, **Nasik:** Kary Computershare Private Limited, S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik -422 002, **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari -396 445 Tel: 02637-280367 **New Delhi:** Kary Computershare Private Limited, -305 New Delhi House 27 Barakhamba Road, New Delhi -110001 **Noida:** Kary Computershare Private Limited, 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida -201301 (U.P.) Tel: 093104 48805, **Palghat:** Kary Computershare Private Limited 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001 Tel: 491 6061110 **Panaji:** (Panjim):Kary Computershare Private Limited, Flat No. 1-A, H. No. 13/70, Timotio Bldg, Heliodora Salgado Road, Next to Navhind Bhavan (Market Area), Panaji, Goa-403001 Tel No: 0832-2426873/74 **Panipat:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G. T. Road, Panipat -132103, Tel: 9315017304 **Patiala:** Kary Computershare Private Limited, Sco 27 D, Chhoti Baradari, Patiala -147 001, **Patna:** Kary Computershare Private Limited, 3A 3rd Floor Anand Tower Exhibition Road Opp ICICI Bank Patna -800001. **Pondicherry:** Kary Computershare Private Limited, First Floor, No.7, Thiayagaraja Street, Pondicherry -605 001, **Pune:** Kary Computershare Private Limited, Mosaic Bldg, CTS No.121 6/1, Final Plot No.576/1 TP Scheme No.1, F.C Road, Bhamburda, Shivaji Nagar, Pune - 411004 Tel: 20-3021 4851, **Raipur:** Kary Computershare Private Limited, Shop No.31 Third Floor, Millennium Plaza Above Indian House, Behind Indian Coffee House, Road, Raipur -492 001, **Rajkot:** Kary Computershare Private Limited, 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot -360 001, **Ranchi:** Kary Computershare Private Limited, Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi -834 001, **Renukeet:** Kary Computershare Private Limited, Shop No. 18, Near Complex, Birla Market, Renukeet -231217 **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak -124001, Tel: 9315017305 **Rourkela:** Kary Computershare Private Limited, 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela -769 012, **Salem:** Kary Computershare Private Limited, No. 40 2nd Floor Brindvan Road Fairlands Near Perumal Koil Salem-636016, **Shimla:** Kary Computershare Private Limited, Triveni Building By Pas Chowk, Khalini, Shimla -171 002, Tel: 9318644501 **Siliguri:** Kary Computershare Private Limited, Nanak Complex, Near Church Road, Sevoke Road, Siliguri -734001, **Surat:** Kary Computershare Private Limited, G-5 Empire State Building, Nr Udha Darwaja, Ring Road, Surat-395009, **Tirupati:** Kary Computershare Private Limited, H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupati -517501 Tel: 0877 -6544567 **Trichur:** Kary Computershare Private Limited, 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur -680 001, **Trichy:** Kary Computershare Private Limited, 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy -621 017, **Trivandrum:** Kary Computershare Private Limited, 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum -695 010, **Udaipur:** Kary Computershare Private Limited, 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001, **Valsad:** Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road Valsad -396001 Tel: 02632-258481 **Vapi:** Kary Computershare Private Limited Shop No-12 Ground Floor Sheetal Apartment Near K P Tower Vapi -396195 **Varanasi:** Kary Computershare Private Limited, D-64/132, KA 1st Floor, Anant Complex, Sagra, Varanasi -221 010, **Vellore:** Kary Computershare Private Limited, No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore -632001, **Vijayawada:** Kary Computershare Private Limited, 39-10-7 Opp Municipal Water Tank, Labbigpet, Vijayawada -520 010, **Visakhapatnam:** Kary Computershare Private Limited, 47-145/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam -530 016 **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar -135 001 Tel: 9315017306



TAURUS ASSET MANAGEMENT COMPANY LIMITED

CIN: U67190MH1993PLC073154

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