

TAURUS BANKING & FINANCIAL SERVICES FUND

(An open ended equity scheme investing in stocks belonging to Banking & Financial Services (BFSI) sector.)



SCHEME FEATURES

Investment Objective

The primary objective of the Scheme is to generate capital appreciation through a portfolio that invests predominantly in equity and equity related instruments of Banking, Financial and Non Banking Financial Companies that form a part of the BFSI Sector.

Fund Manager

Mr. Anuj Kapil (w.e.f June 13, 2023)

Total work experience: 19 yrs

Date of Allotment

May 22, 2012

Benchmark

BSE Bankex TRI

Monthly AUM

Monthly Average AUM : ₹ 10.62 Cr.

Month End AUM : ₹ 11.11 Cr.

Load Structure

Entry Load - NIL

Exit Load - Upto any amount (Including SIP):

- 1% if exited on or before 365 days,
- Nil, if exited after 365 days

Switch: Exit load applicability for switch transaction will be as per the Switch Out (From scheme)

Minimum Application Amount:

₹ 500/- & multiples of ₹ 1- thereafter.

Net Asset Value (NAV)

Face Value ₹ 10/-

	(IDCW) Per Unit	(G) Per Unit
Regular Plan	₹ 44.85	₹ 50.10
Direct Plan	₹ 55.21	₹ 55.85

NAV Calculation: All Business days.

Month End TER:*

Regular Plan : 2.31%

Direct Plan : 1.60%

*Including additional expenses and GST on management fees.

Quantitative Data

Regular Plan :

Sharpe Ratio: 0.41

Standard Deviation: 14.20%

Beta: 0.96

Portfolio Turnover: 0.31

Aggregate amount invested by the AMC and its Key Employees in Taurus Banking & Financial Services Fund is **Rs. 26.97** Lakhs which is 2.41% of the AUM.

Total Amount held in Taurus Banking & Financial Services Fund as per SEBI Circular relating to Alignment of interest of Key Employees ('Designated Employees') of Asset Management Companies ('AMCs') with the unitholder of the Mutual Fund Schemes (as on 28th March 2025)

Scheme Name	Amount Invested (In Lakhs)
Taurus Banking & Financial Services Fund (G)	Rs. 3.32

Note: Mr. Anuj Kapil has been appointed as the Fund Manager for Taurus Banking & Financial Services Fund w.e.f June 13, 2023 (Notice cum Addendum dated 15th June 2023). Earlier, since 1st November 2022 Mr. Hardik Shah was Fund Manager for this scheme.

Why Taurus Banking and Financial Services Fund?

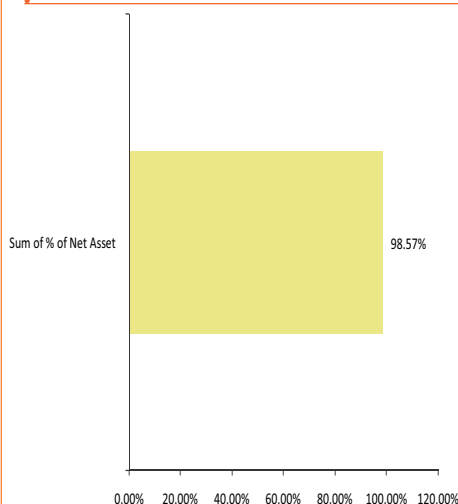
- Since the banking system is the backbone of any growing economy, we are optimistic on the Indian BFSI Space.
- Post the reforms by the current government, Indian BFSI space is structurally in a sweet spot for long term growth.
- Positioned to benefit from improving financial inclusion across the country and capture the potential upside because of credit growth in the economy.
- Investment is done in the BFSI space where the companies as selected are well managed, adequately capitalized, resilient to liquidity shortage and have a potential to benefit from credit growth in the economy.

Fund Manager Comments : Overall, we have maintained a positive bias on Private Banks with decent capitalization coupled with prospects of improving credit demand. In NBFC sector, the exposure has been tilted to players who have clear resilience to liquidity shortage and a sustained growth prospect.

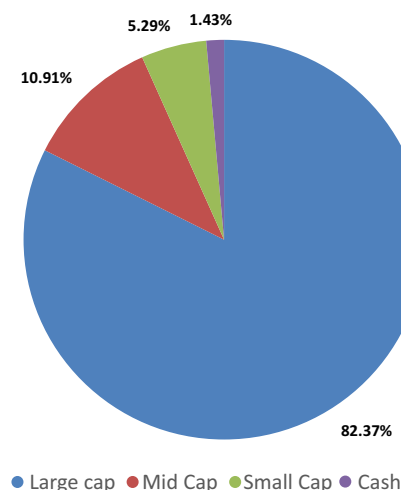
PORTFOLIO

Security Name	Industry	% of Net Asset
ICICI Bank Ltd.	Financial Services	21.52%
HDFC Bank Ltd.	Financial Services	21.30%
Axis Bank Ltd.	Financial Services	11.24%
State Bank of India	Financial Services	10.61%
Kotak Mahindra Bank Ltd.	Financial Services	9.22%
Bajaj Holdings & Investment Ltd.	Financial Services	3.37%
Creditaccess Grameen Ltd.	Financial Services	2.88%
Union Bank of India	Financial Services	2.66%
The New India Assurance Company Ltd.	Financial Services	1.92%
Jio Financial Services Ltd.	Financial Services	1.80%
Punjab National Bank	Financial Services	1.79%
Aditya Birla Capital Ltd.	Financial Services	1.69%
The Federal Bank Ltd.	Financial Services	1.58%
IndusInd Bank Ltd.	Financial Services	1.54%
HDFC Life Insurance Co. Ltd.	Financial Services	1.51%
Canara Bank	Financial Services	1.51%
Computer Age Management Services Ltd.	Financial Services	1.46%
Can Fin Homes Ltd.	Financial Services	0.96%
Total Equity		98.57%
Cash & Cash Equivalent		1.43%
Total		100.00%

EQUITY SECTOR ALLOCATION



MARKET CAPITALISATION



CONCENTRATION

Total Number of Stocks	18
Top 10 Stocks	86.52%
Top 5 Stocks	73.90%
Top 3 Sectors	98.57%