

# Power of 3

## An attractive blend of assets for your investments

### TAURUS MIP ADVANTAGE\*

An open-ended income scheme

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

We at Taurus Mutual Fund believe that only a right mix of assets can generate potentially higher returns.

Taurus MIP Advantage is an Open-Ended Income Scheme that not only provides multi-level diversification through 3 major asset classes, viz. **Debt**, **Equity** and **Gold** but also helps generate a regular income through a balanced portfolio.

- **Debt** provides regular income and overall stability
- **Equity** provides an overall kicker to the portfolio for higher returns
- **Gold** preserves purchasing power



Choose the right mix with Taurus MIP Advantage



SMS TMIP to 72000 22222

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[www.taurusmutualfund.com](http://www.taurusmutualfund.com)

**TAURUS**  
Mutual Fund

# TAURUS MIP ADVANTAGE\* - An Open - Ended Income Scheme

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

## SCHEME FEATURES

### Who should invest in Taurus MIP Advantage?

- Investors looking to have exposure to 3 asset classes as part of asset re-allocation / diversification
- Investors not satisfied with low returns of fixed income products (in a rising interest rate scenario) yet not willing to take high risk
- Investors who have so far not looked at Gold as an investment option (except buying gold in the form of jewellery)
- Investors looking to regular income flows by making a lump sum investment
- Institutions / Corporates willing to enhance their treasury return with a little additional risk
- Addresses the needs of a retail investor who wants gold exposure but does not have a demat account

### Investment Strategy

**Debt Exposure (65 to 95%) :** Investment in GOI Securities/Debt & Money Market Instruments of varying maturities. Exposure will generally be to high quality debt paper to ensure safety. The fund will endeavour to maintain the average maturity of the debt portfolio around 1 to 1.5 years depending upon the market conditions.

**Gold ETFs (5 to 25%) :** Exposure to Gold will be through Gold ETFs only. A minimum of 5% exposure will be maintained to Gold at all times. % exposure to Gold will depend upon Geopolitical scenario, Global Financial stability, seasonal demand pattern in India and Rupee/USD exchange rate.

**Equity & Equity related instruments (0 to 25%) :** Exposure to equity will be to provide the necessary kicker to generate alpha for the portfolio. Bottom-up stock selection primarily from the large cap space

### Asset Allocation

Under normal circumstances, the asset allocation pattern will be as under:

Instruments	Indicative Allocations (% of net assets)		Risk Profile
	Minimum	Maximum	
Debt & Money Market Instruments*	65%	95%	Low to Medium
Equity and Equity related Instruments	0%	25%	High
Gold ETFs	5%	25%	High

\*Includes investment in securitised debt up to 25% of the net asset of the scheme

### NAV as at September 29, 2011: Rs. 10.7222

PERFORMANCE	Period	NAV Per Unit (Rs.)*	Scheme Returns (%) ^	Benchmark Index (Returns)(%) 75% -CRISIL MIP Blended Fund Index and 25%-Price of Gold
	Since inception August 06, 2010 till September 29, 2011	10.0000	6.26%	12.15%
	September 29, 2010 to September 29, 2011	10.2894	4.21%	10.11%
	September 29, 2009 to September 29, 2010	NA	NA	NA
	September 29, 2008 to September 29, 2009	NA	NA	NA

\* NAV at the beginning of the period ^ Past performance may or may not be sustained in the future

**Benchmark:** 75%-CRISIL MIP Blended fund Index & 25% Price of Gold

**Fund Manager:**

Rahul Pal (For Debt)

Sadanand Shetty (For Equity & Gold ETF's)

**Minimum Application Amount:**

**Growth option:** ₹ 5,000/- and in multiples of

₹ 1,000/- thereafter

**Dividend option:** ₹ 25,000/- and in multiples of

₹ 1,000/- thereafter

**Additional purchase :** ₹ 1000/- and in multiple of

₹ 1000/- thereof

NAV as on 30th September 2011 - 10.7098 (G), 10.2159 (D)

**Entry Load - NIL**

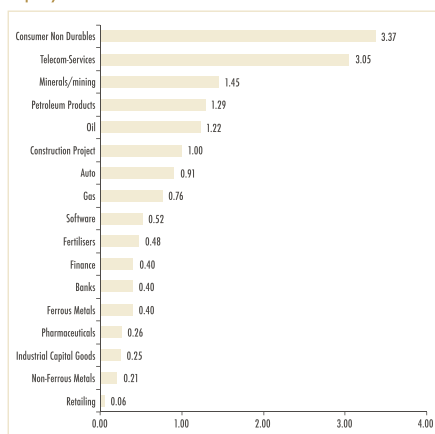
**Exit Load - Up to any amount**

(Including SIP) 1% if exited before

1 year & Nil if exited after 1 year

Switch to any other schemes (Debt/Equity) - exit load applicable as mentioned above.

### Equity Sector Allocation



As 30th September 2011

## Portfolio

As 30th September 2011

Name of the scrip	% to Net Assets	Name of the scrip	% to Net Assets
Bharti Airtel Ltd	1.70	<b>Total - Equity</b>	<b>16.02</b>
Hindustan Unilever Ltd	1.50	<b>CBs</b>	
Coal India Ltd	1.45	Power Finance Corporation Ltd	9.21
Idea Cellular Ltd	1.35	Sundaram Bnp Paribas Home Fina Ltd	9.18
Reliance Industries Ltd	1.29	Tata Motors Finance Ltd	9.11
Oil & Natural Gas Corporation Ltd	1.22	<b>Total - CBs</b>	<b>31.23</b>
Larsen & Toubro Ltd	1.00	<b>CDs</b>	
ITC Ltd	0.96	State Bank of Patiala	21.08
Gail (India) Ltd	0.76	<b>Total - CDs</b>	<b>21.08</b>
Bajaj Auto Ltd	0.55	<b>ETFs</b>	
Godrej Consumer Products Ltd	0.51	Gold Goldman Sachs Eff (gold Bees)	10.12
Tata Chemicals Ltd	0.48	<b>Total - ETFs</b>	<b>10.12</b>
Housing Development Finance Corp. Ltd	0.40	<b>CPs</b>	
Nestle India Ltd	0.40	Religare Finvest Ltd	8.81
Axis Bank Ltd	0.40	<b>Total - CPs</b>	<b>8.81</b>
Tata Steel Ltd	0.40	<b>CBLO Transactions</b>	
Tata Motors Ltd	0.35	Clearing Corporation of India Ltd	0.05
Infosys Ltd	0.27	Total - CBLO Transactions	0.05
Sun Pharmaceutical Industries Ltd	0.26	<b>Cash &amp; Others</b>	<b>12.69</b>
Tata Consultancy Services Ltd	0.25		
Siemens Ltd	0.25		
Sterilite Industries Ltd	0.21		
Pantaloon Retail (India) Ltd	0.06		

## Fund Manager's Comment

The duration of the portfolio increased marginally during the month. We initiated trading strategies in GOI securities in the month and captured the rate movements. We will continue with our strategy of staying invested and trading in gilts in the scheme when the opportunity arises. We plan to reduce the maturity as and when we see the direction of the rates turning against the positions.

### About Taurus Mutual Fund

Managing an AAUM of ₹5367.34 Cr. as on 30.09.2011

- Product Basket
  - 6 Equity Funds
  - 4 Fixed Income Funds
  - 1 Equity Linked Saving Scheme
  - 1 Monthly Income Plan
  - Several FMPs
- Credit Quality of the Portfolios reaffirmed
  - Taurus Liquid Fund - AAAF by Crisil
  - Taurus Ultra Short Term Bond Fund - AAAF by Crisil & Care
- 5 Star Rated Funds
  - Taurus Infrastructure Fund by Value Research - Sept, 2011
  - Taurus Ultra Short Term Bond Fund by Value Research - Sept, 2011
- An Experienced and Professional Team across all Functions
- Professional Service Providers:
  - Registrar & Transfer Agent : Kavya Computershare Pvt. Ltd.
  - Custodian: HDFC Bank Ltd
  - Fund Accountant : Deutsche Bank AG
- Branches in 15 cities. Representatives in smaller cities. Strong distribution network of more than 5000 outlets of Business Associates

## To invest, contact your financial advisor or call us on the below mentioned numbers

- Ahmedabad: 079-32521999 • Allahabad: 9918788505 • Amritsar: 9646466016 • Bangalore: 080-41135646 • Chandigarh: 0172-3014134/33/22 • Chennai: 044-39101572 • Cochin: 0484-3047230/31
- Dehradun: 08859004123 • Delhi: 011-23321756-631/23717593 • Hyderabad: 040-30783061
- Jaipur: 0141-4038851 • Jodhpur: 09828012716 • Kanpur: 0512-3061824 • Kolkata: 033-65909991/2
- Lucknow: 0522-3040440 • Ludhiana: 0161-4416556 • Madurai: 0452-6454644 • Mumbai: 022-67534848/66242700 • Panipat: 9582292220 • Pune: 020-66215712/13 • Varanasi: 09918788505

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**Statutory Details:** Taurus Mutual Fund has been constituted as a Trust under the Indian Trust Act, 1882. **Sponsor:** HB Portfolio Limited, **Trustee:** Taurus Investment Trust Company Limited, **Investment Manager:** Taurus Asset Management Company Limited. **Scheme Nature & Objective:** Taurus Ethical Fund - an open-end equity oriented scheme. The basic objective is to provide capital appreciation and income distribution to unitholders through investment in a diversified portfolio of equities, which are based on the principles of Shariah. **Asset Allocation:** Equity & Equity Related Instruments: 80% to 100%, Money Market Instruments: 0% to 20%. **Entry Load:** Nil, **Exit Load:** Up to any amount (Including SIP application): 0% if exited before 1 year or Nil if exited after 1 year (Switch: Equity to Equity-Exit Load Nil, Equity to Debt-Relevant exit load applicable as mentioned above, Equity to ELSS - Relevant exit load applicable as mentioned above) **Risk Factors:** All investments in mutual funds and securities are subject to market risks and the NAV of the schemes may go up or down depending upon the factors and forces affecting the securities market. There can be no assurance that schemes' investment objectives will be achieved. The past performance of the Mutual Fund is not indicative of the future performance of the schemes. The Sponsor is not responsible or liable for any loss resulting from the operation of the schemes beyond the initial contribution of Rs.2 Lacs made towards setting up of the Mutual Fund. **Taurus MIP Advantage is only the name of the schemes, do not in any manner indicate the quality of the schemes or its future prospects or returns. There is no guarantee or assurance as to any return on investment of the unitholders.** The investments made by the schemes are subject to external risks on transfers, pricing, trading volumes, settlement, etc. of securities. **Please read the Scheme Information Document, Statement of Additional Information and Key Information Memorandum - cum - Application Form of the scheme carefully before investing.** "S&P®" and "Standard and Poor's®" are trademarks of the McGraw-hill Companies, Inc. ("S&P"), and have been licensed for use by India Index Services & Products Limited in connection with the S&P CNX Nifty Shariah Index/ S&P CNX 500 Shariah Index. "The Product is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL") or Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P"). Neither IISL nor S&P makes any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product. Please read the full Disclaimers in relation to the S&P CNX Nifty Shariah Index, S&P CNX 500 Shariah Index in the Scheme Information Document, Prospectus & Information Statement." \*Source: Value Research.