



About Taurus Mutual Fund



- ❧ Taurus Mutual Fund was amongst the first few private sector Mutual Funds registered with SEBI
- ❧ Taurus Mutual Fund launched its first scheme – Taurus Starshare in early 1994 and the scheme is in operation even today
- ❧ Taurus Starshare was amongst the first few schemes to receive permission for investments by NRIs/FIIs to invest on a fully repatriable basis
- ❧ The scheme also received investments from IFC, Washington; European Economic Community, Brussels and EFM, UK
- ❧ Other schemes in different categories were also launched
- ❧ In March 2002, Taurus Mutual Fund took over the schemes of BOI Mutual Fund

Board of Directors of Taurus AMC



- Mr. J. P. Kundra - Former MD, State Bank of India
- Mr. P. Murari - Former Secretary, Govt. of India
- Mr. M.G. Gupta - Former Addl Controller General of Accounts,
Govt. of India
- Maharaja Jai Singh - belongs to Royal family of Jaipur / Hotelier
- Mr. Lalit Bhasin - Promoter Director
- Mr. Vijay Sood - Ex Investment Banker, HSBC (Asia Pacific)
- Mr. R K Gupta- Former MD, PNB Mutual Fund

Our Schemes



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graph TD; A[Our Schemes] --- B[EQUITY]; A --- C[DEBT];
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EQUITY

- Taurus Starshare
- Taurus Bonanza Fund
- Taurus Discovery Fund
- Taurus Infrastructure Fund
- Taurus Ethical Fund
- Taurus Tax Shield (ELSS)

DEBT

- Taurus Income Fund
- Taurus Short Term Bond Fund
- Taurus Liquid Fund
- Taurus Gilt Fund
- Taurus FMP Schemes

Taurus Systematic Investment Plan (TSIP)

Complexities of Life..... SIMPLIFIED



Where should one invest in today's market scenario?

- For investors looking to create wealth in the long-term , equity funds offer the ideal solution
- Investors often try to time the market and unfortunately more often than not end up 'buying high & selling low'
- Markets are falling: Investors keep on waiting expecting it to fall further
- Markets are rising: Investors feel scared to invest
- Markets often recover before the investor notices & decides to invest and the opportunity is lost

Best time to invest is now...

For a majority of investors, Systematic Investment Plan (SIP) in equity funds work better and more efficiently than one time lump sum investment because time and not the timing is what matters more when it comes to investing

Advantages of SIP

- **Allows you to invest small fixed sum of money at regular intervals** - *light on the wallet*
- **SIP makes volatility work in your favour** - *reduces risk*
- **Benefit of Rupee Cost Averaging** - *get more units at lower NAV , less units at higher NAV*
- **Power of compounding comes into play** - *the early you start higher are the returns*
- **Small amounts invested regularly grow into a significant amount in due course of time** *small drops make an ocean*
- **Imparts time-tested discipline to investing** - *key to financial success*

Convenience

- Simple to operate – one time account opening
- Standing instructions through Auto debit
- Affordable – you can space out your investments in small lots
- No need or effort to time the market
- No excuses for shortage of time or not having enough money

- Stick with your strategy even when the markets get rough
- Do not stop your SIP because of short term blips
- The longer the time horizon, less are the chances of negative returns
- Have courage to increase your SIP instalment during a downturn

Meeting the Financial Goals

SIP is a Planned Investment Program that allows you to achieve your medium term or long-term financial goal, be it

- Child's admission/education
- Buying a car / house
- Child's marriage
- Foreign vacations
- Retirement Planning

Human Cycle

In the Human Life Cycle, the earning years are approximately 30.

Let us take the case of an investor who is 25 years old and invests Rs 2000 every month for 30 years. Following table illustrates the amount he would get at the end of 30 years at different CAGR.

	No. of installments	Amount invested	Amount Received after 30 yrs at		
			6% p.a.	10% p.a.	15% p.a.
Rs 2000 invested every month for 30 years	360	Rs 7.2 lacs	Rs 20 lacs	Rs 46 lacs	Rs 138 lacs

Historical returns show that equities have outperformed all other asset classes in the long run both globally and also in India.

“SIP allows you to balance your desire for capital growth with your stomach for risk.”

Taurus Equity Schemes – snapshot as on 29/05/09



Scheme	Inception Date	Positioning	Fund Manager	Closing AUM Rs in Crs	NAV (Gr)	Benchmark
Taurus Starshare	29/01/94	Multi-cap	Mohit Mirchandani	139.05	42.48	BSE 200
Taurus Infrastructre Fund	05/03/07	Thematic	Mohit Mirchandani	17.85	10.99	BSE 200
Taurus Bonanza Fund	28/02/95	Large-cap	Prasanna Pathak	38.99	35.14	BSE 100
Taurus Tax Shield (ELSS)	31/03/96	Multi-cap	Prasanna Pathak	23.31	26.27	BSE 200

Taurus Equity Schemes - Performance at a glance



Performance as on 16 th June 2009	1 month	3 months	6 months	1 year	3 years	5 years
Taurus Starshare	41.61	87.98	60.73	-10.02	18.64	33.92
BSE 200	27.25	73.61	53.95	-3.99	15.49	24.13
Rank	7	19	17	160	33	7
Total Funds (open-end diversified equity funds category)	227	219	217	208	158	76
Taurus Infrastructure Fund	49.41	128.92	81.82	9.83	N.A.	N.A.
BSE 200	27.25	73.61	53.95	-3.99	N.A.	N.A.
Rank	1	1	1	11	N.A.	N.A.
Total Funds (open-end diversified equity funds category)	227	219	217	208	N.A.	N.A.
Taurus Bonanza Fund	34.84	72.83	57.16	-8.61	10.98	28.86
BSE 100	26.21	72.05	52.43	-3.46	16.06	25.25
Rank	21	53	34	152	102	24
Total Funds (open-end diversified equity funds category)	227	219	217	208	158	76
Taurus Tax Shield	36.30	75.16	64.55	6.26	24.35	30.81
BSE 200	27.25	73.61	53.95	-3.99	15.49	24.13
Rank	1	6	1	4	1	5
Total Funds (open-end ELSS category)	36	36	30	30	26	20

Source : Value Research

Absolute Returns (%) for period of 1 year & less , CAGR (%) for more than 1 year

TSIP Performance

Systematic Investment Plan			
	1 year	2 years	3 years
Total amount invested (Rs)	12000	24000	36000
Value as on 31 st May 2009 (Rs)			
Taurus Starshare	16650	25721	40091
Taurus Infrastructure Fund	19426	29679	N.A.
Taurus Bonanza Fund	16148	25532	38456
Taurus Tax Shield	16890	29557	48841

Note:

Rs 1000 invested p.m. on the 1st business day of the month starting from June every year

TSIP Features

TSIP Days : SIP is currently available for the following days in a month : 1st / 5th / 10th / 15th / 28th

Minimum Amount for TSIP

For all Schemes except Taurus Tax Shield : Minimum of 12 cheques of Rs 1000 each for monthly SIP

For Taurus Tax Shield : Minimum of 12 cheques of Rs 500 each for monthly SIP

Entry / Exit Load

Entry Load : 2.25%

Exit Load : 1.00% if redeemed within 1 year

TSIP – the smart choice



Open a TSIP account with Taurus Mutual Fund – Relax and watch your investments grow

Let TSIP be your smart choice for wealth creation over the long-term

3 simple steps to a lifetime of happiness!



Step 1

Log on to
www.taurusmutualfund.com

Step 2

Calculate your financial goals
using TSIP calculator

Step 3

To Invest SMS
TSIP to 575758

Taurus Systematic Investment Plan (TSIP) is a method of investing regularly in installments as per your financial goals. Over a period of time, your investment averages the market highs and lows and gives you superior returns.

To calculate your SIP amount



visit www.taurusmutualfund.com
go to 'Tools' and use the SIP Calculator.

It's that easy!

List of centres for Auto debit (ECS)

List of cities where TSIP Auto debit facility is available 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 Vadodra.

Head of Equity Investments

Mohit Mirchandani

A commerce graduate, has done his MMS from Mumbai University and MBA (specialising in Finance and Strategy) from Emory University's Goizueta Business School, USA. Mohit brings with him 14 years of work experience with reputed financial institutions across US and India. In his last assignment Mohit was employed in the capacity of VP & Portfolio Manager with ING Investment Managers, where he spent 6 years altogether, the last 3 years being at ING Investment Managers based out of Mumbai and the earlier 3 years based out of the United States.

Apart from ING Investment Managers, Mohit has worked with Apple MF and Coca Cola USA (Research Analyst - Corporate Investments) Mohit's total working career is divided equally between his postings in India and the United States.

At Taurus he is responsible for devising the over all strategy for equity investments. He manages Taurus Starshare, Taurus Ethical Fund & Taurus Infrastructure Fund

Prasanna Pathak

A B.Tech from LIT, Nagpur and MBA from S P Jain Institute of Management, Mumbai. Has over 6 years of experience. He started his career with Hindustan Lever. Joined UTI AMC in May 2004. He has worked in Equity Research & Fund Management of Equities. He was managing/assisting a total corpus of Rs 2000 crs. Joined Taurus AMC in August 2008. Manages Taurus Tax Shield, Taurus Bonanza Fund & Taurus Discovery Fund

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 Limited, Investment Manager: Taurus Asset Management Company Limited

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 Lakhs made towards setting up of the Mutual Fund. The names of the schemes, do not in any manner indicate the quality of the schemes or their future prospects or returns. There is no guarantee or assurance as to any return on investment of the unit holders. The investments made by the schemes are subject to external risks on transfers, pricing, trading volumes, settlement, etc. of securities. **Please refer to the Statement of Additional Information/ Key Information Memorandum of all the schemes before investing.**

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Thank You

