



DIVERSE SOLUTIONS FOR DIVERSE TASTES

COMMON KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Taurus Starshare

An open end equity growth Fund

Taurus Ethical Fund

An open end equity oriented Fund

Taurus Bonanza Fund

An open end equity growth Fund

Taurus Tax Shield

An open end equity linked tax saving scheme

Taurus Discovery Fund

An open end equity growth Fund

Taurus Infrastructure Fund

An open end equity thematic fund

Taurus Income Fund

An open end bond Fund

Taurus Short Term Bond Fund

An open end debt scheme

Taurus Liquid Fund

An open end liquid scheme

Taurus Gilt Fund

An open end gilt scheme

Name of Asset Management Company:

Taurus Asset Management Company

Name of Mutual Fund:

Taurus Mutual Fund

Offer of units of Rs 10/- Per Unit at NAV based prices

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 August 28, 2009.

KEY SCHEME FEATURES

Name of the Scheme	Taurus Starshare	Taurus Ethical Fund	Taurus Bonanza Fund	Taurus Tax Shield	Taurus Discovery Fund
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. The scheme may also invest a certain portion of the corpus in money market instruments in order to meet liquidity requirements from time to time.	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 provide long term capital appreciation over the life of the scheme through investment predominantly in equity shares, besides tax benefits.	To identify and select low priced stocks through price discovery mechanism, which would broadly include: <ul style="list-style-type: none"> - To capitalise on available opportunity on growth potential offered by undervalued penny stocks. - Such stocks being low priced and if dividend paying, decent dividend yield will give desired cushion in the volatile capital market. - Lower side risk is minimum in such investments. - Many of such cases where investment will be made, may be turnaround cases, therefore, greater potential for improvement in NAV.
Asset allocation pattern of the schemes	Equity & equity related instruments: 0-100% Debt securities 0-1.5% Money market instruments 0-10%	Equity & equity related instruments: 80-100% Money market instruments 0-20%	Equity & equity related instruments: 0-100% Debt securities upto 10% Money market instruments upto 25%	Equity & equity related instruments: 80 -100% Debt securities 0-20% Money market instruments 0-20%	Equity & equity related instruments: 0-100% Debt securities 0-20% Money market instruments 0-20%

Risk profile of the schemes

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

Plans and Options:
The following two plans are offered under the scheme:

Plans and Options:	Taurus Starshare	Taurus Ethical Fund	Taurus Bonanza Fund	Taurus Tax Shield	Taurus Discovery Fund
Growth	Growth	Growth	Growth	Growth	Growth
Dividend - Payout option - Reinvestment option	Dividend - Payout option - Reinvestment option	Dividend - Payout option - Reinvestment option	Dividend - Payout option - Reinvestment option	Dividend - Payout option - Reinvestment option	Dividend - Payout option - Reinvestment option
	Bonus				

Cut off timing for applicable NAV

Business Hours - 9.30 am to 3.00 pm

Transaction Cut off Time	Transaction Type	Transaction Amount	Applicable NAV Schemes		
			Equity/ELSS	Gilt/Income/Short Term Debt	Liquid
Upto 12.00 Noon	Purchase - Fresh / Additional	<ul style="list-style-type: none"> • Less than Rs 1Cr. • Equal to and greater than Rs 1Cr. 	Transaction Date	Transaction Date	Previous Date*
			Transaction Date	Transaction Date*	Previous Date*
Upto 3.00 PM	Purchase - Fresh / Additional	<ul style="list-style-type: none"> • Less than Rs 1 Cr. • Equal to and greater than Rs 1 Cr. 	Transaction Date	Transaction Date	Transaction Date*
			Transaction Date	Transaction Date*	Transaction Date*
	Switch / Lateral Shift-In	Any Amount	Transaction Date	Transaction Date	Transaction Date
	Redemption	Any Amount	Transaction Date	Transaction Date	Transaction Date
	Switch / Lateral Shift-Out	Any Amount	Transaction Date	Transaction Date	Transaction Date

*This means Cheques received subject to banking, realisation and utilisation.

KEY SCHEME FEATURES

Taurus Infrastructure Fund	Taurus Income Fund	Taurus Short Term Bond Fund	Taurus Liquid Fund	Taurus Gilt Fund
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 maximize income through a basket of debt securities, bonds, debentures, government securities, money market instruments etc. of varying maturities while maintaining safety and liquidity.	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.	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.	To provide risk free returns to investors even for a shorter duration through investment in securities issued by Central Government or State Government or any security unconditionally guaranteed by the Government of India. Investment will also be made in repos and reverse repos.
Equity & equity related instruments: 70-100% Debt & Money market instruments 0-30%	Debt instruments 0 - 100% Money market instruments 0 - 100% Securitized Debt & other Assets 0 - 50%	Money market & Debt instruments* 50-100% Debt instruments** 0-50% *which have residual maturity & repricing tenor not exceeding one year **which have residual maturity & repricing tenor exceeding one year	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/or less than 91 days maturity G-Secs) 0-100%	Government of India dated Securities & Treasury Bills 50-100% State Government dated securities 0-25% Money market instruments like CBLO /repo/reverse repo or any other instruments provided by RBI in future 0-30%

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

Growth	Growth	Retail -Growth -Dividend - Daily dividend reinvestment - Weekly dividend reinvestment	Retail -Growth -Dividend - Pay out Option - Reinvestment Option	Growth
Dividend - Payout option - Reinvestment option	Dividend	Institutional -Growth -Dividend - Daily dividend reinvestment - Weekly dividend reinvestment Super Institutional -Growth -Dividend - Daily dividend reinvestment - Weekly dividend reinvestment	Institutional -Growth -Dividend - Daily Dividend Reinvestment - Fortnightly Dividend Reinvestment Super Institutional -Growth - Daily Dividend Reinvestment - Weekly Dividend Reinvestment	Dividend

Transaction Cut off Time	Transaction Type	Transaction Amount	Applicable NAV Schemes		
			Equity/ELSS	Gilt/Income/Short Term Debt	Liquid
After 3.00 PM	Purchase - Fresh/Additional	<ul style="list-style-type: none"> Less than Rs 1 Cr. Equal to and greater than Rs 1.00 Crore 	Next Business Date	Next Business Date	Transaction Date*
			Next Business Date	Next Business Date*	Transaction Date*
	Switch / Lateral Shift-In	Any Amount	Next Business Date	Next Business Date	Next Business Date
	Redemption	Any Amount	Next Business Date	Next Business Date	Next Business Date
	Switch / Lateral Shift-Out	Any Amount	Next Business Date	Next Business Date	Next Business Date
@	Systematic Purchase	<ul style="list-style-type: none"> Less than Rs 1 Cr. Equal to and greater than Rs 1.00 Crore 	Transaction Date	Transaction Date	\$
			Transaction Date	Transaction Date*	\$
	Systematic Transfer-In	Any Amount	Transaction Date	Transaction Date	\$
	Systematic Withdrawal	Any Amount	Transaction Date	Transaction Date	\$
	Systematic Transfer-out	Any Amount	Transaction Date	Transaction Date	\$

* Cheques received subject to banking, realisation and utilisation

@ The transaction time is a one time action initiated by customer and thereafter the Transaction is triggered systemically which is 3.00 PM

\$ The Transaction type is not available under the said scheme

KEY SCHEME FEATURES

Name of the Scheme	Taurus Starshare	Taurus Ethical Fund	Taurus Bonanza Fund	Taurus Tax Shield	Taurus Discovery Fund
Minimum application amount/number of units:	Purchase: Rs. 5000/-	Purchase: Rs. 5000/-	Purchase: Rs. 5000/-	Purchase: Rs. 500/-	Purchase: Rs. 5000/-
	Additional purchase in multiple of: Rs. 1000/-	Additional purchase in multiple of: Re. 1/-	Additional purchase in multiple of: Rs. 1000/-	Additional purchase in multiple of: Rs. 500/-	Additional purchase in multiple of: Re. 1000/-
	Redemption: Any amount or any number of units	Redemption: Rs. 1000/- & in multiple of Re. 1/- or 100 units whichever is lower	Redemption: Any amount or any number of units	Redemption: Any amount or any number of units	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	BSE 200	S&P CNX 500 Shariah	BSE 100	BSE 200	CNX Mid-Cap
Dividend policy	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)
Names of the Fund Managers	Mr. Mohit Mirchandani	Mr. Mohit Mirchandani	Mr. Prasanna Pathak	Mr. Prasanna Pathak	Mr. Prasanna Pathak
Name of the Trustee Company	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.

EXPENSES OF THE SCHEMES

LOAD STRUCTURE				ENTRY LOAD: w.e.f. August 1, 2009 · EXIT LOAD: w.e.f. August 28, 2009							
Taurus Starshare Taurus Ethical Fund, Taurus Bonanza Fund, Taurus Discovery Fund & Taurus Infrastructure Fund	Entry Load	Investment Amount (Rs)	Exit Load (Including SIP application)	Taurus Tax Shield	Entry Load	Investment Amount (Rs)	Exit Load (Including SIP application)	Taurus Income Fund	Entry Load	Investment Amount (Rs)	Exit Load (Including SIP application)
	NIL	Any Amount	1% if exited before 1 year & NIL if exited after 1 year		NIL	Any Amount	NIL		NIL	Any Amount	1% if exited before 1 year & NIL if exited after 1 year

Switch: Equity to Equity - Exit Load Nil, Equity to Debt - Relevant exit load applicable as per the above table, Equity/Debt to ELSS - Relevant exit load applicable as per the above table. Debt to Debt/Equity - Relevant exit load applicable as per the above table.

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: Exit Load/Contingent deferred Sales Charge ('CDSC'): w.e.f. August 1, 2009, exit load/CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilised for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/CDSC shall be credited to the respective Scheme immediately. In accordance with the requirements specified by the SEBI circular No. SEBI/IMD/CIR No. 6/172445/2009 dated August 7, 2009 to bring about parity among all classes of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads.

Waiver of Load for Direct Applications: Not Applicable. Please refer to page no. 9 for details.

Name of the Scheme	Taurus Starshare		Taurus Ethical Fund		Taurus Bonanza Fund		Taurus Tax Shield		Taurus Discovery Fund	
Recurring Expenses	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit
	First Rs. 100 Crores	2.50%	First Rs. 100 Crores	2.50%	First Rs. 100 Crores	2.50%	First Rs. 100 Crores	2.50%	First Rs. 100 Crores	2.50%
	Next Rs. 300 Crores	2.25%	Next Rs. 300 Crores	2.25%	Next Rs. 300 Crores	2.25%	Next Rs. 300 Crores	2.25%	Next Rs. 300 Crores	2.25%
	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%
	Balance	1.75%	Balance	1.75%	Balance	1.75%	Balance	1.75%	Balance	1.75%
Actual Expenses (Audited) for the Financial Year 08-09	2.42%		N. A.		2.45%		2.50%		2.50%	

KEY SCHEME FEATURES

Taurus Infrastructure Fund	Taurus Income Fund	Taurus Short Term Bond Fund	Taurus Liquid Fund	Taurus Gilt Fund
Purchase: Rs. 5000/-	Purchase: Rs. 5000/-	Retail Institutional Super Institutional	Retail Institutional Super Institutional	Purchase: Rs. 5000/-
Additional Purchase In multiple of: Rs. 1000/-	Additional Purchase In multiple of: Rs. 1000/-	Purchase (Rs.) 5000/- 1 cr. 5 cr.	Purchase (Rs.) 5000/- 1 cr. 5 cr.	Additional Purchase In multiple of: Rs. 1000/-
Redemption: Any Amount or any number of units	Redemption: Any Amount or any number of units	Additional purchase in multiple of: (Rs.) 1000/- 1 lakh 1 lakh	Additional purchase in multiple of: (Rs.) 1000/- 1 lakh 1 lakh	Redemption: Any Amount or any number of units
		Redemption: Rs. 5000/- & in multiple of Re.1/-	Redemption: Any amount or any number of units	

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.

BSE 200	Crissil Composite Bond Fund Index	CRISIL Liquid Fund Index	Crissil Liquid Fund Index	I Sec Composite Index
The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)	The Trustee may consider declaration of dividend from time to time (Subject to the availability of distributable surplus)
Mr. Mohit Mirchandani	Mr. Kumar Nathani	Mr. Kumar Nathani	Mr. Kumar Nathani	Mr. Kumar Nathani
Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.	Taurus Investment Trust Company Ltd.

EXPENSES OF THE SCHEMES

LOAD STRUCTURE

ENTRY LOAD: w.e.f. August 1, 2009 · EXIT LOAD: w.e.f. August 28, 2009

Taurus Short Term Bond Fund	Plan	Entry Load	Exit Load	Taurus Liquid Fund	Plan	Entry Load	Exit Load	Taurus Gilt Fund	Entry Load	Investment Amount (Rs)	Exit Load (Including SIP application)			
		Retail Plan	NIL		NIL		Retail Plan		NIL	NIL		NIL	Any Amount	1% if exited before 1 year & NIL if exited after 1 year
		Institutional Plan					Institutional Plan							
	Super Institutional Plan			Super Institutional Plan										

Switch: Equity to Equity - Exit Load Nil, Equity to Debt - Relevant exit load applicable as per the above table, Equity/Debt to ELSS - Relevant exit load applicable as per the above table. Debt to Debt/Equity - Relevant exit load applicable as per the above table.

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: Exit Load/Contingent deferred Sales Charge ("CDSC"): w.e.f. August 1, 2009, exit load/CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilised for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/CDSC shall be credited to the respective Scheme immediately. In accordance with the requirements specified by the SEBI circular No. SEBI/IMD/CIR No. 6/172445/2009 dated August 7, 2009 to bring about parity among all classes of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads.

Waiver of Load for Direct Applications: Not Applicable. Please refer to page no. 9 for details.

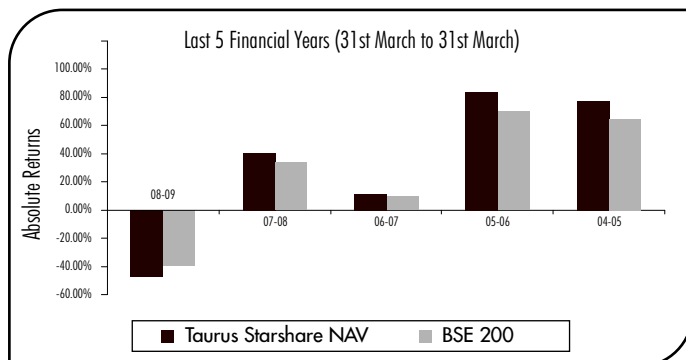
Taurus Infrastructure Fund		Taurus Income Fund		Taurus Short Term Bond Fund		Taurus Liquid Fund		Taurus Gilt Fund	
Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit	Weekly Average Net Assets (Rs.)	Maximum Limit
First Rs. 100 Crores	2.50%	First Rs. 100 Crores	2.25%	First Rs. 100 Crores	2.25%	First Rs. 100 Crores	2.25%	First Rs. 100 Crores	2.25%
Next Rs. 300 Crores	2.25%	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	2.00%
Next Rs. 300 Crores	2.00%	Next Rs. 300 Crores	1.75%	Next Rs. 300 Crores	1.75%	Next Rs. 300 Crores	1.75%	Next Rs. 300 Crores	1.75%
Balance	1.75%	Balance	1.50%	Balance	1.50%	Balance	1.50%	Balance	1.50%
2.24%		1.56%		0.23%		0.37%		1.34%	

PERFORMANCE OF THE SCHEMES

Taurus Starshare

Period	Return (%)	
	Taurus Starshare NAV	BSE 200
1 Year	0.52	9.18
3 Years	15.55	14.40
5 Years	31.66	23.13
Since Inception	10.09	9.02

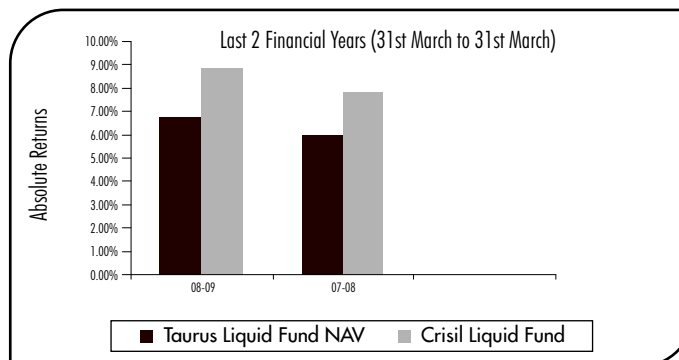
Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



Taurus Liquid Fund

Period	Return (%)	
	Taurus Liquid Fund NAV	Crisil Liquid Fund Index
1 Year	5.62	7.88
Since Inception	5.90	7.43

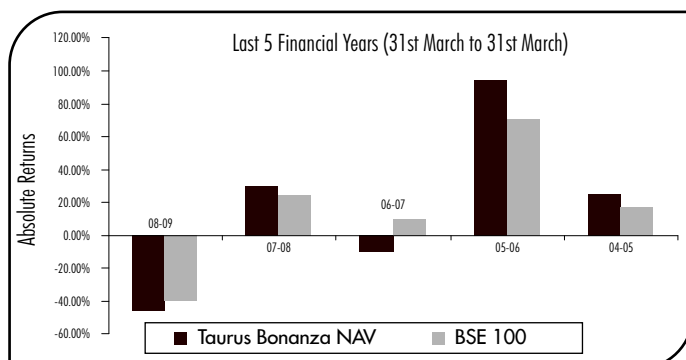
Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



Taurus Bonanza Fund

Period	Return (%)	
	Taurus Bonanza NAV	BSE 100
1 Year	0.56	9.19
3 Years	8.42	14.67
5 Years	25.87	24.29
Since Inception	12.09	11.69

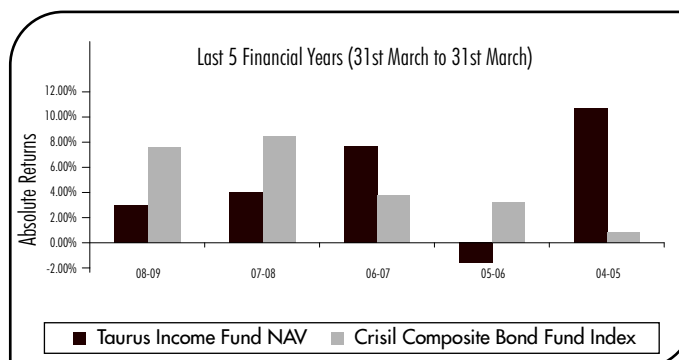
Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



Taurus Income Fund

Period	Return (%)	
	Taurus Income Fund NAV	Crisil Composite Bond Fund Index
1 Year	1.86	11.59
3 Years	4.52	6.78
5 Years	4.72	5.50
Since Inception	5.50	6.09

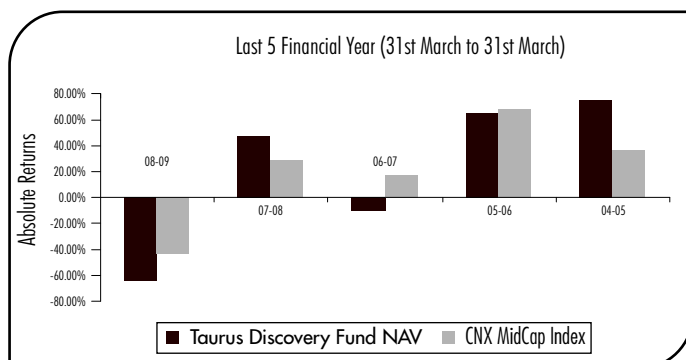
Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



Taurus Discovery Fund

Period	Return (%)	
	Taurus Discovery Fund NAV	CNX MidCap Index
1 Year	-28.35	7.46
3 Years	3.38	15.34
5 Years	15.76	23.41
Since Inception	1.36	6.88

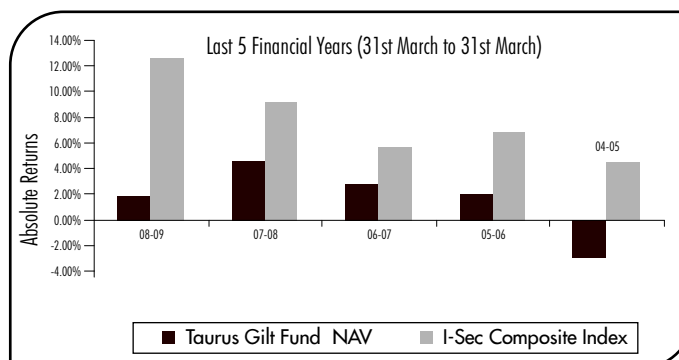
Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



Taurus Gilt fund

Period	Return (%)	
	Taurus Gilt Fund NAV	I-Sec Composite Index
1 Year	3.25	20.04
3 Years	3.06	10.13
5 Years	1.20	7.36
Since Inception	4.13	7.88

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.

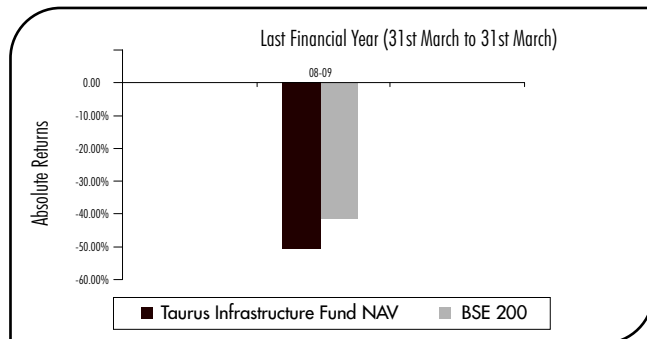


PERFORMANCE OF THE SCHEMES

Taurus Infrastructure Fund

Period	Return (%)	
	Taurus Infrastructure Fund NAV	BSE 200
1 Year	31.38	9.18
Since Inception	7.45	11.43

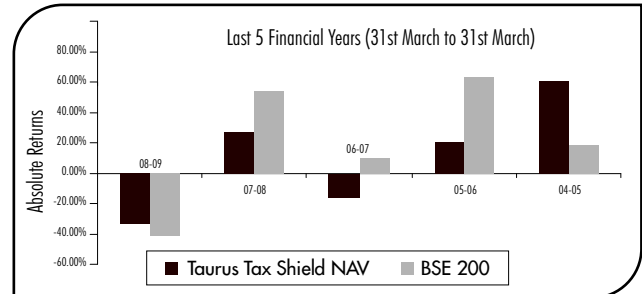
Post performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



Taurus Tax Shield

Period	Return (%)	
	Taurus Tax Shield NAV	BSE 200
1 Year	13.85	9.18
3 Years	25.31	14.40
5 Years	27.05	23.13
Since Inception	11.32	13.67

Post 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 Bond Fund

Period	Return (%)			
	Taurus Short Term Bond Fund NAV	Crisil Liquid Fund Index	Retail: 4.12	Institutional: 4.28
Since Inception (01/12/2008)	Super Institutional: 4.46	4.53		

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

Tax treatment for the investors (Unitholders)

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

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

For Investor Grievances please contact

V. Sasidhar

Head – Customer Service

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

E-mail id : customercare@taurusmutualfund.com

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 10 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.

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.

Taurus Ethical Fund

Period	Return (%)	
	Taurus Ethical Fund NAV	S&P CNX 500 Shariah
Since Inception (06/04/2009)	65.40	48.50

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

- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.
- Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

Half yearly Disclosures (Portfolio / Financial Results)

The Fund House will publish complete statement of the scheme portfolio and the unaudited financial results within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English Daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.

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.

Schemes' Specific Risk Factors are summarized below:

• 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.

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.

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 benchmark 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

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

• 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 may 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.

GENERAL INFORMATION

BANK ACCOUNT NO./PAN NO. DETAILS & PREVENTION OF MONEY LAUNDERING

As per the directive issued by SEBI vide their letter IIMARP/MF/CIR/07/826/98 dated April 15, 1998, and SEBI/IMD/CIR No. 6/4213/04 dated March 1, 2004 it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of units. This is to prevent fraudulent encashment of dividend/redemption/refund cheques.

In accordance with the Circular dated April 27, 2007 issued by the Securities and Exchange Board of India ("SEBI"), Permanent Account Number ("PAN") issued by the Income Tax authorities will be used as the sole identification number for all investors (existing and prospective) transacting in the securities market, including mutual funds, irrespective of the amount of transaction, with effect from July 02, 2007. SEBI vide its Circular dated June 25, 2007 has further clarified that until December 31, 2007, the existing and potential investors not having a PAN, should apply for a PAN immediately and applications for investment should be accompanied with the evidence of having applied for a PAN. In view of the above, with effect from July 2, 2007, it is mandatory for all existing and prospective investors (including joint holders, guardians of minors, NRIs etc) to enclose a certified copy of the PAN card or a copy of the evidence of having applied for the PAN Card, along with the application for investing in the schemes of Taurus Mutual Fund.

including mutual funds, irrespective of the amount of transaction, with effect from July 02, 2007. SEBI vide its Circular dated June 25, 2007 has further clarified that until December 31, 2007, the existing and potential investors not having a PAN, should apply for a PAN immediately and applications for investment should be accompanied with the evidence of having applied for a PAN. In view of the above, with effect from July 2, 2007, it is mandatory for all existing and prospective investors (including joint holders, guardians of minors, NRIs etc) to enclose a certified copy of the PAN card or a copy of the evidence of having applied for the PAN Card, along with the application for investing in the schemes of Taurus Mutual Fund.

Accordingly all new and existing investors shall furnish a certified copy of a PAN card while investing in Taurus Mutual Fund Schemes and those investors who do not have a PAN Card may proceed as under:

1. For investment amount less than Rs. 50,000, a copy of the evidence of having applied for the PAN (acknowledged copy of Form 49A) until the PAN is received. Upon Date: April 26, 2007 (updated and re-printed in September, 2007) receipt of PAN, furnish certified copy of PAN, with respective folio numbers to Karvy Computershare, for updation in their records.
2. If the investment is Re. 50,000 or more, a copy of the evidence of having applied for PAN (acknowledged copy of Form 49A) and Form 60 along with proof of address, until the PAN is received. The certification of the PAN verification from the original PAN card/ letter can be done by the distributor/ broker through whom the transaction is done if the PAN proof is self attested by investor, Bank Manager, notary, officials of Taurus Mutual Fund/ Investor Service Centres of Karvy Computershare Pvt. Ltd. Further, with effect from January 1, 2008, it will be mandatory for all investors to provide a certified copy of the PAN for all transactions in units of schemes of the Fund. In case, the investor does not conform to the above requirement of submission of verified copy of the PAN or produces original PAN proof for verification or the PAN details as per furnished verified copy of PAN proof does not match with the Website of Income Tax Dept. as prescribed by SEBI, the AMC reserves the right to reject the application before allotment and refund the investment amount without any interest. In case of inadvertent allotment, the AMC reserves the right to refund the investment amount, without any interest.
3. Systematic Investment Plan(SIPs) upto Rs. 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 be eligible for this exemption.

This exemption shall not be applicable to normal purchase transactions upto Rs. 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)
- 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 Rs. 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 ceased 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.

PREVENTION OF MONEY LAUNDERING

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, the Mutual Fund industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agency (presently CDSL Ventures Limited) that will act as a central record keeping agency ("Central Agency"). As a token of having verified the identity and address and for efficient retrieval of records, the Central Agency will issue an acknowledgment stating that the investor is a KYC compliant investor (hereinafter called KYC ACKNOWLEDGMENT or an acknowledgment by whatever name called), to each investor who submits his PAN Card and other necessary KYC documents to the Central Agency. Prior to March 1, 2007, the Central Agency had issued a Mutual Fund Identification Number (MIN) to each investor who had submitted the said application and the prescribed documents to the Central Agency. Investors who have obtained the MIN or the KYC acknowledgment can invest in the schemes of the Mutual Fund by stating the same, in lieu of submitting information and documents required under AML Laws. A copy of the acknowledgment letter is required to be attached to the application for purchase of units if the amount of investment is Rs. 50,000/- and more. Applicants / Unit holders may contact our Investor Service Centers / their distributors, if any, for any additional information / clarifications. Also, please visit our website www.taurusmutualfund.com for any other related information.

FREQUENTLY ASKED QUESTIONS ON SIP

1. Is there any limitation on the bank/account/branch?
No there is no limitation on the bank account. Any investor maintaining a bank account in any of the cities mentioned from time to time can opt for Auto Debit facility. The bank account can be with any bank branch in the cities mentioned above and participating in MICR clearing. Hence, this facility is not restricted to select banks.
2. When should the forms be submitted to start SIP via auto debit facility?
The first SIP cheque and auto debit form should ideally be submitted at least THREE days before the first SIP cheque date (i.e. the cheque date). The form can be submitted at any of TMF office, branch office or designated centers of Karvy Computershare Pvt. Ltd.
3. Does the investor need to verify the form from his bank prior to submitting the same?
No. The investor need not take the form to his banker and get the bank details verified prior to the submission to TMF. For the convenience of the investors, the same will be handled by TMF.
4. What if the investor wants to have SIP's in different schemes?
To avail SIP in separate schemes via auto debit facility, an investor will have to fill separate forms for each of the scheme. The same form cannot be used for different schemes.
5. How does an investor modify/change the SIP amount?
To modify the SIP amount, the investor needs to give the following documents at least fifteen days in advance:
*New SIP Auto Debit Form with revised SIP amount * Letter to discontinue the existing SIP amount. The investor should fill the existing folio number on the form and all other details.
6. Can an investor change the bank account for SIP auto debit at a later stage?
Yes, an investor can change the bank account for SIP auto debit at any time by giving fifteen days prior notice and submitting the following document: New SIP Auto Debit Form with revised bank mandate and ticking on 'Change in Bank Account' option on the form. The investor should fill the existing folio number on the form and all other details.
7. How can an existing investor who has provided post dated cheques move to this facility?
Investors with existing post dated cheque can also move to this facility at any time by giving fifteen days prior notice and submitting the following documents: * SIP Auto Debit Facility Form with mandatory first cheque and * Letter to discontinue and return the existing post dated cheques.
8. Is it necessary to provide an end date for SIP auto debit facility? No, it is not necessary to provide an end date for SIP auto debit facility.

INSTRUCTIONS FOR FILLING UP COMMON APPLICATION FORM

1. Please read the Scheme Information Offer Documents 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.

2. HOW TO APPLY

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 downloaded from the website of the fund.

3. MODE OF PAYMENT

Payment may be made by way of local cheque/demand draft payable at any of the official points of transactions. The AMC will bear D. D. charges for outstation demand drafts. The charges borne will be limited to those applicable in State Bank of India. Investors are requested to deduct the demand draft charges while preparing the demand draft. Outstation cities are all cities other than those where the offices of the AMC/ designated service centers of the Registrar and Transfer Agent are located. Please write the application serial no. at the back of the Cheque/D.D.

3A. FOR DOMESTIC INVESTORS

By cheques/bank drafts payable at any of the cities where the offices of the AMC/Designated Service Centres of the Registrar and Transfer Agents are located. cheque/draft must be drawn in favour of the name of the scheme and crossed Account Payee only. Please note that cash, post dated cheques will not be accepted.

3B. FOR NRIs/FIIs

Payment may be made by:

- I. Indian Rupee Draft purchased from abroad and made payable at any of the official points of transactions
- II. Cheques drawn on NRE/FCNR Account payable at any of the official points of transactions
- III. In case Indian Rupee Drafts are purchased from FCNR/NRE Account maintained in India and payable at any of the locations, an account debit certificate from the bank issuing the draft confirming that the draft has been issued by debiting the FCNR/NRE account shall be enclosed.
- IV. Drafts/cheques must be drawn in favour of - (Name of scheme).

APPLICATION DETAILS

1. The applicant's name and address must be given in full and in block letters (P. O. Box Number alone is not sufficient).

2. The applicant's name and overseas address must be given in full (P.O. Box Number alone is not sufficient).

3. Statutory Details

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.

PAN

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.

4. Prevention of Money Laundering and Know Your Customer (KYC)

In terms of Prevention of Money Laundering Act 2002 and the rules issued thereunder and the guidelines/circulars issued by SEBI, mutual funds have to formulate and implement a client identification programme, verify and maintain record of identity and addresses of investors. Mutual Fund industry has collectively entrusted this responsibility to CDSL Ventures Ltd. As a token of having verified the identity and address, CDSL will issue a provisional KYC Letter to each investor who submits an application and prescribed documents for the same to CDSL. PAN shall be the basis for KYC exercise. Investors who have obtained the KYC acknowledgment can invest in the scheme of the fund by stating the

same, in lieu of submitting information and documents required under Anti Money Laundering Laws. This KYC letter is required to be obtained by those investors who invest Rs. 50,000/- or more in mutual funds. A copy of acknowledgment letter is required to be attached to the application for purchase of units.

5. A mode of holding may be single, joint or anyone of the survivor. Please tick the box provided. For NRI / FIIs investors.

6. In case of an application under a Power of Attorney or by a limited company or a body corporate or a registered society or a trust or a partnership, the relevant Power of Attorney or the relevant resolution or authority to make the application or the Trust deed or the Partnership Deed as the case may be, or duly certified copy thereof, along with a certified copy of Memorandum and Articles of Association and/or bye-laws must be lodged along with the application form.

7. An NRI who is making payment through a non-resident ordinary (NRO) account should not tick his/her status as NRI

8. 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.

9. Nomination

The nomination can be made only by individuals applying for / holding units on their own behalf single or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.

A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. 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 a Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a nominee subject to the Exchange Control Regulations of RBI, in force, from time to time.

Nomination in respect of the units stands rescinded upon the transfer/redemption/switchover of units.

Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.

The cancellation of nomination can be made only by those individuals who hold units on their own behalf single or jointly and who made the original nomination.

On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the nominee.

Multiple Nomination: An individual wishing to make multiple nominations can do so by downloading the form from our website: www.taurusmutualfund.com or by obtaining the same from nearest ISC. The duly filled form may be submitted at any of the ISC.

10. All communications and payments will be made to the first applicant or Karta in case of HUF.

11. Rejection of applications

The Trustees reserve the right to accept or to reject in whole or in part any application not in accordance with the terms of the scheme or otherwise, without assigning any reason. No interest will be paid on application monies refunded.

12. Procedure for Direct Applications:

Investors are advised to take note of the following procedure for submission of Direct Applications:

I) Applications will be treated as direct if the forms are not routed through any distributor/ agent/ broker and are submitted at any of the offices, branches of the AMC as well as the designated investor service centres of the Registrar & Transfer Agent.

II) Applications through the AMC website without ARN of the distributor (as and when this facility is activated by the AMC)

III) The investor shall write 'Direct' in the box provided for writing the Name & ARN of the distributor/Agent. In case the said box is left blank, the same would be processed as 'Direct' application.

IV) In case the investor uses an application form / transaction slip wherein the distributor / agent code is pre-printed, the investor should strike-out the said pre-printed code and write 'Direct'. He should countersign the changes. If the alterations are not counter-signed by the investor, the application will be processed as if no alterations were made.

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 Name of the Scheme 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. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable								
9. PAN Proof								
10. KYC Acknowledgement Letter (or erstwhile Mutual Fund Identification Number (MIN) allotment letter) / Print out of KYC Compliance Status downloading from CDSL Ventures Ltd. website (www.cvindia.com) using PAN Number								

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.

COMMON APPLICATION FORM

(Please read instructions carefully before filling up the form)

Application No. _____

ARN No. _____

Sub-Broker's Name & ARN No. / DIRECT _____

Collection Centre (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. For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 7) Applicable details and mode of holding will be as per the existing Folio No.

Folio No. _____

2. UNIT HOLDER / NEW APPLICANT INFORMATION (Refer Instruction Page) Fresh / New investors fill in all the blocks. (2 to 11)

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s. _____

PAN* (Mandatory for all investors)

DATE OF BIRTH

DDMMYYYY _____

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF SECOND APPLICANT

Mr. Ms. M/s. _____

PAN* (Mandatory for all investors)

DATE OF BIRTH

DDMMYYYY _____

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THIRD APPLICANT

Mr. Ms. M/s. _____

PAN* (Mandatory for all investors)

DATE OF BIRTH

DDMMYYYY _____

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THE GUARDIAN (in case of First / Sole Applicant is a minor) / CONTACT PERSON – DESIGNATION (in case of non-individual investors)

Mr. Ms. M/s. _____

PAN* (Mandatory for Guardian / Power of Attorney investing on behalf)

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

DOCUMENT SUBMITTED [Please tick (✓)]

Board / Committee Resolution / Authority
 Trust Deed
 Bye-laws
 List of Authorised Signatories with names, designations & Specimen Signature
 Memorandum & Articles of Association
 Partnership Deed
 Overseas Auditor's certificate

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient)

 City _____ State _____ Pin Code _____

OVERSEAS ADDRESS (For NRI / FI application in addition to mailing address & above)

 State _____ Pin Code _____ City _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code _____ Telephone Off. _____ Resi. _____ Mob. _____
 E-Mail _____ Online access Yes No Please tick (✓)

3. COMMUNICATION [Please tick (✓)]

I/We wish to receive the following document (s) by Electronic Mode instead of physical mode Account Statement Annual Report Other Information (please specify)

4. OCCUPATION (First/Sole Applicant) [Please tick (✓)]

Service
 Housewife
 Defence
 Professional
 Retired
 Business
 Others (please specify)

5. STATUS (First/Sole Applicant) [Please tick (✓)]

Resident Individuals
 HUF
 On Behalf of Minor
 Proprietor
 Partnership Firm
 NRI - NRE
 NRI - NRO
 PIO
 Society
 Trust
 Company/ Body Corporate
 FI
 Bank
 Others (please specify)

6. MODE OF HOLDING [Please tick (✓)]

Single
 Joint
 Anyone or Survivor (Default option is anyone or survivor)

ACKNOWLEDGEMENT SLIP (Common Application Form. To be filled in by the investor)

7. BANK ACCOUNT DETAILS (Please note that as per SEBI regulations, it is mandatory for investors to provide their bank account details) (Ref. Instruction 3)

Name of the Bank

Branch Address City Pin Code

Account No. Account Type Please tick (✓) Savings Current NRE NRO FCNR 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 7.

8. INVESTMENT DETAILS

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

S. No.	*Cheque / DD Favouring Scheme Name (refer Instruction 5)	Plan / Option	The Amount invested (Rs.)	DD charges	Net Amount paid (Rs.)	Payment Details		Type of Account #
						Cheque / DD No.	Bank and Branch	
1.								
2.								
3.								
4.								

*All purchases are subject to realization of cheque/DD # (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

9. NOMINATION DETAILS

I/We do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.

S. No.	Name & Address of the Nominee (s)	Nominee's relationship with the unit holder	Date of Birth	If the nominee is minor, name & address of the guardian
1.				

Unitholder(s):

	Name	Signature
1.		
2.		
3.		

Witness (es) - could be the same for all unitholder(s):

	Name & Address	Signature
1.		
2.		
3.		

10. DECLARATION(S) & SIGNATURE(S)

To, The Trustee, Taurus Mutual Fund

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Having read and understood the contents of the Scheme Information Document, 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, Anti Money Laundering Laws, Anti Corruption Laws 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.

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.

For NRIs 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.

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

**I have voluntarily subscribed 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.

SIGNATURE/S

First / Sole Applicant /Guardian

Second Applicant

Third Applicant

ACKNOWLEDGEMENT SUP (Common Application Form to be filled in by the investor)

Sr.No.	Scheme Name	Plan / Option	Net Amount Paid (Rs.)	Payment Details	
				Cheque / DD No.	Bank and Branch
1.					
2.					
3.					
4.					

COMMON APPLICATION FORM

(Please read instructions carefully before filling up the form)

Application No.

ARN No.

Sub-Broker's Name & ARN No. / DIRECT

Collection Centre (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. For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 7) Applicable details and mode of holding will be as per the existing Folio No.

Folio No.

2. UNIT HOLDER / NEW APPLICANT INFORMATION (Refer Instruction Page) Fresh / New investors fill in all the blocks. (2 to 11)

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF SECOND APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THIRD APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THE GUARDIAN (in case of First / Sole Applicant is a minor) / CONTACT PERSON – DESIGNATION (in case of non-individual investors)

Mr. Ms. M/s.

PAN* (Mandatory for Guardian / Power of Attorney investing on behalf)

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

DOCUMENT SUBMITTED [Please tick (✓)]

Board / Committee Resolution / Authority
 Trust Deed
 Bye-laws
 List of Authorised Signatories with names, designations & Specimen Signature
 Memorandum & Articles of Association
 Partnership Deed
 Overseas Auditor's certificate

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient)

City State Pin Code

OVERSEAS ADDRESS (For NRI / FI application in addition to mailing address & above)

State Pin Code City Country

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code Telephone Off. Resi. Mob.

E-Mail Online access Yes No Please tick (✓)

3. COMMUNICATION [Please tick (✓)]

I/We wish to receive the following document (s) by Electronic Mode instead of physical mode Account Statement Annual Report Other Information (please specify)

4. OCCUPATION (First/Sole Applicant) [Please tick (✓)]

Service
 Housewife
 Defence
 Professional
 Retired
 Business
 Others (please specify)

5. STATUS (First/Sole Applicant) [Please tick (✓)]

Resident Individuals
 HUF
 On Behalf of Minor
 Proprietor
 Partnership Firm
 NRI - NRE
 NRI - NRO
 PIO
 Society
 Trust
 Company/ Body Corporate
 FI
 Bank
 Others (please specify)

6. MODE OF HOLDING [Please tick (✓)]

Single
 Joint
 Anyone or Survivor (Default option is anyone or survivor)

ACKNOWLEDGEMENT SLIP (Common Application Form. To be filled in by the investor)

7. BANK ACCOUNT DETAILS (Please note that as per SEBI regulations, it is mandatory for investors to provide their bank account details) (Ref. Instruction 3)

Name of the Bank

Branch Address City Pin Code

Account No. Account Type Please tick (✓) Savings Current NRE NRO FCNR 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 7.

8. INVESTMENT DETAILS

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

S. No.	*Cheque / DD Favouring Scheme Name (refer Instruction 5)	Plan / Option	The Amount invested (Rs.)	DD charges	Net Amount paid (Rs.)	Payment Details		Type of Account #
						Cheque / DD No.	Bank and Branch	
1.								
2.								
3.								
4.								

*All purchases are subject to realization of cheque/DD # (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

9. NOMINATION DETAILS

I/We do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.

S. No.	Name & Address of the Nominee (s)	Nominee's relationship with the unit holder	Date of Birth	If the nominee is minor, name & address of the guardian
1.				

Unitholder(s):

	Name	Signature
1.		
2.		
3.		

Witness (es) - could be the same for all unitholder(s):

	Name & Address	Signature
1.		
2.		
3.		

10. DECLARATION(S) & SIGNATURE(S)

To, The Trustee, Taurus Mutual Fund

Date

Having read and understood the contents of the Scheme Information Document, 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, Anti Money Laundering Laws, Anti Corruption Laws 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.

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.

For NRIs 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.

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

**I have voluntarily subscribed 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.

SIGNATURE/S

First / Sole Applicant /Guardian

Second Applicant

Third Applicant

ACKNOWLEDGEMENT SUP (Common Application Form to be filled in by the investor)

Sr.No.	Scheme Name	Plan / Option	Net Amount Paid (Rs.)	Payment Details	
				Cheque / DD No.	Bank and Branch
1.					
2.					
3.					
4.					

COMMON APPLICATION FORM

(Please read instructions carefully before filling up the form)

Application No.

ARN No.

Sub-Broker's Name & ARN No. / DIRECT

Collection Centre (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. For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 7) Applicable details and mode of holding will be as per the existing Folio No.

Folio No.

2. UNIT HOLDER / NEW APPLICANT INFORMATION (Refer Instruction Page) Fresh / New investors fill in all the blocks. (2 to 11)

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF SECOND APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THIRD APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THE GUARDIAN (in case of First / Sole Applicant is a minor) / CONTACT PERSON – DESIGNATION (in case of non-individual investors)

Mr. Ms. M/s.

PAN* (Mandatory for Guardian / Power of Attorney investing on behalf)

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

DOCUMENT SUBMITTED [Please tick (✓)]

Board / Committee Resolution / Authority
 Trust Deed
 Bye-laws
 List of Authorised Signatories with names, designations & Specimen Signature
 Memorandum & Articles of Association
 Partnership Deed
 Overseas Auditor's certificate

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient)

City State Pin Code

OVERSEAS ADDRESS (For NRI / FI application in addition to mailing address & above)

State Pin Code City Country

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code Telephone Off. Resi. Mob.

E-Mail Online access Yes No Please tick (✓)

3. COMMUNICATION [Please tick (✓)]

I/We wish to receive the following document (s) by Electronic Mode instead of physical mode Account Statement Annual Report Other Information (please specify)

4. OCCUPATION (First/Sole Applicant) [Please tick (✓)]

Service
 Housewife
 Defence
 Professional
 Retired
 Business
 Others (please specify)

5. STATUS (First/Sole Applicant) [Please tick (✓)]

Resident Individuals
 HUF
 On Behalf of Minor
 Proprietor
 Partnership Firm
 NRI - NRE
 NRI - NRO
 PIO
 Society
 Trust
 Company/ Body Corporate
 FI
 Bank
 Others (please specify)

6. MODE OF HOLDING [Please tick (✓)]

Single
 Joint
 Anyone or Survivor (Default option is anyone or survivor)

ACKNOWLEDGEMENT SLIP (Common Application Form. To be filled in by the investor)

7. BANK ACCOUNT DETAILS (Please note that as per SEBI regulations, it is mandatory for investors to provide their bank account details) (Ref. Instruction 3)

Name of the Bank

Branch Address City Pin Code

Account No. Account Type Please tick (✓) Savings Current NRE NRO FCNR Others (please specify)

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						Cheque / DD No.	Bank and Branch	
1.								
2.								
3.								
4.								

*All purchases are subject to realization of cheque/DD # (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

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S. No.	Name & Address of the Nominee (s)	Nominee's relationship with the unit holder	Date of Birth	If the nominee is minor, name & address of the guardian
1.				

Unitholder(s):

Name

Signature

	Name	Signature
1.		
2.		
3.		

Witness (es) - could be the same for all unitholder(s):

Name & Address

Signature

	Name & Address	Signature
1.		
2.		
3.		

10. DECLARATION(S) & SIGNATURE(S)

To, The Trustee, Taurus Mutual Fund
 Date

Having read and understood the contents of the Scheme Information Document, 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, Anti Money Laundering Laws, Anti Corruption Laws 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.

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SIGNATURE/S

First / Sole Applicant /Guardian

Second Applicant

Third Applicant

ACKNOWLEDGEMENT SUP (Common Application Form to be filled in by the investor)

Sr.No.	Scheme Name	Plan / Option	Net Amount Paid (Rs.)	Payment Details	
				Cheque / DD No.	Bank and Branch
1.					
2.					
3.					
4.					

COMMON APPLICATION FORM

(Please read instructions carefully before filling up the form)

Application No.

ARN No.

Sub-Broker's Name & ARN No. / DIRECT

Collection Centre (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. For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 7) Applicable details and mode of holding will be as per the existing Folio No.

Folio No.

2. UNIT HOLDER / NEW APPLICANT INFORMATION (Refer Instruction Page) Fresh / New investors fill in all the blocks. (2 to 11)

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF SECOND APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THIRD APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors)

DATE OF BIRTH

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

NAME OF THE GUARDIAN (in case of First / Sole Applicant is a minor) / **CONTACT PERSON – DESIGNATION** (in case of non-individual investors)

Mr. Ms. M/s.

PAN* (Mandatory for Guardian / Power of Attorney investing on behalf)

ENCLOSED (Please tick (✓))

PAN Proof

Please attach KYC acknowledgement letter

DOCUMENT SUBMITTED [Please tick (✓)]

Board / Committee Resolution / Authority
 Trust Deed
 Bye-laws
 List of Authorised Signatories with names, designations & Specimen Signature
 Memorandum & Articles of Association
 Partnership Deed
 Overseas Auditor's certificate

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient)

City State Pin Code

OVERSEAS ADDRESS (For NRI / FI application in addition to mailing address & above)

State Pin Code City Country

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code Telephone Off. Resi. Mob.

E-Mail Online access Yes No Please tick (✓)

3. COMMUNICATION [Please tick (✓)]

I/We wish to receive the following document (s) by Electronic Mode instead of physical mode Account Statement Annual Report Other Information (please specify)

4. OCCUPATION (First/Sole Applicant) [Please tick (✓)]

Service
 Housewife
 Defence
 Professional
 Retired
 Business
 Others (please specify)

5. STATUS (First/Sole Applicant) [Please tick (✓)]

Resident Individuals
 HUF
 On Behalf of Minor
 Proprietor
 Partnership Firm
 NRI - NRE
 NRI - NRO
 PIO
 Society
 Trust
 Company/ Body Corporate
 FI
 Bank
 Others (please specify)

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 Joint
 Anyone or Survivor (Default option is anyone or survivor)

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Name of the Bank

Branch Address City Pin Code

Account No. Account Type Please tick (✓) Savings Current NRE NRO FCNR 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

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						Cheque / DD No.	Bank and Branch	
1.								
2.								
3.								
4.								

*All purchases are subject to realization of cheque/DD # (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

9. NOMINATION DETAILS

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S. No.	Name & Address of the Nominee (s)	Nominee's relationship with the unit holder	Date of Birth	If the nominee is minor, name & address of the guardian
1.				

Unitholder(s):

Name

Signature

S. No.	Name	Signature
1.		
2.		
3.		

Witness (es) - could be the same for all unitholder(s):

Name & Address

Signature

S. No.	Name & Address	Signature
1.		
2.		
3.		

10. DECLARATION(S) & SIGNATURE(S)

To, The Trustee, Taurus Mutual Fund
 Date DDMMYY
 Having read and understood the contents of the Scheme Information Document, 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, Anti Money Laundering Laws, Anti Corruption Laws 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.
 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.
 For NRIs 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.
 I/We confirm that details provided by me/us are true and correct.
 **I have voluntarily subscribed 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.

SIGNATURE/S

First / Sole Applicant /Guardian

Second Applicant

Third Applicant

ACKNOWLEDGEMENT SUP (Common Application Form to be filled in by the investor)

Sr.No.	Scheme Name	Plan / Option	Net Amount Paid (Rs.)	Payment Details	
				Cheque / DD No.	Bank and Branch
1.					
2.					
3.					
4.					

COMMON TRANSACTION FORM

Application No. _____

Details of Transaction: Additional Purchase Switch Redemption

ARN & Name of Distributor	Sub-Broker / Sub-agent Code	DTSM No.

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.
For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

UNIT HOLDER DETAILS (MANDATORY)

FOLIO No.	PAN No.	ENCLOSED (Please <input checked="" type="checkbox"/>)
UNITHOLDERS INFORMATION (Please fill in BLOCK Letters)		Please attach KYC acknowledgment letter
Name of 1st Applicant (Mr/Ms/M/s)		

ADDITIONAL PURCHASE REQUEST

Scheme Name	Plan	Option (Please <input checked="" type="checkbox"/>)	Investment Amount (In Figures)	Investment Amount (In Words)
		Dividend <input type="checkbox"/> Growth <input type="checkbox"/>	Rs.	Rupees
		Dividend mode (Please <input checked="" type="checkbox"/>)		
		Payout <input type="checkbox"/> Reinvest <input type="checkbox"/>		
Cheque / DD No.	Cheque / D.D. Date	Drawn on Bank and Branch		

SWITCH REQUEST

From Scheme	To Scheme
Plan	Plan
Option (Please <input checked="" type="checkbox"/>) Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend mode(<input checked="" type="checkbox"/>) Payout <input type="checkbox"/> Reinvest <input type="checkbox"/>	Option (Please <input checked="" type="checkbox"/>) Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend mode(<input checked="" type="checkbox"/>) Payout <input type="checkbox"/> Reinvest <input type="checkbox"/>
Number of Units	OR All units (Please <input checked="" type="checkbox"/>)
OR Amount in (In Figure) Rs.	(In Words) Rupees

REDEMPTION REQUEST

Scheme	Plan	Option (Please <input checked="" type="checkbox"/>) Growth <input type="checkbox"/> Dividend <input type="checkbox"/>
Dividend Mode(<input checked="" type="checkbox"/>) Payout <input type="checkbox"/> Reinvest <input type="checkbox"/>	Number of Units	OR All units (Please <input checked="" type="checkbox"/>)
OR Amount in (In Figure) Rs.	(In Words) Rupees	

BANK PARTICULARS* (Please note that as per SEBI Regulations it is mandatory for Investors to provide their bank account details)

Name of Bank	
Branch Name and Address	
City	Pin
Account No.	Account Type (Please <input checked="" type="checkbox"/>) Savings <input type="checkbox"/> NRO <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> OD/CC <input type="checkbox"/>
9 digit MICR Code	IFS Code

Pay my dividend/redemption electronically through ECS/Direct Credit as and when available. (Please)
 Note: Taurus Mutual Fund, reserves the right to use any other mode of payment as deemed appropriate. I/We understand that Taurus Mutual Fund shall not be responsible if transaction through ECS/Direct Credit could not be carried out because of incomplete or incorrect information. *Please fill the bank particulars for Additional Purchase/Switch/ECS/Change of Bank 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.

Signature 1st Applicant	Signature 2nd Applicant	Signature 3rd Applicant

TEAR HERE

COMMON TRANSACTION FORM - ACKNOWLEDGMENT

To be filled in by the Investor
 Email: customercare@taurusmutualfund.com
 Website: www.taurusmutualfund.com

No. _____

Stamp, Signature and Date

TRANSACTION DETAILS

	Additional Purchase	Redemption	Switch		Amount (Rs.) / Unit
			From	To	
Scheme					
Plan					
Option					

SYSTEMATIC INVESTMENT PLAN (SIP) APPLICATION FORM

(Please read instructions carefully before filling up the form)

Application No. _____

- New Registration
- Micro SIP
- Change in Bank Account
- Cancellation

ARN No. _____

Sub-Broker's ARN No. _____

Registrar's Serial No. _____

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.

For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box.

Existing investors of Taurus Mutual Fund wanting to make an SIP investment will need to fill up ONLY the SIP Application Form quoting their Folio/Account Number. However, new investors are required to fill up the Common Application Form as well as the SIP Application Form.

APPLICANTS INFORMATION (MANDATORY)

Folio No. (For existing Unitholder) _____ Common Appn. form No. (For new investor) _____

Name of the First Applicant Mr. Ms. M/s _____

PAN** _____ Enclosed (please ✓) PAN proof Please attach KYC acknowledgement letter

(Applicable for Micro SIP) DOB D D M M Y Y Y Y Y Photo ID Document _____ Document No. (If Any) _____

Name of the Second Applicant Mr. Ms. M/s _____

PAN** _____ Enclosed (please ✓) PAN proof Please attach KYC acknowledgement letter

(Applicable for Micro SIP) DOB D D M M Y Y Y Y Y Photo ID Document _____ Document No. (If Any) _____

Name of the Third Applicant Mr. Ms. M/s _____

PAN** _____ Enclosed (please ✓) PAN proof Please attach KYC acknowledgement letter

(Applicable for Micro SIP) DOB D D M M Y Y Y Y Y Photo ID Document _____ Document No. (If Any) _____

**KYC is Mandatory if amount of purchase is Rs. 50,000 or more irrespective of mode of holding

SIP INVESTMENT DETAILS

Sr. No.	*Cheque / DD Favours Scheme Name	Plan / Option	Amount invested (Rs.)	DD charges	Net Amount paid (Rs.)	Type of Account #
1.						
2.						
3.						
4.						

*All purchases are subject to realization of cheque/DD # (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

Amount (Rs.) In figures _____ Amount (Rs.) In words _____

Payment Mechanism SIP (Please ✓ any one only) Auto Debit Facility (Please complete the SIP Auto Debit Facility Form) Cheques (Please provide the details below)

Total No. of Cheques _____ Cheque Nos. from _____ To _____

Drawn on Bank _____

Branch _____ A/C No. _____

Frequency (Please ✓) Monthly Quarterly SIP Date (Please ✓) 1st 5th 10th 15th 28th of the month

No. of months/quarters _____ Total Amt. of SIP _____ Period of enrolment (MM/YY) From M M Y Y Y Y To M M Y Y Y Y

DECLARATION AND SIGNATURE(S)

Having read and understood the contents of the Scheme Information Document & Statement 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.

1st Applicant _____ 2nd Applicant _____ 3rd Applicant _____

Place _____ Date _____

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

TAURUS Mutual Fund
305, Regent Chambers, 208, Jammalal Bajaj Marg, Nariman Point, Mumbai-40021

APPLICATION NO. _____

Name _____ SIP Application for purchase of units of _____

Address _____

Acknowledgement is subject to realization of cheque/draft. All future communication in connection with the application should be addressed to the Registrar Karvy Computershare Private Limited: H No. 8-2-596, Avenue 4, Street No. - 1, Banjara Hills, Hyderabad-500034

Signature & Stamp

INSTRUCTIONS FOR FILLING UP SIP APPLICATION FORM

GENERAL INFORMATION

- Please read the Scheme Information Documents & Scheme Additional Information Documents 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. Kavya 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 an 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.

APPLICANT'S INFORMATION

A) Statutory Details - Bank Details & PAN

As per the directive issued by SEBI vide circular no. 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.

- Systematic Investment Plan (SIPs) upto Rs. 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 be eligible for this exemption.

This exemption shall not be applicable to normal purchase transactions upto Rs. 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) · 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 Rs. 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 ceased 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.

C. Prevention of Money Laundering and Know Your Customer (KYC)

In terms of Prevention of Money Laundering Act 2002, the Rules issued thereunder and the guidelines/circulars issued by SEBI, mutual funds have to formulate and implement a client identification programme, verify and maintain record of identity and addresses of investors. Mutual Fund industry has collectively entrusted this responsibility to CDSL Ventures Ltd. As a token of having verified the identity and address, CDSL will issue a provisional KYC Letter to each investor who submits an application and prescribed documents for the same to CDSL. PAN shall be the basis for KYC exercise. Investors who have obtained the KYC acknowledgment can invest in the scheme of the Fund by stating the same, in lieu of submitting information and documents required under Anti Money Laundering Laws. This KYC letter is required to be obtained by those investors who invest Rs. 50,000/- or more in mutual funds. A copy of the acknowledgment letter is required to be attached to the application for purchase of units.

SIP INVESTMENT AND PAYMENT DETAILS

- 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.
- In case applicants wish to opt for both the options, separate SIP Application Forms will have to be filled.
- The cheque for the first SIP installment can carry any date. The first installment of the SIP will be processed subject to applicable NAV & load, if any, on the date of receipt of the application form (post dated cheque will not be accepted). The second installment in case of monthly SIP will be processed on the available SIP date (currently 1st, 5th, 10th, 15th or 28th every month) indicated by the investor, but immediately following the expiry of 25 Business Days from the date of processing the first SIP. If the choice of date for the second installment is not indicated by the investor, the second installment of SIP will be processed on the earliest SIP date (1st, 5th, 10th, 15th or 28th) immediately following the expiry of 25 business days from the date of processing the first SIP installment. In case of quarterly SIP, the date for next installment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Please refer to the Load Structure of each scheme for details of applicable loads. Outstation cheques will not be accepted.
- SIP is available in the following schemes of Taurus Mutual Fund. Details of minimum number of cheques and payment are as under:

Scheme Name	Minimum Amount for SIP	Cheque(s) to be drawn in favour of
Taurus Stashare	For all schemes except Taurus Tax Shield minimum of 12 cheques of Rs. 1000/- each for Monthly SIP and minimum of 4 cheques of Rs. 1000/- each for Quarterly SIP	Taurus Stashare
Taurus Bonanza Fund		Taurus Bonanza Fund
Taurus Discovery Fund		Taurus Discovery Fund
Taurus Infrastructure Fund		Taurus Infrastructure Fund
Taurus Ethical Fund		Taurus Ethical Fund
Taurus Income Fund	For Taurus Tax Shield only *minimum of 12 cheques of Rs. 500/- each for Monthly SIP and minimum of 4 cheques of Rs. 500/- each for quarterly SIP	Taurus Income Fund
Taurus Gift Fund		Taurus Gift Fund
Taurus Tax Shield		Taurus Tax Shield
Taurus Short Term Bond Fund		Taurus Short Term Bond Fund

- The Trustees reserve the right to accept or to reject any application not in accordance with the terms of the scheme or, otherwise, without assigning any reason. No interest will be paid on application monies refunded.

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.

Systematic Withdrawal / Transfer

- Under Systematic Withdrawal / Transfer Plan, the customer has to submit the request in a separate form that can be downloaded from website of AMC
- The scheme name, the start date and ending date, withdrawal amount must be mentioned in the application form

- If the available units fall short than the indicated systematic withdrawal / transfer units / amount, the available amount shall be redeemed and proceeds released
- The registration period, registered amount per SWP is dependent on the valuation of the invested amount and does not guarantee for proceeds

SIP AUTO DEBIT FACILITY : TERMS & CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Ahmedabad, Allahabad, Amritsar, Bangalore, Calicut, Chandigarh, Chennai, Coimbatore, Gwalior, Hyderabad, Jaipur, Jalandhar, Kanpur, Kolkata, Lucknow, Ludhiana, Mumbai, New Delhi, Pune and Vadodara

- This facility is offered to investors having bank accounts in select cities mentioned above and amended from time to time
- Completed application form, SIP Auto Debit form and the first cheque would be submitted at least three days before the first transaction date.
- Investors should mandatorily give a cheques for the first transaction drawn on the same bank account for auto debit.
- The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Taurus Asset Management Company Ltd. without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit facility is available only on specific dates of the month viz. 1st / 5th/10th/15th / 28th.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India. (RBI).
- Investors will not hold Taurus Asset Management Company Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- Taurus Asset Management Company Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor for any reason whatsoever. The investor assumes the entire risk of using this facility and takes full responsibility.
- Taurus Asset Management Company Ltd. reserves the right to reject any application without assigning any reason thereof.

OFFICIAL POINTS OF TRANSACTIONS

OFFICES OF TAURUS ASSET MANAGEMENT CO. LTD.

• **AHMEDABAD:** Broadway Business Centre, Cabin no-1, 1st floor, Sahajanand Complex, Near Panchvati petrol Pump, Opp CITI Bank, C. G. Road Ahmedabad - 380006 Tel: 079-32521999 • **BANGALORE:** 1111, East Wing, 11th Floor, Raheja Towers, M.G. Road, Bangalore-560001 Tel: 080-41135646 • **CHANDIGARH:** Chandigarh Business Centre, Chamber No.2, S.C.O 2441-42, Second Floor, Chamber No-2 Sector 22/ C, Chandigarh 160022 Tel: 0172-5024818/5024838 • **CHENNAI:** Maalavika Centre, 5th Flr, 144/145, K.H.Road, Nungambakam Chennai-600034 Tel: 044-39101572 • **COCHIN:** 2nd Floor, Mayur Business Centre, Chittoor Road, Pulleppady Junction Cochin-682035 Tel: 0484-3047230/31 • **DELHI:** DCM Building, 3rd Floor, 16, Barakhamba Road, New Delhi-110001. Tel: 011-23321756-631/23717593 • **HYDERABAD:** Office No. 202, 3-6-369/1, Sanatana Estasy, Himayyannagar, Hyderabad 500029, Tel: 040-30783060/61 • **JAIPUR:** 302, DBC Towers, M.I. Road, Jaipur 302001 Tel: 0141-4038851 • **KOLKATA:** M. A. Business Centre, Poddar Point, 5th Floor, 113, Park Street, Kolkata-700016. Tel: 033-65909991/2 • **LUCKNOW:** T303, 3rd Floor, Sky Hi Chambers, Park Road, Lucknow—226001 Tel: 0522-3040440 • **MADURAI:** No-16/17, A.R.Plaza, Northveli St, Madurai-625001 Tel: 0452-6454644 • **MUMBAI:** AML Center 1, Gr. floor, Mahakali Caves Road, Andheri (E), Mumbai 400 093 Tel: 022 - 66242700 • **MUMBAI:** 305, Regent Chambers, 208, Jammal Bajaj Marg, Nariman Point, Mumbai - 400021 Tel: 022 - 6753 4848, • **PUNE:** Office No.1, "Suyash Plaza", 189/A, Bhandarkar Institute Road, Deccan Gymkhana Pune — 411005 Tel: 020-66215712/13
Email: info@taurusmutualfund.com - Website: www.taurusmutualfund.com

INVESTOR SERVICE CENTRES OF

Registrar and Transfer Agent - Karvy Computershare Pvt. Ltd.

Agra: Karvy Computershare Private Limited, 1st Floor, Deepak Wasan Plaza, Sanjay Place, Agra - 282 002, **Ahmedabad:** Karvy Computershare Private Limited, 201-202, Shail Building, 2nd Floor, Opp :Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006, **Allahabad:** Karvy Computershare Private Limited, RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, SP Marg, Civil Lines, Allahabad - 211001 **Ambala:** Karvy Computershare Private Limited, 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001, **Amritsar:** Karvy Computershare Private Limited, 72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar - 143 001, **Aurangabad:** Karvy Computershare Private Limited, Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001, **Bangalore:** Karvy Computershare Private Limited, No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025, **Bareilly:** Karvy Computershare Private Limited, 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001, Gujarat, **Baroda:** Karvy Computershare Private Limited, Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Baroda - 390007, **Bhilai:** Karvy Computershare Private Limited, No.138, New Civic Centre Bhilai - 490 006, **Bhopal:** Karvy Computershare Private Limited, Kay Kay Busnss Centre, 133 Zone I M P Nagar, Bhopal-462021, **Bhubaneswar:** Karvy Computershare Private Limited, 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007, **Calicut:** Karvy Computershare Private Limited, II Nd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut - 673 004, **Chandigarh:** Karvy Computershare Private Limited, Sco-371-372, First Floor, Above Hdrc Bank, Sector 35B, Chandigarh - 160 022, **Chennai:** Karvy 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:** Karvy Computershare Private Limited, Shop No. li, 2Nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd) Layam Road, Cochin - 682 011, **Coimbatore:** Karvy Computershare Private Limited, 29/1, 1st Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011, **Cuttack:** Karvy Computershare Private Limited, Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001, **Dehradun:** Karvy Computershare Private Limited, Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001, **Dhanbad:** Karvy Computershare Private Limited, 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001, **Durgapur:** Karvy Computershare Private Limited, Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213, **Ghaziabad:** Karvy Computershare Private Limited, 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001, **Gorakhpur:** Karvy Computershare Private Limited, Above V.I.P. House, Ajacent A.D. Girls Inter College, Bank Road, Gorakhpur - 273 001, **Gurgaon:** Karvy Computershare Private Limited, Shop No. 18, Ground Floor, Sector - 14, Opp. AKDTower, Near Huda Office, Gurgaon - 122001, **Guwahati:** Karvy Computershare Private Limited, 54, Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024, **Gwalior:** Karvy Computershare Private Limited, Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001, **Hubli:** Karvy Computershare Private Limited, Giriija House, No.451/B, Ward No.1, Club Road, Hubli - 580 029, **Hyderabad:** Karvy Computershare Private Limited, 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034, **Indore:** Karvy Computershare Private Limited, Lg - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore - 452010, **Jaipur:** Karvy Computershare Private Limited, S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001, **Jalandhar:** Karvy Computershare Private Limited, Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004, **Jamshedpur:** Karvy Computershare Private Limited, Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur-831 001, **Jaunpur:** Karvy Computershare Private Limited, RN Complex, 1-1-9G (In Front of Pathak Honda), Ummapur, Jaunpur-222 002, **Jodhpur:** Karvy Computershare Private Limited, 203, Modi Arcade, Chupasani Road, Jodhpur - 342 001, **Kanpur:** Karvy Computershare Private Limited, 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001, **Kolhapur:** Karvy Computershare Private Limited, 610 K Vardhaman Chambers, 2nd Lane Shahupuri, Kolhapur - 41 6001, **Kolkata:** Karvy Computershare Private Limited, 16 Jatin Bagchi Road, Kolkata - 700 029, **Kottayam:** Karvy Computershare Private Limited, 1st Floor, Csi Ascension Church Complex, Kottayam - 686 001, **Lucknow:** Karvy Computershare Private Limited, 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001, **Ludhiana:** Karvy Computershare Private Limited, Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001, **Madurai:** Karvy Computershare Private Limited, Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010, **Mangalore:** Karvy Computershare Private Limited, 2Nd Floor, Brigade Plaza, Kudrml Ranga Rao Road, Mangalore - 575 003, **Margao:** Karvy Computershare Private Limited, 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajiffond, Margao-Goa -403601, **Mathura:** Karvy Computershare Private Limited, 3538-3540, Infront of BSA College, Gaushala Road, Mathura - 281004, **Meerut:** Karvy Computershare Private Limited, 1st Floor, Medi Centre Complex, Opp. Icti Bank, Hapur Road, Meerut - 250 002, **Moradabad:** Karvy Computershare Private Limited, Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001, **Mumbai:** Karvy Computershare Private Limited, DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023, **Muzaffarpur:** Karvy Computershare Private Limited, 1st Floor, Uma Market, Near Thana Gumti, Motiheel, Muzaffarpur, Bihar - 842001, **Mysore:** Karvy Computershare Private Limited, L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570 001, **Nagpur:** Karvy Computershare Private Limited, Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur - 440 001, **Nasik:** Karvy Computershare Private Limited, S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002, **New Delhi:** Karvy Computershare Private Limited, 2E / 23, Jhandewalan Extn, New Delhi - 110055, **Noida:** Karvy Computershare Private Limited, 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201 301, **Panjim:** Karvy Computershare Private Limited, No.7 & 8, El. Dorado Plaza, Heliadora Salgado Road, Panjim - 403 001, **Patiala:** Karvy Computershare Private Limited, Sco 27 D, Chhoti Baradari, Patiala - 147 001, **Patna:** Karvy Computershare Private Limited, 3A, 3rd floor, Anand tower, Beside chankya cinema hall, Exhibition road, Patna - 800001. **Pondicherry:** Karvy Computershare Private Limited, First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001, **Pune:** Karvy Computershare Private Limited, Sinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004, **Raipur:** Karvy Computershare Private Limited, Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001, **Rajkot:** Karvy Computershare Private Limited, 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001, **Ranchi:** Karvy Computershare Private Limited, Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001, **Renukeet:** Karvy Computershare Private Limited, Shop No. 18, Near Complex, Birla Market, Renukeet - 231217 **Rourkela:** Karvy Computershare Private Limited, 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012, **Salem:** Karvy Computershare Private Limited, 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem - 636 002, **Siliguri:** Karvy Computershare Private Limited, Nanak Complex, Near Church Road, Sevoka Road, Siliguri - 734001, **Surat:** Karvy Computershare Private Limited, G-16 Empire State Building, Nr Udha Darwaja, Ring Road, Surat-395009, **Trichur:** Karvy Computershare Private Limited, 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001, **Trichy:** Karvy Computershare Private Limited, 60 Srikrishna Arcade, 1st Floor: Thennur High Road, Trichy - 621 017, **Trivandrum:** Karvy Computershare Private Limited, 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010, **Udaipur:** Karvy Computershare Private Limited, 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001, **Varanasi:** Karvy Computershare Private Limited, D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010, **Vellore:** Karvy Computershare Private Limited, No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001, **Vijayawada:** Karvy Computershare Private Limited, 39-10-7 Opp : Municipal Water Tank, Lobbipet, Vijayawada - 520 010, **Visakhapatnam:** Karvy Computershare Private Limited, 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016



TAURUS ASSET MANAGEMENT COMPANY LIMITED

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Statutory Details: Taurus Mutual Fund has been constituted as a Trust under the Indian Trust Act, 1882 Sponsor : HB Portfolio Ltd.

Trustee : Taurus Investment Trust Company Ltd., Investment Manager : Taurus Asset Management Company Ltd.

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