

TERMS & CONDITIONS - Systematic Transfer Plan

1. STP is a facility wherein unit holder(s) of open-ended scheme(s) of Taurus Mutual Fund can opt to transfer a fixed amount at regular intervals to any other Equity/ELSS open-ended scheme(s) of Taurus Mutual Fund.
2. The STP Enrollment Form should be completed in English and in Block Letters only. The STP Enrollment Form complete in all respects, should be submitted at any of the designated Investor Service Centres (ISCs) of Taurus Mutual Fund.
3. For effecting one Transfer, a single form is sufficient. However for more than one transfer and more than one scheme, please use separate forms for every such transfer.
4. The STP Enrollment Form will be registered within 14 days from the date of request. Hence the 1st STP shall commence after registration is completed.
5. Investors are advised to read the Scheme Information Document(s) of the Transferee Scheme(s) carefully before investing. The Scheme Information Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of Taurus Mutual Fund, brokers/distributors and also displayed at the Taurus Mutual Fund website i.e. www.taurusmutualfund.com.
6. Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme.
7. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers.
8. In case the chosen STP date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
9. Exit load, as applicable, will be levied on the transfer of units from the transferor scheme to the transferee scheme. Further, exit load of the transferee scheme, as applicable, may be levied on redemption/switch out from that scheme.
10. If the amount of units in the folio of Transferor' scheme falls short than the stipulated STP amount in the application then the entire such balance will be transferred to the transferee scheme.
11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
12. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information document(s) of the Transferor Schemes and 'Minimum Application Amount' specified in the scheme information document of the respective designated Transferee Schemes will not be applicable for STP.
13. A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder
In case of Physical Form -
For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request.
In case of electronic form -
The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secured password protected form.
14. Unit holders shall have the right to discontinue the STP facility at any time by sending a written request on a plain paper to the ISC. Notice of such discontinuance must be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.
15. Units of Taurus Tax Shield cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
16. The Trustee reserves the right to change/modify the terms and conditions of the STP.

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