

SIP / OptiSIP ENROLMENT - CUM - AUTO DEBIT / ECS APPLICATION FORM

(Please read instructions carefully before filling up the form) Application No. _____

ARN No. <input style="width:90%;" type="text"/>	Sub-Broker's ARN No. <input style="width:90%;" type="text"/>	Registrar's Serial No. <input style="width:90%;" type="text"/>
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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. For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

<input type="checkbox"/> SIP	<input type="checkbox"/> Micro SIP (Refer Instruction 14)	<input type="checkbox"/> OptiSIP	Folio No. <input style="width:90%;" type="text"/>
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REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT / ECS (DEBIT CLEARING)

First investment in SIP / OptiSIP via cheque and subsequent investment via Auto Debit, available in select cities only.

<input type="checkbox"/> New SIP / Opti SIP Registration	<input type="checkbox"/> Change in Bank Account for an existing investor	<input type="checkbox"/> Extension of SIP / Opti SIP Registration
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INVESTOR AND INVESTMENT DETAILS

Name of Sole/First Applicant	Mr. Ms. M/s	<input style="width:100%;" type="text"/>									
Name of Second Applicant	Mr. Ms.	<input style="width:100%;" type="text"/>									
Name of Third Applicant	Mr. Ms.	<input style="width:100%;" type="text"/>									
Name of Guardian (for Minor applicant) / POA Holder / Contact person (for Non-incl. Applicant)											
Mr. Ms. <input style="width:100%;" type="text"/>											

ID & Add Proof Document Name, in case of Micro SIP (Refer Instruction 14)	Sole/First Applicant/ Guardian	Second Applicant	Third Applicant
	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

Name of Scheme <input style="width:95%;" type="text"/>	Plan/Option <input style="width:95%;" type="text"/>
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<input type="checkbox"/> SIP / Micro SIP	<input type="checkbox"/> OptiSIP
Fixed SIP Amount (₹) <input style="width:40%;" type="text"/>	Fixed Min. Installment Amt. <input style="width:40%;" type="text"/>
Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
	Fixed Max. Installment Amt. <input style="width:40%;" type="text"/> <small>(Amount greater than Fixed Min. Installment amount by ₹500/- & multiple of ₹1/- thereof)</small>

First/Initial Investment Cheque Number <input style="width:95%;" type="text"/>	Cheque Date	DD / MM / YYYY
Auto Debit/ECS dates (Please ✓)	<input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th	<input type="checkbox"/> 15th <input type="checkbox"/> 28th
Enrolment Period	Start From	End on
	MM / YYYY	MM / YYYY
		No. of Installments <input style="width:40%;" type="text"/>

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 in Bank Records	<input style="width:100%;" type="text"/>	
Bank Name	<input style="width:100%;" type="text"/>	
Branch Address	<input style="width:100%;" type="text"/>	
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	<input style="width:100%;" type="text"/>

Having read and understood the contents of the Scheme Information Document & Statement of Additional Information of the schemes and subsequent amendments thereto including the sections on 'Prevention of Money Laundering and Know Your Customer', I/We hereby apply to the Trustees of Taurus Mutual Fund for units of the scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the PMLA. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. 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 further declare that the amount invested by me/us in the above scheme of Taurus Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time. It is expressly understood that I/we have the express authority from our constitutional documents to invest in the units of the above scheme and the AMC/Trustee/Fund would not be responsible if the investment is thereto and the investment is contrary to the relevant constitutional documents. I/We authorise this Fund to reject the application, revert the units credited, restrain me/us from making any further investment in any of the schemes of the Fund, and take any appropriate action against me/us in case the cheque(s)/ payment instrument is/are returned unpaid by my/our bankers for any reason whatsoever. Applicable to NRIs only: I / We* confirm that I am / we* are Non-Resident of Indian Nationality / Origin and I / we* hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our* Non-Resident External / Ordinary Account / FCNR Account.

Please ✓ Repatriation basis Non-Repatriation basis * Please strike out whichever is not applicable.

Please sign here	Please sign here	Please sign here
First Account Holder/Guardian Signature	Second Account Holder's Signature	Third Account Holder's Signature

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	Please sign here	Please sign here
First Account Holder/Guardian Signature	Second Account Holder's Signature	Third Account Holder's Signature

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. <input style="width:40%;" type="text"/>	Customer Ref. No. <input style="width:40%;" type="text"/>

Received from Mr. / Ms. Date :

Micro SIP or SIP/OptiSIP Date	Cheque No.	Amount	Scheme/Plan/Option
<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>

Frequency
<input type="checkbox"/> Monthly
<input type="checkbox"/> Quarterly

INSTRUCTIONS FOR FILLING UP SIP/OPTI SIP ENROLMENT FORM ECS/AUTO DEBIT

- 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.

- W.e.f. Nov 1, 2011, "Transaction charge" (TC) will be applicable (where the distributor chooses for 'Opti-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.

- 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/ 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.

- An investor can choose between Micro SIP, Normal SIP ("SIP") and Opti SIP ("Opti SIP").

- 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

- 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 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.

- 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.

- 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.

- Formula** - A= Fixed Minimum Installment amount ii) Fixed Maximum Installment amount = B iii) [A * current number of installment] - 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

- 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.

- 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.

- 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.

- 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.

- 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 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 SIP/Opti SIP Minimum of 12 monthly installment of ₹500/- each)

- 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/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 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.

- Allotment of units would be subject to realisation of cheque or funds

- 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).

- 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.

- 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.

- 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.

- 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.

- In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address (es) of investors. In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency (presently CDSL Ventures Limited ("CVL")) which will act as central record keeping agency ('Central Agency'). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number -MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency. Investors should note that it is mandatory for all applications for subscription receive 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 (or the erstwhile Mutual Fund Identification Number# (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) 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 Central Agency before allotting units. TAMCO will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of any amount without a valid KYC compliance 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, the Trustee / AMC 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, the Trustee / AMC 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.

*Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

- 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 need to sign twice as indicated on the form.