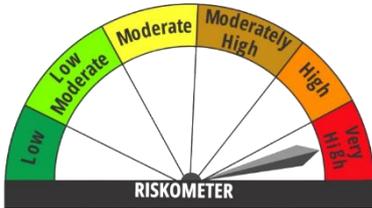
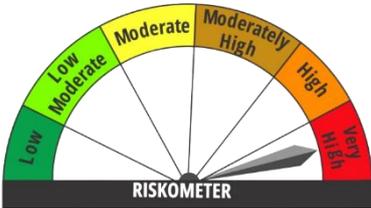


SCHEME INFORMATION DOCUMENT

Section I

TAURUS ETHICAL FUND

(An Open-ended equity scheme following an ethical theme)

| Product Labelling | | |
|--|--|---|
| This product is suitable for Investors who are seeking* | Scheme Risk-o-Meter | Benchmark Risk-o-Meter |
| <ul style="list-style-type: none"> Long term capital appreciation Investment in equity & equity related instruments of companies following an Ethical Set of Principles. |  |  |
| | Investors understand that their principal will be at very high risk | As per AMFI Tier I Benchmark i.e BSE 500 Shariah TRI |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

"The above risk-o—meter is based on the scheme portfolio as on March 31, 2025 . An addendum may be issued or updated in accordance with provisions of Clause 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website www.taurusmutualfund.com ."

**Continuous Offer of Units at Applicable NAV
(Face Value: Rs. 10/-)**

| | |
|---|---|
| Name of Mutual Fund | Taurus Mutual Fund |
| Name of Asset Management Company | Taurus Asset Management Company Limited (CIN:U67190MH1993PLC073154) |
| Name of Trustee Company: | Taurus Investment Trust Company Limited (CIN: U65990MH1993PLC072984) |
| Addresses | Registered office: 3 rd Floor, 301-304, AML Centre- 2, 8, Mahal Industrial Estate, Mahakali Caves Road, Andheri (East), Mumbai - 400093. Corporate Office: 2nd Floor, Plot No 31, Echelon Institutional Area Sector 32, Gurgaon-122001. |
| Website | www.taurusmutualfund.com |

| | |
|---------------|--|
| Telephone No. | +91 124 4531500 |
| Email id | customercare@taurusmutualfund.com |
| Toll free No. | 1800 108 1111 |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Taurus Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.taurusmutualfund.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website www.taurusmutualfund.com

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 27, 2025.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
|---------|--------------------------------|--|
| I | Name of the scheme | Taurus Ethical Fund |
| II | Category of the Scheme | Thematic Fund |
| III | Scheme type | An Open-ended equity scheme following an ethical theme |
| IV | Scheme code | TAUR/O/E/THE/08/11/0006 |
| V | Investment objective | The prime objective of the scheme 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/ethical set of principles. There is no assurance that the investment objective of the Scheme will be achieved. |
| VI | Liquidity/listing details | The Scheme is an open-ended and offer units for sale and redemption at NAV based prices on all business days. As per SEBI Regulations and pursuant to clause 14.2 of SEBI Master Circular dated June 27, 2024, the Fund shall pay electronically/dispatch redemption proceeds within 3 working days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption proceeds are not dispatched within 3 Working Days of the date of receipt of a valid Redemption request. However, the Fund will endeavour to process redemptions at the earliest. |
| VII | Benchmark (Total Return Index) | As per AMFI Tier I benchmark BSE 500 Shariah TRI Justification for use of benchmark: The aforesaid Benchmark is the Tier 1 benchmark Index based on investment objective and asset allocation of the scheme. |
| VIII | NAV disclosure | The NAV will be calculated and disclosed at the close of each business day. The NAV will be updated on the website of the fund: www.taurusmutualfund.com . Further it shall endeavour to update the NAV of the Scheme on the website www.amfiindia.com of Association of Mutual Funds in India by 11p.m. on the same day. The NAV of the Scheme shall be published on a daily basis at least in two daily newspapers. Delay beyond 11 p.m. shall be explained in writing to AMFI and SEBI and shall also be reported in the CTR in terms of number of days of non-adherence of time limit for uploading NAV on AMFI's website and the reasons for the same. Corrective steps taken by AMC to reduce the number of occurrences shall also be disclosed. In case the NAVs are not available before the commencement of business hours on the following day due to any reason, AMC shall issue a press release giving reasons for the delay and explain when they would be able to publish the NAVs. NAV will be computed upto two decimal basis. For further details refer Section II. |

| IX | Applicable timelines | <ul style="list-style-type: none"> • Dispatch of redemption proceeds: The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. • Dispatch of IDCW: The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------|---|---|-----------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| X | Plans and Options Plans/Options and sub options under the Scheme | <p>The Scheme will offer two plans: Regular Plan and Direct Plan</p> <p>Regular Plan: This Plan is for investors who wish to route their investment through a mutual fund distributor (MFD).</p> <p>Direct Plan shall be available for such investment applications which are not routed through a distributor; investors can either invest directly or via a SEBI Registered Investment Advisor (RIA)/Stock broker. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered load structure etc. will be the same except for a lower expense ratio. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan.</p> <p>Default Plan Investors subscribing for units under Direct Plan of a Scheme should indicate 'Direct Plan' against the scheme name in the application form. Investors should also mention 'Direct' in the ARN column of the application form. The table showing various scenarios for treatment of application under 'Direct Plan' or 'Regular (Existing) Plan' is as follows:</p> <table border="1" data-bbox="552 1167 1211 1776"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application 'shall be processed under Regular Plan. Taurus Asset Management Company Limited (TAMCO) shall contact and obtain the correct ARN code within 30</p> | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not Mentioned | Regular Plan |
| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Direct | Not Mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Direct | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Mentioned | Regular | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Mentioned | Not Mentioned | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | <p>calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, TAMCO shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> <p><u>Treatment of Transactions received with invalid ARNs in view of AMFI Best Practices Guidelines Circular No.111 /2023-24 dated Feb 02, 2024:</u></p> <p>Guidelines for Processing of transactions received under Regular Plan with invalid ARN :</p> <p>Transactions received in Regular Plan with Invalid ARN to be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic</p> <table border="1"> <thead> <tr> <th rowspan="2">Transaction Type</th> <th colspan="3">Primary ARN</th> <th colspan="2">Sub Distributor ARN</th> <th rowspan="2">EUI N*</th> <th rowspan="2">Execution only mentioned</th> <th rowspan="2">Regular Plan/ Direct Plan</th> </tr> <tr> <th>Valid</th> <th>Invalid</th> <th>Empanelled</th> <th>Valid</th> <th>Invalid</th> </tr> </thead> <tbody> <tr> <td rowspan="7">Lumpsum/ Registration</td> <td>Y</td> <td></td> <td>Y</td> <td></td> <td></td> <td></td> <td>Y</td> <td>Regular</td> </tr> <tr> <td>Y</td> <td></td> <td>N</td> <td colspan="3">Not Applicable</td> <td></td> <td>Direct</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td>N.A</td> <td>N.A</td> <td>N.A</td> <td>N</td> <td>Regular*</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td>Y</td> <td></td> <td>Y</td> <td></td> <td>Regular</td> </tr> <tr> <td></td> <td>Y</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Direct</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td>Y</td> <td></td> <td></td> <td>Y</td> <td>Regular</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td></td> <td>Y</td> <td></td> <td></td> <td>Direct</td> </tr> <tr> <td rowspan="2">Trigger</td> <td>Y</td> <td></td> <td></td> <td colspan="3">Not Applicable</td> <td></td> <td>Regular</td> </tr> <tr> <td></td> <td></td> <td></td> <td colspan="3">Not Applicable</td> <td></td> <td>Direct</td> </tr> </tbody> </table> <p>Note:</p> <p>1)*If the EUIN is invalid/missing, the transactions shall be processed in Regular plan, and the distributor/investor shall be given 30-day period from the date of the transaction for remediation of the EUIN. In such cases, the investor to be advised to either provide a different EUIN linked to the ARN who would be engaged in servicing the investor OR switch to Direct Plan. The commission shall not be paid to the ARN holder if the Switch transaction does not happen, or fresh EUIN is not provided within 30 days. The commission may be paid if the fresh EUIN is provided by client within 30 days.</p> <p>2) For SIP & STP facilities, the ARN validity shall be verified / validated at the time of registration. For instances where the registration details not available in RTA records the transaction shall be treated as lumpsum purchase for validations. Distributors must reconcile the active / inactive SIPs with RTA's at regular</p> | | | | | | | | Transaction Type | Primary ARN | | | Sub Distributor ARN | | EUI N* | Execution only mentioned | Regular Plan/ Direct Plan | Valid | Invalid | Empanelled | Valid | Invalid | Lumpsum/ Registration | Y | | Y | | | | Y | Regular | Y | | N | Not Applicable | | | | Direct | Y | | Y | N.A | N.A | N.A | N | Regular* | Y | | Y | Y | | Y | | Regular | | Y | | | | | | Direct | Y | | Y | Y | | | Y | Regular | Y | | Y | | Y | | | Direct | Trigger | Y | | | Not Applicable | | | | Regular | | | | Not Applicable | | | | Direct |
|-----------------------|--|---------|------------|---------------------|---------|--------|--------------------------|---------------------------|------------------|-------------|--|--|---------------------|--|--------|--------------------------|---------------------------|-------|---------|------------|-------|---------|-----------------------|---|--|---|--|--|--|---|---------|---|--|---|----------------|--|--|--|--------|---|--|---|-----|-----|-----|---|----------|---|--|---|---|--|---|--|---------|--|---|--|--|--|--|--|--------|---|--|---|---|--|--|---|---------|---|--|---|--|---|--|--|--------|---------|---|--|--|----------------|--|--|--|---------|--|--|--|----------------|--|--|--|--------|
| Transaction Type | Primary ARN | | | Sub Distributor ARN | | EUI N* | Execution only mentioned | Regular Plan/ Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Valid | Invalid | Empanelled | Valid | Invalid | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lumpsum/ Registration | Y | | Y | | | | Y | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | N | Not Applicable | | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | N.A | N.A | N.A | N | Regular* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | Y | | Y | | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Y | | | | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | Y | | | Y | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | | Y | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trigger | Y | | | Not Applicable | | | | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | Not Applicable | | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | | <p>intervals.</p> <p>3) 4) 3) SIPs registered under ARN of deceased to continue till end of SIP registration period or investor's request as per AMFI guidelines; No fresh transactions or SIPs to be booked under the ARN of deceased MFD post cancellation of ARN at AMFI.</p> <p>4) Only Sub-distributor's ARN with valid "ARN-"values in the transaction will be considered for validation of Sub- distributor ARN for all types of transactions (lumpsum/SIP/STP).</p> <p>5) If the ARN is invalid as on date of SIP / STP registration, such registration and future transactions thereunder will be processed under DIRECT plan.</p> <p>6) Transactions other than the physical mode which are found to be not in order basis above matrix, will be rejected at the time of upload / submission for following reasons: To give opportunity for the intermediary / platform to rectify details before submitting transactions or to report transactions as DIRECT.</p> <p>If these transactions are accepted and processed as DIRECT, the intermediary placing the transaction will not be receiving reverse feeds and hence will not be able to reconcile.</p> <p>Since the validation cannot be carried out at the time of acceptance or transactions received in physical form, , the same will be done at the time of processing the transaction, and if found to be invalid, the transaction will be processed under DIRECT.</p> <p>7) Transactions received from the stock exchange platforms in Demat mode with invalid ARN shall be rejected instead of processing in Direct Plan for following reasons –</p> <p>a) Settlement of units will fail at clearing corporation due to mismatch of ISIN.</p> <p>b) If the RTA processes the transaction in DIRECT Plan, the AMC will face issues with corporate action wherein the clearing corporation will not be able to reconcile and credit the units.</p> <p>c) The distributor/broker will not be able to download the reverse feed/mail back report for the transactions reported by the respective distributor in case if we process under Direct Plan.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI</p> <p>Options: Following options are available:</p> <ol style="list-style-type: none"> 1. Income Distribution cum capital withdrawal (IDCW) 2. Growth |
|--|--|--|

| | | |
|------|---|--|
| | | <p>Default Option: If the investor does not clearly select the choice of option at the time of investment, the default option will be taken as Growth</p> <p>Default Sub-Option: Reinvestment of Income Distribution cum capital withdrawal option (IDCW-Reinvestment)</p> <p>For detailed disclosure on default plans and options, kindly refer SAI</p> |
| XI | Load Structure | <p>Exit Load: 1% if exited on or before 365 days[^], Nil if exited after 365 days[^].</p> <p>[^]from the date of allotment;</p> <p>Exit Loads Applicable to Switches- Switch to any other scheme (Equity) - As applicable in Switch Out (From) Scheme</p> |
| XII | Minimum Application Amount/switch in | <p>₹ 500 and in multiples of ₹ 1 thereafter</p> <p>Exception – Designated Employees of Taurus Mutual Fund, in line with clause 6.10 of SEBI Master Circular dated June 27, 2024.</p> |
| XIII | Minimum Additional Purchase Amount | <p>₹ 500 and in multiples of ₹ 1 thereof</p> <p>.</p> |
| XIV | Minimum Redemption/switch out amount | <p>The minimum redemption amount for all plans will be Rs. 100/- or 1 unit or account balance, whichever is lower. Switch – The minimum switch amount for all the plans will be Rs. 100/</p> |
| XV | New Fund Offer Period This is the period during which a new scheme sells its units to the investors. | Not Applicable. |
| XVI | New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO. | Being an open -ended ongoing scheme, this section is not Applicable. |
| XVII | Segregated portfolio/side pocketing disclosure | Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time |

| | | |
|--------------|---|---|
| | | <p>Creation of segregated portfolio is optional and is at the discretion of the Taurus Asset Management Company Limited (AMC).</p> <p>For details, kindly refer SAI.</p> |
| XVIII | Swing pricing disclosure | Not Applicable. |
| XIX | Stock lending/Short selling | Not Applicable. |
| XX | How to Apply and other details. | <p>Offices of Taurus Asset Management Company Limited and notified Investor Service Centers of M/s Kfin Technologies Limited and any other official point of acceptance as may be declared by the AMC, from time to time.</p> <p>Details in section II.</p> |
| XXI | Investor services | <ul style="list-style-type: none"> • Contact details for general service requests and complaint resolution: Ms. Additi Bhardwaj (Grievance Redressal Officer) Taurus Asset Management Co. Ltd. 2nd Floor, Plot No. 31, Echelon Institutional Area, Sector – 32, Gurugram, Haryana – 122001 Telephone No. 0124 4531500 Email: customercare@taurasmutualfund.com <p>Registrar Kfin Technologies Ltd. (Formerly known as Karvy Fintech Pvt. Ltd.) Unit: Taurus Mutual Fund 1st Floor, Karvy Selenium Tower B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032. Phone: 040 – 7961 1000 Email: customercare@taurusmutualfund.com</p> <p>For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange.</p> |
| XXII | Specific attribute of the scheme | The fund, being open ended in nature, has perpetual duration. |

| XXIII | Special product/facility available during the NFO and on ongoing basis | <p>SYSTEMATIC INVESTMENT PLAN</p> <p>This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units.</p> <p>This is not NFO. SIP facilities are available on ongoing basis.</p> <p>SIP Facility can be availed as under</p> <p>Any Day Systematic Investment Plan (Any Day SIP)</p> <p>Investors can choose any day or date, as applicable, of his/her preference as provided below:</p> <table border="1" data-bbox="584 857 1409 1115"> <thead> <tr> <th>SIP Frequency</th> <th>Choice of the Day/Date*</th> </tr> </thead> <tbody> <tr> <td>Daily SIP</td> <td>Any Day of the Month</td> </tr> <tr> <td>Weekly SIP</td> <td>7th/14th/21st/28th of a month</td> </tr> <tr> <td>Fortnightly SIP</td> <td>1st and 15th of a month</td> </tr> <tr> <td>Monthly SIPs</td> <td>Any Day of the Month</td> </tr> <tr> <td>Quarterly SIPs</td> <td>Any Day of the Month for each quarter</td> </tr> </tbody> </table> <p>* In case the chosen date falls on a non-business day, then the SIP will be processed on the immediate next Business Day.</p> <p>* In case the SIP date is not specified, or in case of ambiguity, the default SIP date will be of 10th of every month.</p> <p>*Any Day SIP is eligible for cycle dates of 1st to 28th of every month.</p> <p>The above terms apply for both offline and online modes of application, as and when initiated by the Fund.</p> <p>In case of weekly frequency, the default date will be 7th of a month.</p> <p>In case of Fortnightly SIP, default date will be 1st of a month.</p> <p>In case there is no end date mentioned in form, the SIP under the Daily/Weekly/Fortnightly option will be registered for 30 years.</p> <p>The minimum amount under Daily SIP/Weekly SIP or Fortnightly SIP shall be Rs 500/- per instalment and in multiples of Re 1/- thereafter.</p> <p>The minimum instalment for Daily/Weekly/fortnightly SIP facility shall be 6 instalments.</p> <p>The minimum initial SIP amount can be ₹ 500/- & in multiple of Re1/- thereafter for monthly SIP and ₹ 500/- & in multiple of ₹ 1/- thereafter for quarterly SIP.</p> <p>The investor can directly opt for the SIP (without the need for making a minimum lump sum investment of ₹ 5000/-) by selecting one of the following two options:</p> <p>(i) Monthly SIP: Monthly SIP instalments of at least ₹ 500/- each for a</p> | SIP Frequency | Choice of the Day/Date* | Daily SIP | Any Day of the Month | Weekly SIP | 7th/14th/21st/28th of a month | Fortnightly SIP | 1st and 15th of a month | Monthly SIPs | Any Day of the Month | Quarterly SIPs | Any Day of the Month for each quarter |
|-----------------|--|--|---------------|-------------------------|-----------|----------------------|------------|-------------------------------|-----------------|-------------------------|--------------|----------------------|----------------|---------------------------------------|
| SIP Frequency | Choice of the Day/Date* | | | | | | | | | | | | | |
| Daily SIP | Any Day of the Month | | | | | | | | | | | | | |
| Weekly SIP | 7th/14th/21st/28th of a month | | | | | | | | | | | | | |
| Fortnightly SIP | 1st and 15th of a month | | | | | | | | | | | | | |
| Monthly SIPs | Any Day of the Month | | | | | | | | | | | | | |
| Quarterly SIPs | Any Day of the Month for each quarter | | | | | | | | | | | | | |

minimum period of 6 months aggregating to ₹ 3000/-
(ii) Quarterly SIP: Quarterly SIP instalments of at least ₹ 500/- each for a minimum period of 4 quarters aggregating to ₹ 2000/-
Investors can avail this facility either through ECS (Debit Clearing) of the Reserve Bank of India (RBI) in select cities OR through Auto Debit (standing Instruction)/ NACH via selected banks. Please see the table below –

| | SIP frequency | Min. application amt. (Initial or 1 st purchase in a new/existing folio) | Min. number of ECS/Auto Debit/ NACH instructions ** | Min. value per installment ** | Min. aggregate value of all SIP installments |
|--------------------------------|---------------|---|---|--|--|
| SIP via ECS / Auto Debit/ NACH | Monthly | ₹ 500/- & in multiple of Re1/- thereafter | 6 | ₹500/- & in multiple of ₹ 1/- thereafter | ₹ 3,000/- |
| | Quarterly | ₹ 500/- & in multiple of ₹1/- thereafter | 4 | ₹500/- & in multiple of ₹ 1/- thereafter | ₹ 2000/- |

SIP/Opti SIP via Auto debit/NACH facility is available 1st to 28th of the month. An investor shall have the option of choosing for one or more than one SIP/Opti SIP in the same scheme and in the same month. To register multiple SIP/Opti SIPs in the same scheme /same month, please submit separate Auto Debit /NACH Application Form.

If the date on the first cheque/draft or subsequent NACH/Auto Debit Transactions is a non - Business Day for the scheme, then the units shall be allotted on the next Business Day.

Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan. All schemes offered by Taurus MF are eligible for SIP/Opti SIP mode of investment. Minimum application amount for Monthly SIP/Opti SIP Option - 6 instalments of ` 500/- each or and in multiples of ` 1/- thereafter. For Quarterly SIP Option - 4 instalments of `500/- each and in multiples of ` 1/- thereafter.

Investors can avail this facility either through ECS (Debit Clearing) of the Reserve Bank of India (RBI) in select cities OR through Auto Debit (standing Instruction)/ NACH via selected banks. Please see the table below –

| SIP via ECS / Auto Debit/ NACH | SIP Frequency | Min. application amt. (Initial or 1 st purchase in a new/existing folio) | Min. number of ECS/Auto Debit/ NACH instructions ** | Min. value per installment ** | Min. aggregate value of all SIP installment |
|--------------------------------|---------------|---|---|--|---|
| | Monthly | ₹ 500/- & in multiple of Re1/- thereafter | 6 | ₹500/- & in multiple of ₹ 1/- thereafter | ₹ 3,000/- |
| | Quarterly | ₹ 500/- & in multiple of ₹1/- thereafter | 4 | ₹500/- & in multiple of ₹ 1/- thereafter | ₹ 2000/- |

For SIP through ECS/ NACH mandate, a cancelled cheque with the first holder's name on the face of the cheque is required to be submitted along with the ECS mandate. All the cheques / payment instructions (including the first cheque/ payment instruction) shall be of equal amounts. After the initial purchase, the first instalment date should be at least 30 calendar days after the date of the SIP application submission. If the initial purchase also happens to be the first SIP instalment investment in an existing folio, then the second SIP instalment date should be at least 30 calendar days after the date of SIP application submission. Non MICR / Outstation cheques will not be accepted. There is no upper limit for the Purchase for a single cheque/payment instruction or in aggregate.

Micro SIP is available too and refers to SIPs up to ₹ 50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year. For Micro SIP, the maximum instalment amount can be ₹ 4,000/- per month or ₹ 12,000/- per quarter in addition to the above conditions.

A SIP cancellation request should be submitted at least 15 working days prior to the next instalment date. On receipt of a valid request, SIP will be terminated and the debit instruction given by the investor under ECS/ Auto Debit/ NACH will be cancelled.

The AMC reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the instructions in the application form, incomplete/ incorrect documentation and non-submission of any necessary information to the satisfaction of the Mutual Fund/AMC. All information herein is subject to change at any time. Investors are requested to read the Scheme Information Document (SID) and the Statement of Additional Information (SAI) for the latest updates. Investors may also visit our website www.taurusmutualfund.com for any latest updates.

.iSIP is available via "Transact Online" (Taurus MF Website) to enable investors to invest in Taurus Mutual Fund Schemes via Online SIP.

| | | |
|--|--|--|
| | | <p>The Auto-Debit facility is presently being offered to investors who provide the bank details as per the following list via our website or via NACH/ECS mandate – Andhra Pragathi Grameena Bank, AU Small Finance Bank; Axis Bank, Bandhan Bank, Bank of Bahrain & Kuwait; Bank of Baroda; Bank of India; Bank of Maharashtra; Barclays; Bassein Catholic Bank; Canara Bank; Catholic Syrian Bank; Central Bank of India; City Union Bank; Corporation Bank; Cosmos Bank; Deutsche Bank, DIGI Bank, Development Credit Bank; Dhanlakshmi Bank; Equitas Bank; ESAF Small Finance Bank; Federal Bank, Fincare Small Finance Bank, HDFC Bank Limited, ICICI Bank, IDBI Bank, Indusind Bank Debit card, IDFC Bank, Indusind Bank, Indian Bank, Indian Overseas Bank, Jammu & Kashmir Bank Limited; Jana Small Finance Bank; Janata Sahakari Bank, Karnataka Bank, Kerala Gramin Bank, Kalupur Coop Bank; Karur Vysya Bank Limited; Kalyan Janta Sahkari Bank; Karnataka Grameen Vikas Bank; Kotak Bank; Lakshmi Vilas Bank; NKGSB Bank, Mehsana Urban Cooperative Bank; Pragathi Krishna Bank; Punjab & Maharashtra Co-op Bank; Punjab National Bank; Punjab and Sind Bank; Ratnakar Bank, State Bank of India, Shivalik Bank, South Indian Bank Ltd; Shamrao Vithal Co.Operative Bank Ltd, Saraswat Bank; Suryoday Small Finance Bank; TJSB, Tamilnad Mercantile Bank Ltd, TNSC Bank, Union Bank of India, UCO Bank, & YES Bank.</p> <p>Introduction of SIP Pause Facility – Any existing investor who has an ongoing SIP will have an option to Pause the SIP w.e.f. April 23, 2020. The investor will have to submit a signed SIP Pause Facility Letter/Form^{^^}; duly complete in all respects to avail this Facility. This letter to be emailed at customercare@taurusmutualfund.com with the Subject line: <folio no> - SIP Pause Request.</p> <p>The features, terms and conditions for availing the SIP Pause Facility are as follows:</p> <ul style="list-style-type: none"> • The SIP Pause Facility is available for SIP/Opti-SIP registered via NACH/ECS in physical mode only, & also only with monthly frequency. • This facility will not be available for SIPs sourced/registered through MFU, Exchange, Channel Platforms or any other online platforms via the physical mode. Investor should approach these entities directly to check of availability of this facility with them. • A separate SIP Pause Letter will need to be submitted for each SIP; in case of multiple SIPs in the same folio. • The request for SIP Pause should be submitted at least 15 days prior to the subsequent SIP date. • The request for SIP Pause can be for either 3 or 6 instalments. • Investor can opt for the SIP Pause facility only twice during the tenure of a particular SIP. • SIP Pause Facility, once registered, cannot be cancelled. • The SIP shall continue from the subsequent instalment after the completion of Pause period automatically; & if the SIP tenure gets over during the Pause period then the SIP will get closed automatically. <p>^{^^}The SIP Pause Facility Form should be duly signed & filled. If a Letter is being</p> |
|--|--|--|

| | | |
|--|--|--|
| | | <p>submitted, then it should mandatorily contain the following details to enable us to process the request</p> <p>a) Folio Number, Name of First holder & Scheme Name</p> <p>b) SIP first installment date/Initial investment date (seen in your SOA); especially where there is more than one SIP registered for the same scheme in the same folio.</p> <p>c) Monthly SIP Installment Amount & date</p> <p>d) SIP Pause Period - 3 months or 6 months</p> <p>With reference to the aforementioned facilities the investor(s) agree, acknowledge and confirm that -</p> <p>i) Taurus Asset Management Co. Ltd. (AMC) reserves the right to change/modify the terms and conditions of the Facility or withdraw the Facility at a later date, as per its discretion.</p> <p>ii) The AMC reserves the right to reject transaction requests that are incomplete in any aspect—either not legible or not supported by the required documents or for any other reason at its discretion.</p> <p>iii) The AMC may seek additional security measures or documents or information, before processing any requests received.</p> <p>iv) The investors are aware about the risks involved while submitting transactions using this Facility, including non-receipt of emails/delays in receipt of email by the AMC. The AMC will not be responsible in the case where transaction sent or purported to be sent is not processed on account of the fact that it was not received by the AMC or received on the AMCs server after the applicable cut-off timings.</p> <p>v) The AMC shall act in good faith and will be held harmless for any loss if any, suffered by the investor(s) for processing such transactions. Investor(s) also agrees that the AMC shall not be responsible for the risk of errors and omissions at the time of processing such transactions and further that the AMC shall not be responsible for such processing or non</p> <p>processing or shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such errors or omissions caused in transmission. Investor(s) shall indemnify the AMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to (a) the AMC acting or relying upon any email requests received or AMC not processing the email requests for any reason or (b) any unauthorized or fraudulent email request received by the AMC.</p> <p>SIP TOP-UP FACILITY AND DAILY, WEEKLY AND FORTNIGHTLY SIP FREQUENCIES</p> <p>SIP TOP-UP FACILITY:</p> <p>SIP Top-up Facility is a facility wherein an investor who is enrolling for an SIP has the option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals.</p> <p>SIP Top-up facility can be availed by the investors, at the time of registration/renewal of SIP/ any time during the continuation of existing 1. SIP by submitting the specified form in this regard.</p> |
|--|--|--|

| | | |
|--|--|---|
| | | <p>2. The SIP Top-up request shall be registered within 30 days.</p> <p>3. The minimum SIP Top-up amount is Rs. 500/- for half yearly and Rs. 1000/- for yearly frequencies and in multiples of Re 1/- thereafter.</p> <p>4. SIP Top-up facility can be availed at half yearly and yearly frequencies.</p> <p>5. Default SIP Top-up frequency and amount: Frequency: Yearly frequency Default Amount: Rs. 500.</p> <p>In case the investor fails to specify both, i.e. the frequency for SIP Top-Up and amount for SIP Top-up, the application form may be processed as conventional SIP, subject to it being complete in all other aspect.</p> <p>6. SIP Top-up will start with a gap of 6 months for half yearly or 12 months for yearly frequency from 1st SIP instalment respectively.</p> <p>7. The First SIP Top-Up installment shall start from the next SIP installment date post SIP Top-up registration subject to completion of 6 SIP instalments.</p> <p>8. The Top-up details cannot be modified once enrolled. To make any changes, the investor must cancel the existing SIP with Top-up option and enroll for fresh SIP with modified Top up facility details.</p> <p>9. The initial investment under the SIP Top-up will be subject to minimum SIP investment requirement applicable from time to time.</p> <p>10. All other terms & conditions applicable for regular SIP facility will also be applicable to SIP Top-up facility.</p> <p>11. The above terms apply for both, offline and online mode of application as and when initiated by the Fund.</p> <p><u>SYSTEMATIC TRANSFER PLAN</u></p> <p>Systematic Transfer Plan (STP) is a facility wherein an investor in any open-ended scheme (Transferor or Source scheme) of Taurus Mutual Fund can opt to transfer a fixed amount at regular intervals (as per the table below) to any other open-ended scheme(s) (Transferee or Target scheme) of Taurus Mutual Fund. The first STP transfer date will be at least 15 days after the date of STP application. The Units will be allotted / redeemed at the Applicable NAV of the respective dates of the Scheme on which such transfers are sought from the Scheme. In case the day on which the transfer is sought is a non- Business Day for the Scheme, then the application for the facility will be deemed to have been received on the immediately following Business Day. An investor may cancel or may change the amount, not below the specified minimum, by giving atleast 15 working days prior written notice. STP may be terminated automatically if the balance falls below the minimum account balance or upon the receipt of notification of death or incapacity of the unitholders by the fund. Rules relating to the plan may be changed from time to time.</p> <p>STP is not available for investments under lock-in period or pledge. In case of insufficient balance, the STP will not be affected.</p> <p>Investors' details and mode of holding in the Transferee or Target scheme will be the same as that in the Transferor or Source scheme. Exit load, as applicable, will be levied on the transfer of units from the Source scheme.</p> |
|--|--|---|

| STP Frequency | Minimum instalment amount | STP | Min. number of instalments |
|-----------------|---------------------------|-----|----------------------------|
| Daily | ₹ 500/- | | 12 |
| Weekly (Friday) | ₹ 500/- | | 12 |
| Monthly ** | ₹ 1,000/- | | 6 |
| Quarterly ** | ₹ 1,500/- | | 4 |

** Monthly & Quarterly dates are 1st, 5th, 10th, 15th and 28th.

The AMC reserves the right to reject any application inter alia in the absence of fulfilment of any regulatory requirements, fulfilment of any requirements as per the instructions in the application form, incomplete/ incorrect documentation and non-submission of any necessary information to the satisfaction of the Mutual Fund/AMC. All information herein is subject to change at any time. Investors are requested to read the Scheme Information Document (SID) and the Statement of Additional Information (SAI) for the latest updates. Investors may also visit our website – www.taurusmutualfund.com – for any latest updates.

SYSTEMATIC WITHDRAWAL PLAN

Systematic Withdrawal Plan is a facility which enables the unitholders to withdraw fixed sums from their unit accounts at periodic intervals. Any unitholder can avail of this facility subject to the terms and conditions contained in the SWP application form. A unitholder can opt for the facility at any time and receive regular monthly / quarterly payments from the account. The first withdrawal date should be atleast 7 business days after the date of SWP application. The valid dates for SWP are 1st, 5th, 10th, 15th and 28th. The minimum number of SWP instalments is 6 and the minimum SWP amount is Rs1,000/.

The amount withdrawn under SWP by redemption shall be converted into units of the scheme at the applicable NAV and such units will be subtracted from the unit balance of that unitholder. In case the date falls on a holiday or falls during a Book Closure Period, the immediate next Business Day will be considered for this purpose. Taurus Mutual Fund may close an investor's account if the balance falls below Rs5000/- or an equivalent number of units, due to redemptions or use of SWP. This minimum balance amount needed for SWP may be altered from time to time at the discretion of the AMC. Unitholders may terminate the SWP or change the amount of withdrawal, but not below the specified minimum, by giving 15 days' notice to the Fund / R&T Agent. In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically. In such a scenario, AMC will have no obligation to communicate to the investor before the automatic termination of SWP. It will also terminate automatically upon the receipt of notification of death or incapacity of the unitholder. SWP is not available for investments under the lock-in period and pledge.

Applicable to all Special Products – in case of 3 consecutive rejections** of instalments (for SIP/OptiSIP/SWP/STP/iSIP/Opti-iSIP), Taurus MF reserves the right to Cancel/Reject all future transactions.

Taurus Opti SIP (Under Systematic Investment Plan)

It allows investors a chance to define a minimum and maximum installment amount and based on a simple formula*, a variable monthly installment amount will get calculated.

The Taurus *OptiSIP* installment will be calculated based on the portfolio value on T-5 days before the installment date. Irrespective of the formula* amount, the maximum and minimum investment will be limited by the maximum & minimum installment amounts as chosen by the investor initially.

i) Taurus *OptiSIP* Formula* -

A = Fixed Minimum Installment amount

B = Fixed Maximum Installment amount

$C = [(A * \text{Current no. of installment}) - \text{Account value of investments via } \textit{OptiSIP} \text{ as on 5th day (T-5) before the monthly installment date}]$

ii) Taurus *OptiSIP* Installment amount = C, provided it is not less than A or more than B, else it will be A or B respectively. The following tabular example will further clarify the above

| Scenario | A (Fixed Minimum Instalment Amount) ₹ | B (Fixed Maximum Instalment Amount) ₹ | C (Opti SIP Formula Value) ₹ | Opti SIP Instalment Amount ₹ |
|----------|--|--|---------------------------------|------------------------------|
| 1 | 5000 | 7000 | 4800.12 | A = 5000 |
| 2 | 5000 | 7000 | 7200.45 | B = 7000 |
| 3 | 5000 | 7000 | 6500.67 | C = 6500.67 |

*The Trustee reserves the right to change the terms and conditions of this facility at a larger date on a prospective basis. The Trustee reserves the right to withdraw the *OptiSIP* facility. All other terms and conditions of SIP facilities will remain unchanged.

Taurus Opti STP (Under Systematic Transfer Plan)

This will work on the usual principle of first choosing a Source & a Transfer scheme. It will allow investors a chance to define a minimum and maximum transfer installment amount and based on a simple formula*, a variable installment amount will get calculated as per the frequency chosen by the investor. The *OptiSTP* installment will be calculated based on the portfolio value as on the transfer installment date. Irrespective of the formula* amount, the maximum and minimum investment will be limited by the maximum & minimum installment amounts as chosen by the investor initially.

ii) Taurus *OptiSTP* Formula* -

A = Fixed Minimum Installment amount B = Fixed Maximum Installment amount

| | | <p>$C = [(A * \text{Current no. of installment}) - \text{Account value of investments via OptiSTP as on the transfer installment date}]$</p> <p>Taurus OptiSTP Installment amount = C, provided it is not less than A or more than B, else it will be A or B respectively. The following tabular example will further clarify the above</p> <table border="1" data-bbox="582 555 1453 831"> <thead> <tr> <th>Scenario</th> <th>A (Fixed Minimum Installment Amount)</th> <th>B (Fixed Maximum Installment Amount)</th> <th>C (Opti STP Formula Value)</th> <th>Opti STP Installment Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5000</td> <td>7000</td> <td>4800.12</td> <td>A = 5000</td> </tr> <tr> <td>2</td> <td>5000</td> <td>7000</td> <td>7200.45</td> <td>B = 7000</td> </tr> <tr> <td>3</td> <td>5000</td> <td>7000</td> <td>6500.67</td> <td>C = 6500.67</td> </tr> </tbody> </table> <p>*The Trustee reserves the right to change the terms and conditions of this facility at a larger date on a prospective basis. The Trustee reserves the right to withdraw the OptiSTP facility. All other terms and conditions of STP facilities will remain unchanged.</p> <p>For Details, kindly refer SAI</p> | Scenario | A (Fixed Minimum Installment Amount) | B (Fixed Maximum Installment Amount) | C (Opti STP Formula Value) | Opti STP Installment Amount | 1 | 5000 | 7000 | 4800.12 | A = 5000 | 2 | 5000 | 7000 | 7200.45 | B = 7000 | 3 | 5000 | 7000 | 6500.67 | C = 6500.67 |
|----------|---|--|-------------------------------|---|---|-------------------------------|-----------------------------|---|------|------|---------|----------|---|------|------|---------|----------|---|------|------|---------|-------------|
| Scenario | A (Fixed Minimum Installment Amount) | B (Fixed Maximum Installment Amount) | C (Opti STP Formula Value) | Opti STP Installment Amount | | | | | | | | | | | | | | | | | | |
| 1 | 5000 | 7000 | 4800.12 | A = 5000 | | | | | | | | | | | | | | | | | | |
| 2 | 5000 | 7000 | 7200.45 | B = 7000 | | | | | | | | | | | | | | | | | | |
| 3 | 5000 | 7000 | 6500.67 | C = 6500.67 | | | | | | | | | | | | | | | | | | |
| XXIV | Weblink | <ul style="list-style-type: none"> Visit https://taurusmutualfund.com/taurus-expense-ratio for TER for last 6 months and, Daily TER and https://taurusmutualfund.com/index.php/factsheet for scheme factsheet. | | | | | | | | | | | | | | | | | | | | |

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For Taurus Asset Management Company Limited

Date: 27.05.2025
Place: Gurugram

Sd/-
Nikita Maggon
Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

Under normal circumstances, the Scheme's investments will be as under:

| Instruments (*) | Indicative allocations (% of total assets) | |
|-------------------------------------|--|------------|
| | Minimum | Maximum |
| Equity & Equity Related Instruments | 80% | 100% |
| Cash & Cash equivalent | 0% | 20% |

Normally, the funds will be fully invested in equities save for an amount to enable redemption of units, efficient management of the funds in relation to strategic objectives and other purposes which may be reasonably regarded as ancillary to the investment objective of the Scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| Sr. No. | Type of Instrument | Percentage of Exposure | Circular References (Master Circular dated June 27, 2024) |
|---------|--|--|--|
| 1. | Securities Lending/ Short Selling | The fund shall not indulge in short selling and securities lending | Provision no. 12.11 |
| 2. | Equity Derivatives for non-hedging Purposes | The fund does not invest in these instruments | Provision no. 12.25 |
| 3. | Securitized Debt | No investment would be made in securitized debt. | Provision no. 12.15 |
| 4. | Overseas Securities | The scheme shall invest in Overseas securities subject to guidelines prescribed by SEBI and in compliance with the Shariah/ ethical principles | Provision no. 12.19 |
| 5. | # REITS and INVITS | The scheme will not invest in REITS and INVITS | Provision no. 12.21 & clause no. 13 of Seventh Schedule of SEBI (MF) Regulation, 1996. |
| 6. | AT1 and AT2 Bonds | The scheme will not invest in AT1 and AT2 Bonds | Provision no. 12.2 |
| 7. | Any other instrument a) Repo / reverse repo in corporate debt securities b) Credit Default Swaps (CDS) c) Hedging of Interest Rate Risk | a) The Scheme does not seek to participate in repo/reverse repo in corporate debt securities b) Will not invest c) Will not invest. | a) Provision no. 12.18 b) Provision no. 12.28 c) Provision no. 12.25.9 |

Change in Investment Pattern/ Portfolio Rebalancing

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders.

Pursuant to clause 1.14.1.2.b of SEBI Master Circular dated June 27, 2024, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such other timeline as may be prescribed by SEBI from time to time.

Pursuant to clause 2.9 of SEBI Master Circular dated June 27, 2024, as may be amended/ clarified from time to time, in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days. In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business days from the date of completion of the mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid clause including reporting the deviation to Trustees at each stage.

B. WHERE WILL THE SCHEME INVEST?

The corpus of the scheme will be invested in equity & equity related instruments based on the ethical principles.

As per clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996, as amended from time to time and subject to compliance with the ethical principles, the scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

Investment in Securities of Associate & Group Companies

As per SEBI (Mutual Funds) Regulations 1996, the Fund shall not make any investments in any un-listed securities of associate/ group companies of the Sponsors. The Fund will also not make investment in privately placed securities issued by associate / group companies of the Sponsors. The Fund may invest not more than 25% of the net assets in listed securities of Group companies.

The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

Please refer Section II of the document for further details for each instrument.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The corpus of the Scheme will be invested in the shares of companies meeting an ethical set of principles including Shariah, Jainism and other ethical principles. The Fund Management team will identify such scrips based on the applicable ethical screening criteria. Such companies will also undergo a financial evaluation to ensure their financial soundness and carry lower liquidity risk.

Further, investment strategy will also look the sector weightage, corporate governance, regulatory, risk and future prospects.

TAMCO may also seek guidance from identified ethical advisors who shall provide the list of securities which are in compliance with Sharish/Jainism/other ethical principles. In case of change of compliance status of any company, post investment by the scheme, the fund manager will exit from the scrips within the prescribed time limit.

Shariah Principles:

Shariah has unique approach is that financial transactions are fair & equitable, financial rewards are correlated with the level of risk, efforts and responsibility and prohibits interest, excessive uncertainty / speculation, gambling and harmful businesses. To follow such principles while investing the sector and industry will be excluded are Alcohol, gambling, tobacco, vulgar entertainment, animation content provider, exhibition of films, media-broadcasting, media-content, production & distribution of films, mainstream/conventional financial services, non-halal food and beverages, narcotics substance or anything largely harmful to society.

Jainism Principles: Jainism has a unique approach to economic development which is strongly centered on sincerity and integrity' around Ahimsa and Karma, which 'encourages a light footprint in life, where consumption is to be simplified and minimized. To follow such principle while investing the sector & industry will be excluded are Meat & Animal Products, Alcohol & Tobacco, Weapon & Gambling.

Portfolio Turnover

“Portfolio Turnover” is the term used by any Mutual Fund for measuring the amount of trading that occurs in a Scheme’s portfolio during the given period. All the schemes being open-ended schemes, it is expected that there would be a number of subscriptions and repurchase on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. However, a high turnover would not significantly affect the brokerage and transaction costs.

The Fund will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived thereof. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrips / securities held in the portfolio rather than an indication of a change in Fund view on a scrip, etc.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark : BSE500 Shariah TRI

Performance comparisons of the Schemes will be made vis-à-vis their respective Benchmark. However, the Schemes’ performance may not be strictly comparable with the performance of the respective Benchmark due to the inherent differences in the constructions of the portfolios.

The Board of TAMCO has also constituted an Investment Monitoring Committee comprising of two Independent Directors, two Non-Independent Directors and Managing Director of the Company. The performances of the schemes of the Mutual Fund are reviewed by the Investment Monitoring Committee at its meeting held every month. Further, in terms of clause 1.8 of SEBI Master Circular dated June 27, 2024 the performance of Schemes will be benchmarked against the performance of their respective Benchmark. The same have been chosen as the benchmark as the asset allocation pattern of the benchmark is in conformity with the declared asset allocation pattern of the schemes in the Scheme Information Document.

The performance of the Schemes compared to its benchmark indices will be reviewed at every meeting of the Board of Directors of the AMC and Trustee and corrective action as proposed will be taken in case of unsatisfactory performance.

Justification for use of benchmark:

The aforesaid Benchmark is the Tier 1 benchmark Index basis the category of the scheme and is in line with the benchmark as notified by AMFI.

Disclaimer with respect to BSE 500 Shariah Index TRI

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E. WHO MANAGES THE SCHEME?

| Name of Fund Manager | Age & Qualifications | Previous Experience | Managing Scheme Since | Other Funds Managed |
|----------------------|-------------------------|---|-----------------------|--|
| Mr. Anuj Kapil | 44 years MBA & PGDBM | He has overall experience of 19 years in wealth management and handling risk management process for various corporates. He worked with India Cements Capital & finance Ltd, Punj Llyod, FCH Wealth Managers Ltd. as Manager – Risk, Religare Securities Ltd. As AVP – Risk & Operations, and in Priviwealth Pvt. Ltd. as Head of Research | November 01, 2022 | Appointed as Fund Manager for following schemes: <ol style="list-style-type: none"> 1. Taurus Banking & Financial Services Fund (w.e.f June 13, 2023) 2. Taurus Flexi Cap Fund (w.e.f June 13, 2023) 3. Taurus Ethical Fund (w.e.f November 01, 2022) 4. Taurus ELSS Tax Saver Fund (Formerly known as Tax Shield) (w.e.f August 07, 2023) 5. Taurus Nifty 50 Index Fund (w.e.f August 07, 2023) 6. Taurus Largecap Fund (formerly known as Taurus Large Cap Fund) (w.e.f June 13, 2023) 7. Taurus Midcap Fund (formerly known as Taurus Discovery |

| | | | | |
|--|--|--|--|---|
| | | | | (Midcap) Fund) (w.e.f November 15, 2023) 8. Taurus Infrastructure Fund (w.e.f November 15, 2023) |
|--|--|--|--|---|

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

List of existing schemes:

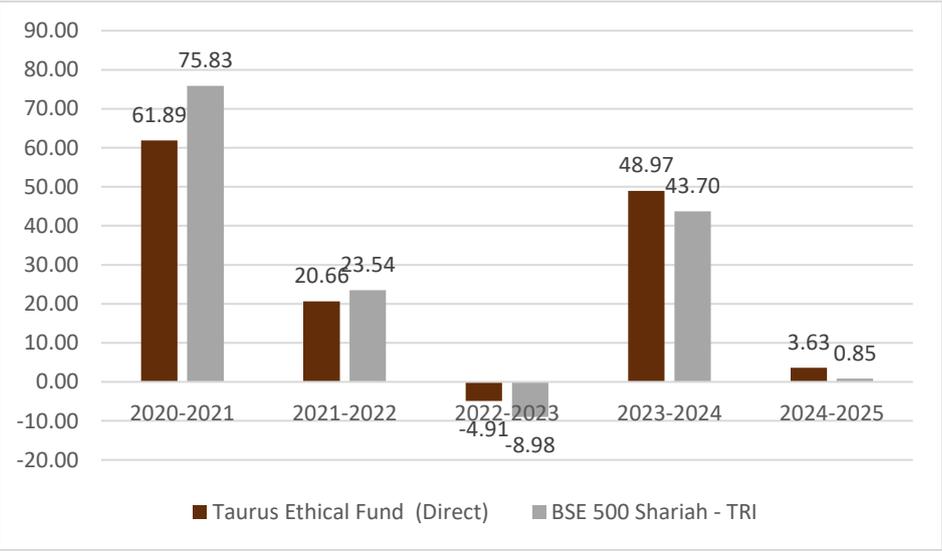
- Taurus Flexi Cap Fund
- Taurus Mid Cap Fund (formerly known as Taurus Discovery (Midcap) Fund)
- Taurus Large Cap Fund (formerly known as Taurus Large Cap Fund)
- Taurus Infrastructure Fund
- Taurus Ethical Fund
- Taurus Nifty 50 Index Fund
- Taurus Banking & Financial Services Fund
- Taurus ELSS Tax Saver Fund (formerly known as Taurus Tax Shield)

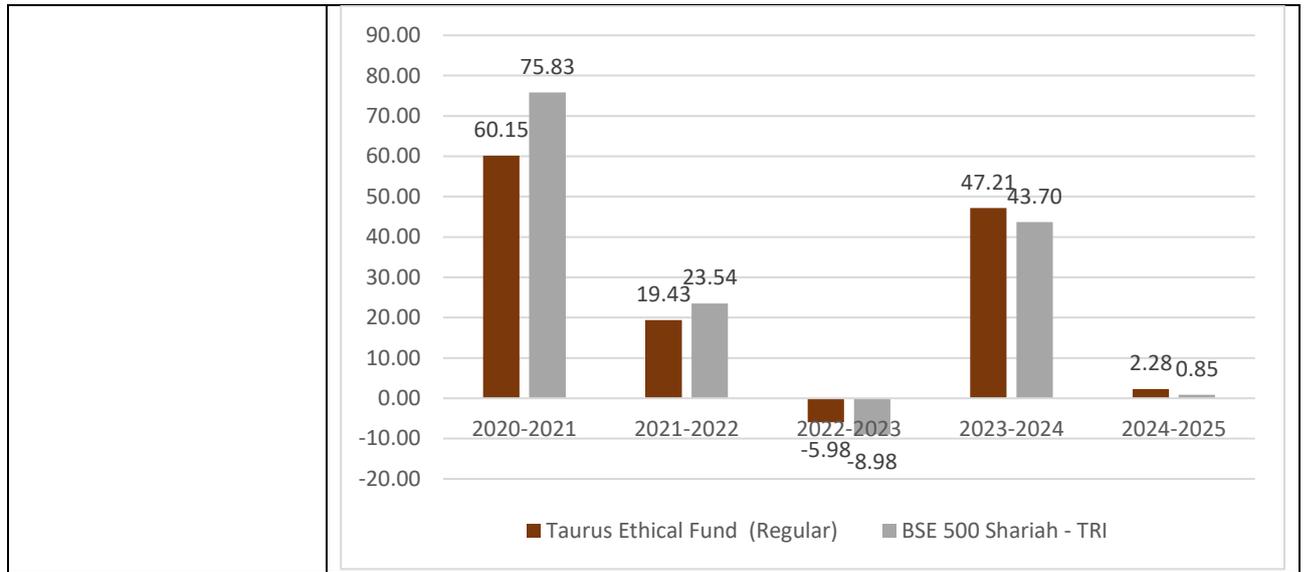
For detailed comparative table please refer the website:

https://taurusmutualfund.com/sites/default/files/202406/Comparison_of_Existing_Equity_Schemes.pdf

G. HOW HAS THE SCHEME PERFORMED?

| Scheme Performance as on March 31, 2025 | TAURUS Ethical Fund– Regular Plan (Growth Option) | | |
|---|---|------------------|----------------------|
| | Compounded Annualized Returns | Scheme Returns % | #Benchmark Returns % |
| | Returns for the last 1 year | 2.28% | 0.85% |
| | Returns for the last 3 years | 12.27% | 8.81% |
| | Returns for the last 5 years | 22.03% | 22.88% |

| | <table border="1" data-bbox="539 309 1385 387"> <tr> <td>Returns since inception</td> <td>16.79%</td> <td>16.01%</td> </tr> </table> <p>Past performance may or may not be sustained in the future Inception Date: 6th April 2009 # BSE 500 Shariah - TRI</p> <p>TAURUS Ethical Fund– Direct Plan (Growth Option)</p> <table border="1" data-bbox="539 600 1393 1167"> <thead> <tr> <th>Compounded Annualized Returns</th> <th>Scheme Returns %</th> <th>#Benchmark Returns %</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>3.63%</td> <td>0.85%</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>13.64%</td> <td>8.81%</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>23.44%</td> <td>22.88%</td> </tr> <tr> <td>Returns since inception</td> <td>15.22%</td> <td>15.33%</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in the future Inception Date: 1st January 2013 # BSE 500 Shariah – TRI</p> | Returns since inception | 16.79% | 16.01% | Compounded Annualized Returns | Scheme Returns % | #Benchmark Returns % | Returns for the last 1 year | 3.63% | 0.85% | Returns for the last 3 years | 13.64% | 8.81% | Returns for the last 5 years | 23.44% | 22.88% | Returns since inception | 15.22% | 15.33% |
|---|--|-------------------------|------------------------------|-----------------------|-------------------------------|------------------|----------------------|-----------------------------|-------|-------|------------------------------|--------|-------|------------------------------|--------|--------|-------------------------|--------|--------|
| Returns since inception | 16.79% | 16.01% | | | | | | | | | | | | | | | | | |
| Compounded Annualized Returns | Scheme Returns % | #Benchmark Returns % | | | | | | | | | | | | | | | | | |
| Returns for the last 1 year | 3.63% | 0.85% | | | | | | | | | | | | | | | | | |
| Returns for the last 3 years | 13.64% | 8.81% | | | | | | | | | | | | | | | | | |
| Returns for the last 5 years | 23.44% | 22.88% | | | | | | | | | | | | | | | | | |
| Returns since inception | 15.22% | 15.33% | | | | | | | | | | | | | | | | | |
| Absolute Returns for each financial year for the last 5 years | <p>Direct Plan:</p>  <table border="1" data-bbox="539 1310 1481 1861"> <thead> <tr> <th>Year</th> <th>Taurus Ethical Fund (Direct)</th> <th>BSE 500 Shariah - TRI</th> </tr> </thead> <tbody> <tr> <td>2020-2021</td> <td>61.89</td> <td>75.83</td> </tr> <tr> <td>2021-2022</td> <td>20.66</td> <td>23.54</td> </tr> <tr> <td>2022-2023</td> <td>-4.91</td> <td>-8.98</td> </tr> <tr> <td>2023-2024</td> <td>48.97</td> <td>43.70</td> </tr> <tr> <td>2024-2025</td> <td>3.63</td> <td>0.85</td> </tr> </tbody> </table> <p>Regular Plan:</p> | Year | Taurus Ethical Fund (Direct) | BSE 500 Shariah - TRI | 2020-2021 | 61.89 | 75.83 | 2021-2022 | 20.66 | 23.54 | 2022-2023 | -4.91 | -8.98 | 2023-2024 | 48.97 | 43.70 | 2024-2025 | 3.63 | 0.85 |
| Year | Taurus Ethical Fund (Direct) | BSE 500 Shariah - TRI | | | | | | | | | | | | | | | | | |
| 2020-2021 | 61.89 | 75.83 | | | | | | | | | | | | | | | | | |
| 2021-2022 | 20.66 | 23.54 | | | | | | | | | | | | | | | | | |
| 2022-2023 | -4.91 | -8.98 | | | | | | | | | | | | | | | | | |
| 2023-2024 | 48.97 | 43.70 | | | | | | | | | | | | | | | | | |
| 2024-2025 | 3.63 | 0.85 | | | | | | | | | | | | | | | | | |



H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at: <https://taurusmutualfund.com/statutory-disclosures-latest-updates>

ii. Portfolio Disclosure –

Monthly at <https://taurusmutualfund.com/index.php/monthly-portfolio>

Half yearly <https://taurusmutualfund.com/financials/portfolio>

iii. Portfolio Turnover Rate: 1.05 times

iv. Aggregate investment in the Scheme by:

| Sl. No. | Category of Persons | Net Value | | Market Value (in Rs.) |
|---------|------------------------------------|-----------|--------------|-----------------------|
| | | Units | NAV per unit | |
| 1 | Concerned scheme's Fund Manager(s) | 3609.305 | 134.32 | 4,84,801.85 |

For disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. Investments of AMC in the Scheme –

The Asset Management Company (TAMCO) can also invest in any of the schemes, subject to a maximum exposure of 100% of the net worth of TAMCO or as decided by the Board of TAMCO & TITCO from time to time and the AMC shall not be entitled to charge any fees on such investments. It will, however, be subject to 20/25 norms i.e. regarding minimum number of investors and single investor holding contained in guidelines issued by SEBI vide circulars dated December 12, 2003 and June 14, 2005.

Any scheme may invest in other schemes under the management of TAMCO/or schemes of any other Mutual Funds.

The aggregate inter-scheme investment under TAMCO in schemes under the management of any other AMC shall not exceed 5% of the Net Asset Value of the Fund. No fees shall be charged for investing in other schemes of other funds or any other Mutual Fund.

Please visit website <https://www.taurusmutualfund.com/Details-of-investment>

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value per unit shall be calculated by dividing the Net Assets of the Scheme by the total number of units outstanding under the scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VII of the SEBI Regulations or such norms as may be specified by SEBI from time to time.

NAV of the units of the scheme shall be calculated as shown below:

NAV ₹ Per unit = Market or Fair value of Scheme's investments + Current Assets-Current Liabilities and Provisions / No. of units outstanding under the scheme

Illustration on Computation of NAV:

| Particulars | Amount (Rs) | Asset/Liability |
|--------------------------------|-------------|-----------------|
| Securities | 5,00,000 | Asset |
| Cash & Cash Equivalent | 3,00,000 | Asset |
| Receivables | 2,00,000 | Asset |
| | | |
| Total Assets | 1,000,000 | |
| Short-term Liabilities | 200,000 | Liability |
| Long-term Liabilities | 150000 | Liability |
| Accrued Expenses | 1,00,000 | Expense |
| Total Liabilities and Expenses | 4,50,000 | |

| Particulars | Amount (Rs) |
|----------------------------------|-------------|
| Total Assets (A) | 1,000000 |
| Total Liabilities & Expenses (B) | 4,50,000 |
| Net Asset Value = (A-B) | 5,50,000 |
| Total Units Outstanding | 10,000 |

| | |
|--------------|------------|
| NAV Per Unit | 55Per Unit |
|--------------|------------|

In respect of Taurus Ethical Fund, Net Asset Value will be rounded off upto two decimal points.

The NAV will be calculated on all Business Days. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund www.taurusmutualfund.com. and on the website of Association of Mutual Funds in India (AMFI). Investor may write to AMC on customercare@taurusmutualfund.com for availing facility of receiving the latest NAVs through SMS.

Pursuant to Regulation 49 (3) the repurchase Price of the units of an open ended scheme will not be lower than 95% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

Ongoing price for Redemption (sale) /Switch outs (to other schemes/plans of the Mutual Fund) by Investors.

Ongoing price for redemption /Switch out (to other Schemes/Plans of the Mutual Fund) is the price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Unit at Applicable NAV, subject to payment of Exit Load, if any.

It will be calculated using the following formula:

$$\text{Redemption Price} = \text{Applicable NAV} * (1 - \text{Exit Load, if any})$$

Example: If the Applicable NAV is Rs. 10, Exit Load is 2% then redemption price per unit will be calculated as follows:
 = Rs. 10* (1-0.02)
 = Rs. 9.80

For other details such as policies w.r.t computation of NAV, rounding off, procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

Please note that being existing scheme, provision of NFO expenses is not applicable for this scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs, listing fees etc. The AMC has estimated that the following percentage p.a. of the daily net assets of the Scheme will be charged to the Scheme as expenses.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund www.taurusmutualfund.com . The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change.

Investor can refer: <https://www.taurusmutualfund.com/taurus-expense-ratio> for Total Expense Ratio (TER) details.

The AMC has estimated that up to 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses.

| Expense Head | %of Daily Net Assets * (Estimated) |
|---|---------------------------------------|
| Investment Management and Advisory Fees | Up to 2.25% |
| Trustee Fee | |
| Audit Fees | |
| Custodian Fees | |
| RTA Fees | |
| Marketing & Selling Expense incl Agent Commission | |
| Cost related to Investor communication | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and IDCW redemption cheques & warrants | |
| Cost of statutory advertisements | |
| Cost towards investor education and awareness | |
| Brokerage & Transaction cost over and above 12bps and 5bps for cash and derivative market trades resp | |
| Service tax / GST on expenses other than investment and advisory fees | |
| Service tax / GST on brokerage and transaction cost | |
| Other expenses | |
| Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a) | Up to 2.25% |
| Additional expenses under Regulation 52 (6A) (c)* | Up to 0.05% |
| Additional expenses for Gross new inflows from specified cities* | Up to 0.30% |

*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to clause 10.1.7 of SEBI Master Circular dated June 27, 2024

With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, and AMFI Circular No. CIR/ ARN-23/ 2022-23 March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023, till the incentive structure is appropriately re-instated by SEBI with necessary safeguards

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear.

Expenses of Direct Plan will be lower than expenses of the Regular Plan as no commission/distribution expenses will be charged in the case of Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. NAV of the Direct Plan will be different than the NAV of Regular Plan.

The recurring expenses of the Scheme (including investment and advisory fees) will be subject to the following maximum limits (as a percentage p.a. of daily Net Assets) as per Regulation 52(6). Expenses over and above the permitted limit under the applicable Regulations will be borne by the AMC.

| Daily Net Assets (₹) | Total Expense Ratio Limit for Equity Oriented Schemes | Additional Expenses under Regulation 52 (6A) (c) * | Additional Expenses for Gross new inflows from specified cities ** |
|----------------------|--|--|--|
| First 500 crores | 2.250 | Up to 0.05% | up to 0.30% |
| Next 250 crores | 2.00 | Up to 0.05% | up to 0.30% |
| Next 1250 crores | 1.75 | Up to 0.05% | up to 0.30% |
| Next 3000 Crores | 1.60 | up to 0.05% | up to 0.30% |
| Next 5000 Crores | 1.50 | up to 0.05% | up to 0.30% |
| Next 40000 Crores | Total Expense ratio reduction of 0.05% for every increase of ₹ 5000 crores of daily net asset or part thereof. | up to 0.05% | up to 0.30% |
| Balance Assets | 1.05% | up to 0.05% | up to 0.30% |

Pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI (Mutual Funds) Second Amendment Regulations, 2012, in addition to the limits specified, the following cost or expenses may be charged to the scheme:

* (a) In terms of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018; and pursuant to clause 10.1.3 of SEBI Master Circular dated June 27, 2024; Additional expenses up to 0.05% of daily net assets of the Scheme, incurred towards the different heads mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Funds) Regulations, 1996 may be charged by the AMC. However, such additional expenses will not be charged if exit load is not levied /not applicable to the Scheme. In case of any change/variation in the aforesaid Additional expenses by SEBI, the changed provisions will apply accordingly.

** (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least –

(i) 30 per cent of gross new inflows from Retail Investors from specified Cities

Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –

(i) 30 per cent of the gross new inflows from retail investors into the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis;

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities; Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. For the above purposes, „B30 cities“ shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI.

- (c) GST on investment and advisory fees charged on the daily net assets of the schemes.
- (d) Brokerage and Transaction costs incurred for purpose of execution of trade and included in the cost of investment not exceeding 0.12 per cent in case of cash market transaction and 0.05 percent in case of derivative transaction. (as per SEBI (MF) Regulations, 1996 and pursuant to clause 10.1.14 of SEBI Master circular dated June 27, 2024).

Pursuant to clause 10.3 of SEBI Master Circular dated June 27, 2024, GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per the regulation 52 of the Regulations.

AMC shall annually set apart at least 2 basis points on daily net assets within the maximum limit of TER for investor education and awareness initiatives (pursuant to clause 10.1.16 of SEBI Master Circular dated June 27, 2024).

In terms of Regulation 52(1) and pursuant to clause 10.1.12 of SEBI Master Circular dated June 27, 2024, all Scheme related expense including commission paid to distributors, by whatever name it may be called and whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.

In terms of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/18 and SEBI/HO/IMD/DF2/CIR/P/2018/91 dated February 05, 2018 and June 05, 2018 respectively, AMCs shall prominently disclose on a daily basis, the TER (scheme wise, date-wise) of all schemes under a separate head – “Total Expense Ratio of Mutual Fund Schemes” on its website (www.taurusmutualfund.com) and on the website of AMFI. Investors can refer - <https://www.taurusmutualfund.com/taurus-expense-ratio> - for Total Expense Ratio (TER) details.

Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. (For example, if changed TER is to be effective from January 8, 2018, then notice shall be given latest by January 2, 2018, considering at least three working days prior to effective date). Further, the notice of change in base TER shall be updated in the aforesaid section of website at least three working days prior to effecting such change.

Provided that any decrease or increase in TER in a mutual fund scheme due to various regulatory requirements, would not require issuance of any prior notice to the investors.

The above change in the base TER in comparison to previous base TER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing. The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.

Illustration of Impact of expense ratio on scheme's returns

| Particulars | Regular Plan | Direct Plan |
|-----------------------|--------------|-------------|
| Amount Invested (Rs) | 10,000 | 10,000 |
| Gross Returns-assumed | 15% | 15% |

| | | |
|---|--------|--------|
| Closing NAV before expenses (Rs.) | 11,500 | 11,500 |
| Expenses (Rs) | | |
| • Expenses Other than Distribution expenses | 175 | 175 |
| • Distribution Expenses | 75 | NIL |
| Total NAV after charging expenses (Rs) | 11,250 | 11,325 |
| Net returns to investor | 12.50% | 13.25% |

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.taurusmutualfund.com or may call at **1800 108 1111** or your distributor.

| Type of Load | Load chargeable (as %age of NAV) |
|--------------|---|
| Exit | 1% if exited on or before 365 days [^] , Nil if exited after 365 days [^] |

[^]from the date of allotment

Switch : Switch to any other scheme (Equity) - As applicable in Switch Out (From) Scheme

- i) – The exit load applicability for all Switch transactions has been modified and as such, the Exit load will be applicable for all Switch Out transactions as applicable in the Switch Out (From) scheme
- ii) A Switch-Out/Withdrawal under SWP will also attract an exit load like any redemption.
- iii) In case of SIP / STP, the above criteria for Exit Load will be applicable for each instalment.
- iv) Exit load is applicable for all the Plans/Options under the Scheme by applying First in First Out basis

Pursuant to clause 10.4.1.a of SEBI Master Circular dated June 27, 2024, no entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans (SIP) / systematic transfer plans (STP) accepted by the Fund.

In terms of SEBI Circular No. CIR/HO/DF2/CIR/P/2018/137 dated 22.10.2018, MF/AMC will pay full trail commission in all schemes.

In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated 13.09.2012, with effect from October 01,2012, Exit Load, if any charged to the investor will be credited to the Scheme, net of Service Tax/GST.

In accordance with SEBI Circular No SEBI/IMD/CIR No.6/172445/2009 dated August 7, 2009, to bring about parity among all class of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads.

The investor is requested to check the prevailing load structure of the scheme before investing.

As stipulated in para 3.5 of SEBI's letter no. SEBI/HO/OW/IMD/PoD/P/2022/ 48112 /, it is mandated that No investments (Systematic transaction, lumpsum, redemption) shall be permitted in such folios wherein PAN/ PEKRN details are not available.

Any non-compliant Non-PAN and Non-PEKRN folios will be liable to be frozen from April 01, 2023. (Pursuant to clause 14.11 of SEBI Master Circular dated June 27, 2024).

Pursuant to clause 17.16 of SEBI Master Circular dated June 27, 2024, investors have now the option of opting in or opting out of nomination case of Nomination to be registered in folios, it is required to submit the Nomination form or in case of No Nominee being registered, a declaration form for opting out of Nomination.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

Repurchase Price

The Mutual Fund shall ensure that the repurchase price shall not be lower than 95% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price of the units shall not exceed 7% calculated on the sale price as provided under SEBI (MF) Regulations. The Trustee reserves the right to modify/alter the load structure with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. In case of an exit load it may be linked to the period of holding.

At the time of changing the load structure, the AMC shall take the following steps:

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the load structure, the mutual funds may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- The addendum detailing the changes shall be attached to Scheme Information Documents and Key Information Memoranda. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
- Arrangements shall be made to display the changes/modifications in the Scheme Information Document in the form of a notice in all the ISCs or the AMC.
- The introduction of the exit load/ CDSC along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- Also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- Any other measure which the Fund may feel necessary.

The investor is requested to check the prevailing load structure of the Scheme before investing.

Section II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

For detailed description please refer [Definitions and Interpretation.pdf \(taurusmutualfund.com\)](https://www.taurusmutualfund.com/Definitions_and_Interpretation.pdf)

B. RISK FACTORS

Schemes Specific Risk Factors

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 subject to compliance with the ethical principles. 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 transactions in units through Stock Exchange Mechanism:

In respect of transactions in Units of the Scheme through NSE and/ or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.

Settlement Risk:

Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Portfolio to make purchases in intended securities due to settlement problems could cause the Portfolio to miss certain investment opportunities.

Regulatory Risk:

The value of the securities may be affected by uncertainties such as changes in government policies, changes in taxation, and other developments in the laws and regulations.

Risk Associated with Ethical Investing:

Following the ethical principles will be an ongoing exercise and continue to evolve based on the experience gained by the Fund Management team. TAMCO may also seek guidance from identified ethical advisors for the interpretation of the principle. Taurus Mutual Fund shall interpret the same to the best of its knowledge and guidance. The scheme will only invest in securities which meet the ethical status of principle and fund management is required to review the various disclosures made by such companies and will also due diligence as part of the research process before investment. The fund manager will exit from the securities if they fail to comply with the ethics principles. This may restrict the ability of schemes to sell at a desired price.

C. RISK MITIGATION PROCESS

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in equity and debt markets. The Fund has identified the following risks of investing in equity and debt instruments and designed risk management strategies to mitigate and manage such risks.

Risk associated with portfolio construction: AMC has incorporated adequate safeguards to manage risks in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The Fund Management team has adequate processes in place for identifying & analyzing the various risk ratios. Various checks have been put in place to adhere to the Investment Restrictions. AMC is using Miles Moneyware Fundware as Front Office System.

Market Liquidity Risk and investment in unlisted securities: Fund Manager would invest in those securities (subject to compliance with the Shariah/ ethical principles) that are expected to have more market liquidity. The first access to liquidity is through cash and fixed income securities. The investment in unlisted securities will be minimal and regularly monitored by the Investment Committee and Investment Monitoring Committee.

Quality Risk or risk of investing in unsustainable/ weak companies: Investment universe is carefully selected to only include high quality businesses.

Concentration Risk: Investment will be made as far as possible across the market capitalization spectrum and industries/sectors keeping the Investment Objective of the Scheme in view.

Procedure followed for Investment Decision & Risk Control Measures

Before making any fresh investment through primary market or secondary market, the research team prepares a detailed Research Report on each investment based on the fundamental as well as the technical analysis. The Board of Trustees in terms of SEBI's guidelines has approved the format of the Research Reports. The companies are identified for investment based on top down/ bottom-up approach as well as in-depth market analysis. Thereafter, the Research Report is discussed amongst the Investment Committee members comprising of the CEO, CIO, Fund Managers - Debt & Equity, Vice President – Operations and Research Analyst. The Investment Committee approves or rejects a stock. The stocks approved form a part of the stock universe. The Fund Manager then decides on the timing, quantity & price at which to buy or sell a share within the framework of the Investment Policy. The Fund Manager also takes into account the market conditions, investment/ redemption flows and other external factors. The reasons for subsequent purchase and sale of the same instrument are also being recorded. An Investment Committee looks into the following matters -

- a) Adherence to Prudential Investment guidelines
- b) Choosing the universe of stock for Equity investments.
- c) Addition/Deletion of stocks to the universe of stocks.
- d) Adherence to Derivatives trading guidelines.
- e) Risk management and risk mitigation issues.

The Investment Committee meeting is held twice a month.

The Board of TAMCO has also constituted an Investment Monitoring Committee comprising of two Independent Directors, two Non-Independent Directors and Managing Director of the Company. Investment Monitoring Committee Meeting is held every month and reviews Investments/ disinvestments made since last meeting, Research Reports etc.

II. INFORMATION ABOUT THE SCHEME:

A. WHAT ARE THE INVESTMENT RESTRICTIONS?

1. No Mutual Fund under all its Schemes should own more than 10% of the Companies paid-up capital carrying voting rights.
2. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation- "spot basis" shall have same meaning as specified by stock exchange for spot transactions.
 - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
^Note: provision 9.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 has prescribed the methodology for determination of price to be considered for inter scheme transfers. Inter scheme transfers (ISTs) will be done in accordance with additional safeguard prescribed in terms of provision 12.30 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inters scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
4. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities: Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board: Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board."
- 4A A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments: Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time: Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the SEBI: Provided

further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the SEBI from time to time”.

Note:

- a) Provision 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024 has issued following guidelines wrt investment in unlisted debt & money market instruments
- b) Mutual fund scheme may invest in unlisted non-convertible debentures (NCDs) that have a simple structure (i.e with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.
- c) Provision 12.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, such NCDs are herein referred to as “identified NCDs Accordingly, mutual funds schemes can transact in such identified NCDs and the criteria specified in point (b) above shall not be applicable for such identified NCDs, Subject to compliance with investment due diligence and all other applicable investment restrictions as given below:
- (d) Maximum investment in unlisted NCDs will be 10 % of the debt portfolio of the scheme. Provision 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, however SEBI vide circular number provision 12.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 clarified that the grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed. investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following
 - I) Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Funds) Regulations, 1996 and various circulars issued thereunder.
 - ii) Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes
 - iii) All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
- (e) Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements: The investment of mutual fund schemes in the following instruments shall not

exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:

- I. Unsupported rating of debt instruments (i.e.. without factoring-in credit enhancements) is below investment grade and
 - II. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
 - III. Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.
 - IV. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.
5. Every mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
 6. A mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.
 7. No mutual fund scheme shall make any investment in.
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets of the schemes.
 8. No Mutual Fund Schemes shall invest more than 10% of its NAV in the equity shares or equity related instruments of any Company.
 9. A Mutual Fund shall not invest more than 5% of its NAV in unlisted equity shares or equity related instruments in case of open-ended schemes.
 10. No scheme of a mutual fund shall make any investment in any fund of fund scheme

These investment limitations / parameters (as expressed / linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, TAMCO shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by TAMCO, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / TAMCO may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

Ethical Investment Framework

1. Business Screening:

In addition to the investment restrictions as per SEBI Regulations, the funds of Taurus Ethical Fund shall not be invested in the companies, investment trusts, unit trusts and other collective investment schemes that drive income from the following business activities:

- Alcohol
- Gambling
- Tobacco
- Vulgar entertainment
- Film exhibition
- Media broadcasting and content
- Film production and distribution

The scheme will also exclude from its portfolio companies and schemes deriving income from the following businesses:

- Mainstream/conventional financial service providers
- Narcotic substances
- Meat, poultry and leather industries

2. Financial Screening:

In line with BSE500 Shariah Index criteria, companies passing the business screening parameters will be further subjected to the following financial screening criteria:

- Interest-bearing borrowing and debt of the company should not exceed 25% of the company's total assets.
- Interest and interest-linked income of the company should not exceed 4% of the company's total income.

Companies/investments already part of Taurus Ethical Fund portfolio but failing subsequently on the above-mentioned Business and Financial Screening Parameters will be removed from the portfolio within a stipulated timeframe.

In situations where matters are not covered by the "Ethical Investment Framework" or when further clarification, refinement or adjustments are needed regarding the "ethical principles" of investing, the Fund Manager of the Taurus Ethical Fund will seek and rely on the guidance of the appointed advisor. However, the advisor will have no role in making or influencing investment decisions, which remain within the exclusive domain of the Fund Manager.

Internal Norms for Investment Restrictions

Fund has policy of Internal Norms for Investment Restrictions also within the overall limit prescribed by SEBI which is being reviewed from time to time, depending upon the market conditions.

According to this policy, limits on exposure to sectors, industries, companies etc. will be fixed to avoid concentration of portfolio in particular sectors so as to ensure appropriate diversification/security for the Fund.

The purpose of this policy will be to make investments in the full spectrum of permitted investments in order to achieve the investment objective of the scheme. Internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

B. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of paragraph 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme -**(i) Investment Objective**

Please refer to Section – **Part I - 'Highlights/Summary of the Scheme - Investment objective'**
Investment Pattern – Please refer to Section **Part II 'How will the Scheme Allocate its Assets?'**

(ii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption.
- The Scheme(s) will offer Units for Redemption / Switch out on every Business Day at NAV based prices except in special circumstances described in this Scheme Information Document. For liquidity provisions such as redemption, repurchase, listing, right to limit purchase & redemption etc. please refer Section III. UNITS AND OFFER

- Aggregate fees and expenses charged to the scheme.

Please refer to section '**Part III- OTHER DETAILS - C. ANNUAL SCHEME RECURRING EXPENSES**' for details

- Any safety net or guarantee provided.

The Scheme does not assure or guarantee any returns.

Changes in Fundamental Attributes:

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plans(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

C. OTHER SCHEME SPECIFIC DISCLOSURES

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| Listing and transfer of units | Listing: At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date. |
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| | <p>Transfer of Units: Units issued by Taurus Mutual Fund in the Dematerialized Form can freely be transferred from one Demat Account to another Demat Account effective from 1st October 2010. As per provision 14.4.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024. All the units of a mutual fund scheme held in Demat form will be freely transferable.</p> |
| Dematerialization of units | The Unit holders would have an option to hold the Units in electronic (dematerialized) form or account statement (non-demat) form. However, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s). Units held in Demat Form are freely transferable. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units. |
| Maximum Amount to be raised (if any) | Not Applicable |
| <p>Dividend Policy (IDCW)</p> <p>(Renamed as – IDCW[^] – w.e.f. Apr 1, 2021)</p> <p>[^]Income Distribution & Capital Withdrawal option</p> | <p>The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving medium to long term and also short-term capital growth and reflected in the NAV.</p> <p>Income Distribution cum capital withdrawal Policy</p> <p>The profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company will be distributed to the unit holders who hold the units on the record date of declaration of the Income. The Trustee Company reserves the right to change the frequency for income distribution cum capital withdrawal at its discretion. Guided by the philosophy of value-oriented returns, the intent being to protect the Net Asset Value of the Scheme and Unitholders' interests. Investor shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account and which can be used to pay income distribution cum capital withdrawal. Hence income amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Income distribution cum capital withdrawal will be subject to availability of distributable surplus and at the discretion of the trustees from time to time.</p> |

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| | <p>Compulsory Reinvestment of Income Distribution cum capital withdrawal option.</p> <p>In order to reduce the expenses of the scheme and also for the convenience of the investors, in case of income distribution cum capital withdrawal (IDCW) payout amount is Rs 100/- or less, then the same shall be compulsorily reinvested in the same sub- option at ex-dividend NAV for unitholders of non-electronic mode. Where the option to payout of IDCW is available in electronic mode, the IDCW amount shall be paid to the Unit holders. However, in case the payment through electronic mode is unsuccessful, the AMC shall issue physical /IDCW warrant for such amount.</p> <p>Transfer of Income Distribution cum capital withdrawal plan.</p> <p>Under this facility investor can opt for reinvestment of income distribution cum capital withdrawal into any other scheme of Tata Mutual Fund. This facility is available only for those investors who have opted for reinvestment facility. This facility is not available to those investors who have opted for payout facility. Under this facility, the net amount (i.e. net of statutory levy / taxes if any) will be automatically invested on the ex- income distribution cum capital withdrawal date into other scheme of Tata Mutual Fund specified by the investor at the applicable NAV of that scheme & accordingly equivalent units will be allotted in lieu of distribution amount, subject to the terms of the schemes. The minimum and maximum amount is not applicable for this facility. No entry load or exit load will be levied on the units issued in lieu of income distribution cum capital withdrawal. AMC reserves the right to modify or withdraw this facility without prior notice. In case income distribution cum capital withdrawal option is not mentioned than amount shall be compulsorily reinvested in the same scheme/option at applicable ex- income distribution cum capital withdrawal NAV. Income Distribution cum capital withdrawal Sweep facility is not available in those plans where income distribution cum capital withdrawal/declaration frequency is daily.</p> <p>Default Option</p> <p>Investor should appropriately tick the 'option' (Income Distribution cum capital withdrawal option or growth and sub-options (Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option in the application form while investing in the Scheme. If no option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Direct Plan- Growth Option of the scheme If no sub-option is mentioned / indicated in the application form by the investor then the units will,</p> |
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| | by default, be allotted under the Reinvestment of Income Distribution cum capital withdrawal option. |
| Allotment | <ol style="list-style-type: none"> 1. On acceptance of an application for subscription or allotment of units (including by way of SIP, STP, switch, and reinvestment of IDCW), an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or an SMS to the Unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five working days of receipt of valid application /transaction or from the date of receipt of the request from the unit holder for Account Statement. 2. Thereafter, the AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly, for all the transactions from the month of October 2011, the CAS shall be issued on or before 15th day succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor. The CAS for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios which are consolidated has an email id or to the email id of the first unit holder as per KYC records. Further, in terms of para 14.4.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024, each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. 3. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month. 4. The AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period. Further, in terms of para 14.4.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024, CAS issued for the half-year (ended September/ March) shall also provide: |

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| | <ul style="list-style-type: none"> • The amount of actual commission paid by AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention shall be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as goods and services tax (wherever applicable, as per existing rates), operating expenses, etc. • The scheme's average total expense ratio (in percentage terms) along with the breakup between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. • Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. <p>5. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.</p> <p>No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions</p> <p>The consolidated account statement/account statement will be sent by ordinary post / courier / email. The account statements shall be non-transferable. The account statements shall not be construed as a proof of title and is only a computer printed statement indicating the details of transactions under the Scheme.</p> <p>The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non-realisation of any cheque or other instrument remitted by the investor.</p> <p>The unitholders, who hold units in physical form, may request for an account statement at any time during the tenor of the scheme by writing to the AMC / RTA. Unitholders are requested to provide their e-mail ids for receipt of all correspondences including account statements using e-mail as the mode of communication. Unitholders whose e-mail id is available in the database of the Mutual Fund, electronic mail (e-</p> |
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| | <p>mail) shall be the default mode of communication for those investors. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request. If the Unitholder experiences any difficulty in accessing the electronically delivered account statement, the Unitholder shall promptly inform the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the e-mail will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.</p> |
| Refund | Not Applicable |
| <p>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing them and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme and the indicative list could also include persons not mentioned below:</p> <ul style="list-style-type: none"> • Resident adult individuals either singly or jointly • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions). • Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as “Public Securities” where required) • The Trustee of Private Trusts authorised to invest in mutual fund Schemes under their trust deed. • Partner(s) of Partnership Firms. • Karta of Hindu Undivided Family (HUF). • Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions. • Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis. • Foreign Institutional Investors (FIIs) and sub-accounts |

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| | <p>registered with SEBI on full repatriation basis via the route of FPI (Foreign Portfolio Investors).</p> <ul style="list-style-type: none"> • Army, Air Force, Navy and other para-military funds. • Scientific and Industrial Research Organizations. • Mutual fund Schemes. • Provident/Pension/Gratuity and such other Funds as and when permitted to invest. • International Multilateral Agencies approved by the Government of India. • Others who are permitted to invest in the Scheme as per their respective constitutions • Other Schemes of Taurus Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme. • The AMC (no fees shall be charged on such investments) • Insurance Company registered with the Insurance Regulatory and Development Authority; • Qualified Foreign Investors (QFIs) * (subject to compliance with norms specified in SEBI Circular No. CIR/IMD/DF/14/2011 dated August 09, 2011) via the route of FPI (Foreign Portfolio Investors). • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>*Qualified Foreign Investor (QFI) shall mean a person resident in a country that is compliant with Financial Action Task Force (FATF) standards and that is a signatory to International Organization of Securities Commission's (IOSCO's) Multilateral Memorandum of Understanding. Such person should not be resident in India and such person should not be registered with SEBI as Foreign Institutional Investor or Sub- account.</p> <p>Explanation- For the purpose of above clause:</p> <ol style="list-style-type: none"> 1. the term "Person" shall carry the same meaning as under Section 2(31) of the Income Tax Act, 1961 2. the phrase "resident in India" shall carry the same meaning as in the Income Tax Act,1961 3. "resident" in a country, other than India, shall mean resident as per the direct tax laws of that country. <p>The Fund reserves the right to include/exclude new/existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any.</p> <p>This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> |
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| | <p>Note: 1. Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker or by the Parent/Guardian whose signature is registered in our records against the folio of the minor unit holder) as well as his details of bank account and a certified true copy of the PAN card as mentioned under the paragraph “Anti Money Laundering and Know Your Customer” to enable the Registrar to update their records and allow him to operate the Account in his own right.</p> <p>Note: 2. Applicants under Power of Attorney: An applicant willing to transact through a power of attorney must lodge the photocopy of the Power of Attorney (PoA) attested by a Notary Public or the original PoA (which will be returned after verification) within 5 business days of submitting the Application Form / Transaction Slip at a Designated Collection Centre.</p> <p>Applications are liable to be rejected if the power of attorney is not submitted within the aforesaid period.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected.</p> <p>The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>On account of limitations / restrictions imposed by the jurisdictional laws / regulations with respect to marketing or offering of units of the Schemes of the Fund, the persons stated under the below provision titled 'Who Cannot Invest' shall not be</p> |
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| | <p>eligible to invest in the Schemes of the Fund.</p> <p>Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:</p> <p>United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014. The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US citizenship or US residency. The FATCA stipulates reporting on –</p> <ol style="list-style-type: none"> i. US taxpayers about certain foreign financial accounts and offshore assets. ii. Foreign Financial Institutions (FFIs) about financial accounts with them of US tax payers or foreign entities in which US taxpayers hold substantial ownership interest. <p>FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. TAMCO is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time.</p> <p>In order to ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same.</p> <p>Applicants are required to refer to the "FATCA information" section in the application and mandatorily fill/sign off on the same.</p> |
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| | <p>Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to provide information required by the regulatory authority and may undergo changes on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.</p> <p>Common Reporting Standard (CRS)</p> <p>On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a 'Standard for Automatic Exchange of Financial Account Information in Tax matters'. In order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 & OECD countries have together developed a common reporting standard (CRS) on automatic exchange of information (AEOI). On June 3,2015 India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the 'source' jurisdiction to collect and report information to their tax authorities about account holders 'resident' in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the 'resident' countries.</p> <p>In view of India's commitment to implement the CRS on AEOI and also the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act & by inserting Rules 114F to 114H and Form 61B to provide a legal basis for the Reporting Financial Institutions (RFIs) for maintaining and reporting information about the reportable accounts.</p> <p>Applicants are required to refer to the "FATCA/CRS information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.</p> <p>With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund. FATCA</p> |
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| | <p>provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously.</p> <p>Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements. With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund.</p> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.</p> <p>A person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Scheme if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Scheme shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address and Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution cum capital withdrawal. This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from /of the Unitholders (which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or</p> |
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| | <p>sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile.</p> <p>Subject to the Regulations and other applicable laws, the AMC / Trustee may reject any application for subscription and/or redemption of units if found incomplete or due to unavailability of underlying securities, etc.”</p> |
| <p>Who cannot invest</p> | <p>The following persons/ entities cannot invest in the Schemes:</p> <ul style="list-style-type: none"> • United States Person (U.S. Person*) as defined under the extant laws of the United States of America; • Residents of Canada; • NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or territory. <p><i>The term “U.S. Person” means any person that is a U.S. Person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.</i></p> <p><i>**US Person & Residents of Canada will not be able to access “Taurus Online” (to view/transact via our website) but can only invest in offline mode when they visit any Kfintech ISC/Taurus AMC branch in person in India and submit all the required documents along with <u>NRI - US-Canada Declaration form</u>.</i></p> |
| <p>How to Apply and other details</p> | <ol style="list-style-type: none"> 1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC https://taurusmutualfund.com/index.php/kim 2. List of official points of acceptance, collecting banker details etc. shall be available at https://taurusmutualfund.com/index.php/locate-us 3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. |

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| | <p>Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p> <p>Official Points of Acceptance of Transaction through MF utility & MF Central</p> <p>With effect from Sept 23, 2021 – www.mfcentral.com - a joint initiative by Kfintech & CAMS; has been made operational as an official point of acceptance (DISC - Designated Investor Service Centre) with an intent to be the one-stop portal/mobile app (app will be launched in the near future) for all mutual fund investments and service-related needs by enabling various digital/physical (both digital & physical) services, subject to applicable terms & conditions. A registered user of MFCentral requiring submission of physical documents for applicable transactions related to Taurus Mutual Fund schemes, as required, may do so at any of the designated Taurus or Kfintech branch. (pursuant to clause 16.6 of SEBI Master Circular dated June 27, 2024).</p> <p>Investors are requested to visit the website of MFUI i.e., www.mfuindia.com to download the relevant forms.</p> |
| <p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p> | <p>Not Applicable</p> |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered</p> | <p>Right to Limit Purchase & Redemptions</p> <p>The Trustee may, in the general interest of the Unit Holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue, under the Scheme and option(s) thereof, or such other percentage as the Trustee may determine. Any Units which consequently are not redeemed on a particular Business Day, will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, redemptions will be made on a pro-rata basis, based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day.</p> |

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| | <p>Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 the redemption/ purchase may be restricted under any Schemes of Taurus Mutual Fund only after the approval of Board of Taurus Asset Management Company Limited (TAMCO) and the Board of Taurus Investment Trust Company Limited (TITCO) when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the effective functioning of markets such as:</p> <p>i. Liquidity issues - when the market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p>iii. Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a blackout). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</p> <p>Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>The following procedure shall be followed when restriction on redemption is imposed:</p> <p>i. No restriction would be imposed on redemption requests upto ₹ 2 lakhs</p> <p>Where redemption requests are above ₹ 2 lakhs, TAMCO shall redeem the first ₹ 2 lakh without such restriction and the remaining part over and above ₹ 2 lakhs would be subject to the restriction imposed.</p> |
| <p>Cut off timing for subscriptions/ redemptions/ switches. This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p>I PURCHASES -</p> <p><u>Applicable NAV for applications of Any Amount (W.E.F. Feb 1, 2021) –</u></p> <p>In respect of valid applications for purchase/switch/SIP/STP for any amount received upto 3 p.m. at the official points of acceptance, the closing NAV of the day, on which the funds are available for utilization before the cut off time of 3 p.m. shall be applicable for allotment of units. It is clarified that funds availability will be determined by the AMC based on cash management feeds received from the banks as regards the funds credited to its collection accounts.</p> <p>In respect of valid applications received after 3.00 p.m. on a</p> |

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| | <p>Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day – the closing NAV of the next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts</p> <p>II REDEMPTIONS -</p> <p>a) In respect of valid applications received upto 3:00PM, same day's closing NAV shall be applicable.</p> <p>b) In respect of valid applications received after 3:00 PM, the closing NAV of the next business day shall be applicable.</p> <p>III SWITCH TRANSACTIONS -</p> <p>Valid applications for “switch out” shall be treated as redemptions and for “switch in” shall be treated as purchases and the above guidelines for purchases and redemptions shall be applicable.</p> <p>The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum Capital withdrawal plan (IDCW Transfer) etc. irrespective of the installment date or IDCW record date.</p> |
| <p>Minimum amount for purchase/redemption/swiches</p> | <p>Minimum amount for purchase/Switch in ₹ 500 and in multiples of ₹ 1 thereafter</p> <p>Exception – Designated Employees of Taurus Mutual Fund, in line with clause 6.10 of SEBI Master Circular dated June 27, 2024.</p> <p>Minimum Additional Purchase Amount</p> |

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| | <p>₹ 500 and in multiples of ₹ 1 thereof Exception – Designated Employees of Taurus Mutual Fund, in line with clause 6.10 of SEBI Master Circular dated June 27, 2024 .</p> <p>Minimum Redemption Amount/Switch Out</p> <p>The minimum redemption amount for all plans will be Rs. 100/- or 1 unit or account balance, whichever is lower. Switch – The minimum switch amount for all the plans will be Rs. 100</p> <p>The minimum amount of Redemption / Switch-out may be changed in future by the AMC / Trustee.</p> |
| Accounts Statements | <p>For normal transactions (other than SIP/STP) during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> The AMC shall inform the investor whose application (other than SIP/STP) has been accepted, via SMS/email, specifying the number of units allotted within 5 working days from the date of transaction. <p>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 writing/calling the AMC/ISC/R&T.</p> <p>For SIP / STP transactions;</p> <ul style="list-style-type: none"> Account Statement for SIP and STP will be dispatched 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. <p>Annual Account Statement:</p> <ul style="list-style-type: none"> 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. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. <p>Alternately, soft copy of the account statements shall be mailed to the</p> |

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| | <p>investors' e-mail address, instead of physical statement, if so mandated.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p> |
| Dividend/ IDCW | <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. In case of failure to despatch income distribution cum capital withdrawal proceeds within seven working days from the record date, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The above timelines are subject to the list of exceptional circumstance as specified by SEBI or AMFI from time to time</p> |
| Redemption | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024. For schemes investing at least 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase</p> |
| Bank Mandate | <p><u>Bank Mandate Registration As Part Of Fresh Purchase Application/New Folio Creation</u></p> <p>With effect from November 01, 2013 Investors / Unitholders would be required to submit one of the following documents for the bank mandate specified in the application form, in case the cheque provided along with fresh subscription/ new folio creation does not belong to the bank mandate specified in the application form (for redemption/ IDCW payment):</p> <ol style="list-style-type: none"> 1. Original cancelled cheque having First Holder's Name & Bank Account Number printed on the face of the cheque (or) 2. Original Bank Statement reflecting the First Holder's Name, Bank Account Number and Bank Name as specified in the application (or) 3. Photocopy of the bank statement or bank passbook with current entries not older than 3 months duly attested by the Bank Manager / Authorized Official (or) 4. Bank letter confirming the Name & Bank Account Number of the First Holder along with the MICR & IFSC details (if available) duly |

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| | <p>signed by the Bank Manager / Authorized Official.</p> <p><u>Registration of Multiple Bank Accounts</u></p> <p>An Individual investor may register up to 5 bank accounts while a non-individual investor may register up to 10 bank accounts with Taurus Mutual Fund and choose any one of these accounts as the preferred bank account which will be used to make the IDCW / redemption proceeds by the Fund. The investor may also choose any one of the remaining bank accounts from the registered list for the said purposes. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number. However, the entire proceeds will necessarily be credited to a Single Account and shall not be allocated to multiple bank accounts.</p> <p>For any Change of Bank or Multiple Bank Registration request, the following is mandatory submission ==> ORIGINAL of any one of the following Or originals to be produced for verification Or True attested copy by the bank - i) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR ii) Self attested copy of bank statement OR iii) Bank passbook with current entries not older than 3 months OR iv) Bank Letter duly signed by branch manager / authorized personnel.</p> <p>For bank change/multiple registration in existing folios, where there are no existing bank details, in addition to the above documents an additional requirement is submission of a Photo ID proof of the first holder.</p> <p>All bank change/multiple bank registration requests will take 10 calendar days, from the date of submission of all valid documents, to become effective.</p> |
| <p>Delay in payment of redemption / repurchase proceeds/dividend</p> | <p>a) i) In the event of delay/failure to dispatch the redemption/repurchase proceeds within the aforesaid 3 working days, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The interest computation will be from the day following the 3rd working day, till the date of actual remittance to the customer's bank account or dispatch of warrant/cheque, as the case may be.</p> <p>b) ii) Within 7 working days of declaration (Record Date), IDCW must be dispatched to the investor. In the event of delay beyond 7 working days, interest @ 15% pa shall be payable from the Record date till the date of actual remittance/credit of IDCW in the investor's bank account or dispatch of the IDCW warrant.</p> <p>iii) For any credit pertaining to NFO/Ongoing subscription in a scheme backed by investor's transaction request and where such subscription is rejected by the AMC – the refund should be paid via</p> |

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| | <p>electronic means/warrant dispatched within 5 working days from the date of closure of NFO. In case of ongoing subscription, this period of 5 working days will be computed from the later of the date of credit of funds or receipt & timestamping of the application/online transaction. In the event of delay beyond 5 working days, interest @ 15% pa shall be payable from the day following the 5th working day till the date of actual remittance/credit of funds in the investor's bank account or dispatch of the warrant.</p> <p>iv) 1) There could be a scenario where after the initial delayed payment (+interest) is made as per i), ii) & iii) above, the investor comes back with 'funds not received' request, owing to some error at AMC/RTA's end. In such a case, the 'fresh' payment should be made with no further interest added, provided the payment/dispatch date of 'fresh' amount is within the maximum days permitted for the initial payment (Maximum Initial Payment Date - MIPD) viz. 3 working days (Redemption)/7 working days (IDCW)/5 working days (refund of Subscription). However, if there is a delay beyond the MIPD, then –</p> <p>a) Interest @ 15% pa will be computed for actual no. of calendar days beyond MIPD till date of issuance/payment provided the investor has approached the AMC/RTA (for correction) within 30 days from the date of receipt (issuance date, in case of an instrument) of the initial delayed payment.</p> <p>b) If, however, such correction request is received after 30 days, then interest may be paid for a maximum of 30 days from the date of receipt (issuance date) of the initial payment.</p> <p>iv)2) If the request for correction is received from the investor without any error on the part of AMC/RTA, no interest shall be payable, provided the corrected instrument/instruction is issued by AMC/RTA with the MIPD or 10 working days from the date of receipt of the request for correction, whichever is later. For any delay beyond such date, interest shall be payable @ 15% pa till the date of actual payment, based on the number of calendar days.</p> <p>Some more details regarding the above – 1) If the interest so computed is less than ₹ 1, then it should be rounded up to ₹ 1 and paid. 2) The interest amount should be paid simultaneously on the same date on which the corrected amount is issued/paid.</p> <p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27,2024 by SEBI for the period of such delay</p> |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount | The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024. |

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| <p>Disclosure w.r.t investment by minors</p> | <p>As per Para 17.6 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the following process for Investments in the name of a Minor through a Guardian will be applicable:</p> <ol style="list-style-type: none"> a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. b. Redemption proceeds shall be credited only in verified bank account of the minor, i.e the account the minor may hold with the parent/legal guardian after completing KYC formalities. c. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. d. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units</p> |
| <p>Acceptance of financial transactions through email in respect of non-individual investors</p> | <p>In accordance with AMFI Best Practice Guidelines Circular No.135/BP/118 /2024-25 dated January 31, 2025, and AMFI email dated February 27, 2025 advising all AMCs to Accept financial transactions through email in respect of non-individual investors with effect from May 01, 2025, subject to the following terms and conditions.</p> <p>The facility of carrying out financial transactions through Designated E-mail, in units of Taurus Mutual Fund Schemes, is available for the non-individual Investors subject to the following terms and conditions.</p> <p>TAMCO declares its Designated E-mail server as one of the Officials Points of Acceptance. TAMCO reserves the right to change/add the Designed email id(s) from time to time.</p> <p>Modes of receipt of transactions:</p> <ol style="list-style-type: none"> (1) Transaction request on AMC's designated email from email ID of authorised official of non-individual investor <p>The investor shall provide a copy of the board resolution or an authority letter on its letter head, granting appropriate authority</p> |

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| | <p>to the designated officials of the investor. The board resolution/ authority letter shall explicitly mention the following:</p> <ol style="list-style-type: none"> i. List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. ii. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. <p>(2) Transaction request digitally signed by investor, received on AMC's designated email</p> <p>In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s of investor, the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name.</p> <p>(3) Scanned transaction request with wet signature of investor received on AMC's designated email:</p> <p>In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the investor, received from some other official / employee of the non-individual investor will be accepted, and shall be binding on the non-individual investor provided –</p> <ol style="list-style-type: none"> i. The email is also CC'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and ii. The domain name of the email ID of the sender of the email is from the same organization's official domain name <p>(4) Scanned transaction request received on AMC's designated email from email ID of MFD or third party:</p> <p>Scanned copies of signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from the registered mutual fund distributor of the entity or a third party duly authorized by the non-individual investor will be accepted subject to fulfillment of the following requirements:</p> <ol style="list-style-type: none"> i. Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor. ii. In such cases, the non-individual unitholder's registered email ID shall also be copied in the email sent |
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| | <p>by the MFD/person sending the scanned copies of the duly signed transaction form/request letter.</p> <p>Following Terms and conditions are applicable for above mode of receipt of financial transactions:</p> <p>a) Investor agrees that based on the scanned image of application for purchase, redemption or switches, the transaction will be processed subject to receipt of the subscription amount in case of purchase and subject to signature verification in case of redemption and switches. The receipt of such scanned image by AMC at designated email id shall be deemed sufficient for effecting the transaction without the receipt of original application. Investor further agrees to retain records of such transactions in line with the applicable laws / regulations</p> <p>b) All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated email id.</p> <p>c) The timestamp will get generated and affixed on the transaction request once it is received on the server/system of the AMC.</p> <p>d) This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time. For the purpose of determining the applicable NAV in accordance with SEBI (Mutual Funds) Regulations, 1996, the system generated date and time on the transmitted email received at server / system of the AMC and availability of funds for utilization for the same shall be considered.</p> <p>e) Any change in the registered email id/contact details of non-individual investor shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only.</p> <p>f) No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized officials.</p> <p>g) Any change in the registered email address/ contact details of the investor shall be accepted only through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head</p> <p>h) Further, in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name</p> |
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| | <p>of the email ID through which such email is received should be the same as the non-individual investor's official domain name.</p> <p>i) The AMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved the same shall be binding on the investor. Taurus Mutual Fund, Taurus Investment Trust Company Ltd. (Trustee) or Taurus Asset Management Company Limited will not be held responsible/liable for any loss, if any, suffered by the investor or any other person for processing such transactions.</p> <p>j) The investor acknowledges that it is in the nature of telecommunication services that transmissions/ emails may not be properly received, or emails may not be received or may be inadvertently read or may be erroneous or made known to unauthorized persons. Investor agrees that all the risks, errors or breaches shall be borne by the investor and the MF, Trustees, AMC shall not be responsible/liable for any claims, liability, loss, damage, cost or expenses arising from such risks, errors or breach of confidentiality. However, Taurus MF will be taking necessary safeguard measures to ensure security of email communications.</p> <p>k) At the request of the investor, AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email submissions received from time to time from investors and otherwise to rely upon and act in accordance with email Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the AMC and the Investor. l) It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the Taurus MF, Trustee, AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove.</p> <p>m) It is agreed by the parties that the AMC need not confirm (whether orally, in writing or otherwise) any email Submission or verify the identity of the person making or giving or purporting to make or give any email Submission.</p> <p>n) Investor agrees that security procedures adopted by AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded and investor consents to such recording and agrees to co-operate with the AMC to enable confirmation of such electronic transactions. However, the AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or adopted by AMC shall not impose upon the AMC any obligation to adopt or comply with the same in any or every instance.</p> <p>o) The entity availing the facility for submitting the financial transactions via email shall retain records of such transactions in line with the applicable laws/ regulations</p> |
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III. OTHER DETAILS

A. PERIODIC DISCLOSURES

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| Quarterly AAUM | Quarterly Average Assets Under Management (AAUM) of all schemes, as on the last day of the month will be disclosed on the website of the Fund (www.taurusmutualfund.com) and AMFI (www.amfiindia.com). |
| Monthly / Half -Yearly Portfolio Disclosures (including risk-meter of the scheme & benchmark; & performance of the portfolio w.r.t. the benchmark) | <p>The AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website www.taurusmutualfund.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year.</p> <p>In case of unitholders whose email addresses are registered with Taurus Mutual Fund, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMCs website www.taurusmutualfund.com and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> |
| Half -Yearly Results | The Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30 th September upload the unaudited half yearly financial results on the website of the Fund (www.taurusmutualfund.com). A notice announcing the availability of the same on the website will be published in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated. |
| Annual Report | The Scheme wise annual report or abridged summary thereof shall be provided to all Unitholders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31 st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.taurusmutualfund.com) and Association of Mutual Funds in India (www.amfiindia.com). Investor who has not registered their email id will have an option of receiving a physical copy of |

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| | <p>the Annual Report or Abridge Summary thereof. Taurus Mutual Fund will provide physical copy of the abridge summary without charging any cost on specific request receive from a unit holder. Physical copy of report will also available to the unit holders at registered office at all time.</p> <p>The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.taurusmutualfund.com) and on the website of AMFI (www.amfiindia.com).</p> |
| Risk-o-meter | <p>AMC shall disclose risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio by email. Any change in risk-o-meter shall be communicated by way of addendum and by way of an e-mail or SMS to unitholders of the scheme. Risk-o-meter shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with portfolio disclosure for the scheme on the AMC website www.taurusmutualfund.com and that of AMFI (www.amfiindia.com) within 10 days from the close of each month</p> |
| Scheme Summary Document | <p>The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine-readable format).</p> |

B. TRANSPARENCY/NAV DISCLOSURES

The NAV will be calculated and disclosed at the close of each business day. The NAV will be updated on the website of the fund: www.taurusmutualfund.com. Further it shall endeavour to update the NAV of the Scheme on the website www.amfiindia.com of Association of Mutual Funds in India by 11p.m. on the same day.

Delay beyond 11 p.m. shall be explained in writing to AMFI and SEBI and shall also be reported in the CTR in terms of number of days of non-adherence of time limit for uploading NAV on AMFI's website and the reasons for the same. Corrective steps taken by AMC to reduce the number of occurrences shall also be disclosed.

In case the NAVs are not available before the commencement of business hours on the following day due to any reason, AMC shall issue a press release giving reasons for the delay and explain when they would be able to publish the NAVs. NAV will be computed up to two decimal basis.

The Mutual Fund/AMC will disclose portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on the last day of the month/half year i.e. March 31 and September 30, on its website viz. www.taurusmutualfund.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month/half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/AMC will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.

Mutual Fund/AMC will publish an advertisement every half-year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund/AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

C. TRANSACTION CHARGES AND STAMP DUTY-

TAMCO shall deduct a "Transaction charge" (TC) on all Purchases/ SIP amount, received from first time mutual fund investors (New*) and existing mutual fund investors through our empaneled distributor/agent (who has chosen for "Opt-in"), and units will be allotted for the balance amount. The TC will be as follows:

| Description | New Investor | Existing Investor |
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| Lumpsum investment of ₹10000 and above | TC = ₹150 | TC = ₹100 |
| SIP/ Micro SIP/ Opti SIP Purchase where total commitment (installment amount x No of installment) is ₹ 10000 & above | TC = ₹150 | TC = ₹100 |

There shall be no transaction charge on subscription below ₹10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amount to ₹ 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.

In such cases the Transaction charge shall be recovered in 3 -4 installments. Distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

Distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable. (Pursuant to clause 10.5 of SEBI Master Circular dated June 27, 2024)

Stamp Duty

Stamp Duty @ 0.005% of the investment amount would be charged on all Subscriptions (lumpsum & special products), unit allotment in Unclaimed scheme, Switch-in (both inter- & intra, including STPs), IDCW- Sweep-in & IDCW-Reinvestments. In case of IDCW- Sweep, stamp duty will be charged only at the Sweep-in stage and not at IDCW- reinvestment stage. In case of transfer of units, the stamp duty at the rate of 0.015% would be applicable.

Stamp duty will be computed on the value of unit allotment i.e, after arriving at the net value on which units would be allotted (i.e. after deducting transaction charges, taxes, etc.). Accordingly, pursuant to levy of stamp duty, the number of units allotted, on the aforementioned transactions, to the unitholders would be reduced to that extent.

For further details refer SAI.

D. ASSOCIATE TRANSACTIONS

Please refer to Statement of Additional Information (Sai).

E. TAXATION

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

| Tax | Resident Investors | Non-Resident Investors | Mutual Fund |
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| Tax on Income Distribution under IDCW Option ² | Taxable at normal tax rates applicable to investor ^{3 5} | 20% ^{3 5} | Nil ¹ |
| Capital Gains | | | |
| a) Short Term Capital Gains on investments in Specified Mutual Funds ⁴ <i>(irrespective of period of holding)</i> | Normal tax rates applicable to investor ³ | Normal tax rates applicable to investor ^{3 5} | |
| b) Short Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) ⁴ <i>(period of holding: Listed – up to 12 months, Unlisted – up to 24 months)</i> | Normal tax rates applicable to investor ³ | Normal tax rates applicable to investor ^{3 5} | Nil ¹ |
| c) Long Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) ⁴ <i>(period of holding: Listed – up to 12 months, Unlisted – up to 24 months)</i> | 12.50% ^{3 5} (without indexation benefit) | <u>FII</u> : 10% ^{3 5} (without indexation and foreign exchange fluctuation benefit) <u>Non-Residents (other than FII)</u> : 12.50% ^{3 5} (without indexation and foreign exchange fluctuation benefit) | |

1. Taurus Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Income-tax Act, 1961. Accordingly, the entire income of Taurus Mutual Fund is exempt from income-tax. Taurus Mutual Fund will receive all its income without deduction of tax at source as per provisions of

Section 196 of the said Act.

2. With effect from April 1, 2020, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unitholders at normal tax rates (plus applicable surcharge and cess).
3. Basic Tax shall be increased by surcharge as per applicable rate and Health & Education Cess at the rate of 4% on aggregate of basic tax & surcharge.
4. Non-Equity Funds are those funds wherein equity exposure is less than 65% of total proceeds of such fund.

As per Section 50AA of the Income-tax Act, 1961, investments in Specified Mutual Funds on or after April 1, 2023, shall be deemed to be short term capital assets irrespective of holding period.

- (i) Up to 31st March 2025, a “Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. It is possible that an “equity-oriented fund” which invests in units of another equity fund instead

of investing directly in equity shares of domestic company may be regarded as “specified mutual fund” and taxed accordingly.

- (ii) From 1st April 2025 onwards, a “Specified Mutual Fund” means: (a) a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or (b) a fund which invests 65% or more of its total proceeds in units of a fund referred to in (a). The percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.
5. The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

In case of Resident Investors: TDS is applicable at the rate of 10% on income distributed in excess of Rs.5,000 by a mutual fund.

In case of Non-Resident Investors: TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% (plus applicable surcharge and cess) or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance (No. 2) Act 2024 at the time of redemption of units in case of Non-Resident

investors (other than FIIs) only.

TDS at higher rates: TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply. In case PAN is inoperative, then TDS as per Section 206AA would apply, subject to Rule 37BC of the Income-tax Rules, 1962.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance (No. 2) Act 2024. The above rates are based on the assumption that the mutual fund units are held by the investors as capital assets and not as stock in trade.

Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.

The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions

For further details on taxation please refer the clause on taxation in SAI.

F. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

G. LIST OF OFFICIAL POINTS OF ACCEPTANCE:

Please refer <https://taurusmutualfund.com/index.php/locate-us>

H. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

Please refer AMC website https://www.taurusmutualfund.com/sites/default/files/2025-03/Details_of_Penalties_Pending_Litigation_or_Proceedings.pdf for latest update.

OFFICIAL POINTS OF TRANSACTIONS OFFICES OF TAURUS ASSET MANAGEMENT CO. LTD

- CHENNAI: 4th Floor (4R), East Coast Chambers, No. 92, G. N. Chetty Road, T. Nagar, Chennai-600017 Phone: 044-42634538
- GURUGRAM: 2nd Floor, Plot No. 31, Echelon Institutional Area, Sector-32, Gurugram, Haryana - 122001 Phone: 0124-4531500.
- MUMBAI: 3rd Floor, 301-304, Chandravillas Co-op Premises Society Ltd., AML Centre 2, 8 Mahal Industrial Estate, Off. Mahakali Caves Road, Andheri-East, Mumbai - 400093 Phone: 022 6624 2700
- AHMEDABAD: Office No 607, 6th Floor, 323 Corporate Park, NR. Samdura Complex, Nr. Girish Cold Drink Cross Road, C. G. Road, Navarangpura, Ahmedabad-380009

INVESTOR SERVICE CENTRES OF REGISTER & TRANSFER AGENT – KFIN TECHNOLOGIES LIMITED

| S No | Consolidated Current Address | Contact Number | Branch Email |
|------|---|-------------------------|---------------------------|
| 1 | Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004 | 08026603411/08026603914 | bangaloremfd@Kfintech.com |
| 2 | Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 | 0831 4213717 | mfsbelgaum@Kfintech.com |
| 3 | Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 | 8392294649 | mfsbellary@Kfintech.com |
| 4 | Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 | 0836-2950643 | mfshubli@Kfintech.com |
| 5 | Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka | 0824-2951645 | mangaloremfd@Kfintech.com |
| 6 | Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 | 0832-2957253 | mfsmargoa@Kfintech.com |

| | | | |
|----|---|--|---------------------------|
| 7 | Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 | 8213510066 | mfsmysore@Kfintech.com |
| 8 | Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 | 0832 2996032 | panjimmd@Kfintech.com |
| 9 | Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009 | 9081903021 | ahmedabadmfd@Kfintech.com |
| 10 | Kfin Technologies Ltd, 203 Saffron Icon , Opp Senior Citizen Garden , Mota Bazar , V V Nagar Anand 388120 | 9638836728 / Alternate No. 7323002114 | mfsanand@Kfintech.com |
| 11 | Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007 | 0265-3517567 | barodamfd@Kfintech.com |
| 12 | Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 | 8000403762Alternate No. | mfsbharuch@Kfintech.com |
| 13 | Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001 | 0278-3003149 | mfsbhavnagar@Kfintech.com |
| 14 | Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 | 7623002114Alternate No. | mfsmehsana@Kfintech.com |
| 15 | Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445 | 9081903040 | mfsnavsari@Kfintech.com |
| 16 | Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001 | 9725444799Alternate No. | rajkotmfd@Kfintech.com |
| 17 | Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002 | 9081903041 | suratmf@Kfintech.com |
| 18 | Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 | 02632-258481 / Alternate No. 8000403762 | mfsvalsad@Kfintech.com |
| 19 | Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre | 9081903028 | mfsvapi@Kfintech.com |

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| | Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 | | |
| 20 | Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai – 600 034 | 044-28309147 / 28309146 | chennaibfd@Kfintech.com |
| 21 | Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 | 0495-4022480 | mfscalicut@Kfintech.com |
| 22 | Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala- 682015 | 0484 - 4025059 | cochinbfd@Kfintech.com |
| 23 | Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 | 474-2747055 | mfskollam@Kfintech.com |
| 24 | Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 | 4812300868 | mfskottayam@Kfintech.com |
| 25 | Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 | 9633072271Alternate No. | mfspalghat@Kfintech.com |
| 26 | Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 | 9633072271Alternate No. | mfstrichur@Kfintech.com |
| 27 | Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001 | 0471-4618306 | mfstrivandrum@Kfintech.com |
| 28 | Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 | 0422 4388 451,011,013 | mfscoirembatore@Kfintech.com |
| 29 | Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 | 0452-2605856 | mfsmadurai@Kfintech.com |
| 30 | Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 | 0413-4300710 | mfspandy@Kfintech.com |
| 31 | Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009 | 0427-4020300 | mfssalem@Kfintech.com |

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| 32 | Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017 | 0431-4020227 | mfstrichy@Kfintech.com |
| 33 | Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001 | 0416-4200381 | mfsvellore@Kfintech.com |
| 34 | Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007 | 9435173219Alternate No. | mfsguwahati@Kfintech.com |
| 35 | Kfin Technologies Ltd, 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad 500009 | 9959120147Alternate No. | mfshyderabad@Kfintech.com |
| 36 | Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 | 9885995544Alternate No. | mfstirupathi@Kfintech.com |
| 37 | Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 | 0866-2574429 | vijayawadamfd@Kfintech.com |
| 38 | Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 | 0891-2714125 | vizagmfd@Kfintech.com |
| 39 | Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 | 040-79615122 | mfshyderabad@Kfintech.com |
| 40 | Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra | 0724-2451874 | mfsakola@Kfintech.com |
| 41 | Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 | 0721 - 2650399 | mfamaravathi@Kfintech.com |

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| 42 | Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001 | 0240-2343414 | mfsaurangabad@Kfintech.com |
| 43 | Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 | 0755-4077948 | bhopalmfs@Kfintech.com |
| 44 | Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore - 452001 | 0731-4266828 | mfsindore@Kfintech.com |
| 45 | Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 | 0761-4004897 | mfsjabalpur@Kfintech.com |
| 46 | Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 | 0712-3513750 | nagpurmfd@Kfintech.com |
| 47 | Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 | 0253-6608999 | nasikmfs@Kfintech.com |
| 48 | Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 | 0341-2220077 | mfsasansol@Kfintech.com |
| 49 | Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 | 7884901014 | mfsbhilai@Kfintech.com |
| 50 | Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 | 0674-4615576 | bhubaneswarmfd@Kfintech.com |
| 51 | Kfin Technologies Ltd City Centre Plot No. He-07 Sector-iv Bokaro Steel City Bokaro 827004 | 6542291255 | mfsbokaro@Kfintech.com |
| 52 | Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 | 0671-2956816 | mfscuttack@Kfintech.com |
| 53 | Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001 | 3267961457 | mfsdhanbad@Kfintech.com |

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| 54 | Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur- 16 Durgapur 713216 | 3432542615 | mfsdurgapur@Kfintech.com |
| 55 | Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 | 6572912171 | jamshedpurmfd@Kfintech.com |
| 56 | Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb | 033 66285900 | mfskolkata@Kfintech.com |
| 57 | Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna- 800001 | 06124149382 | mfspatna@Kfintech.com |
| 58 | Kfin Technologies Ltd, Office No- 401, 4th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001 | 0771-2990901 | mfsraipur@Kfintech.com |
| 59 | Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001 | 0651-2330160 | mfsranchi@Kfintech.com |
| 60 | Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 | 0661-4000616 | mfsrourkela@Kfintech.com |
| 61 | Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001 | 0353-4078734 | mfsiliguri@Kfintech.com |
| 62 | Kfin Technologies Ltd, 3rd Floor, 303 Corporate Park, Block no- 109, Sanjay Place, Agra -282002 | 0562-4336303 | mfsagra@Kfintech.com |
| 63 | Kfin Technologies Ltd Shop No. TF- 9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj)Uttar Pradesh, Pin Code: 211001 | 7518801803 | allahabadmfd@Kfintech.com |
| 64 | Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 | 0171-2991969 | mfsambala@Kfintech.com |
| 65 | Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001 | 7518801806 | mfsbareilly@Kfintech.com |

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| 66 | Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001 | 7518801810 | dehradunmfd@Kfintech.com |
| 67 | Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 | 0129 4159915 | mfsfaridabad@Kfintech.com |
| 68 | Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 | 0120-4351421 | mfsghaziabad@Kfintech.com |
| 69 | Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001 | 7518801816 | mfsgorakhpur@Kfintech.com |
| 70 | Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 | 0124 4140163 | mfsgurgaon@Kfintech.com |
| 71 | Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011 | 0751-4001582 | mfsgwalior@Kfintech.com |
| 72 | Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 | 01662410376 | mfshissar@Kfintech.com |
| 73 | Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001 | 0512-4000365 | kanpurmfd@Kfintech.com |
| 74 | Kfin Technologies Ltd 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001 | 0522-4061893 | lucknowmfd@Kfintech.com |
| 75 | Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001 | 7518801834 | mfsmathura@Kfintech.com |
| 76 | Kfin Technologies Ltd Shop No:-111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India | 0121-4330878 | mfsmeerut@Kfintech.com |
| 77 | Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001 | 7518801837 | mfsmoradabad@Kfintech.com |
| 78 | Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001 | 7518801839 | mfsmuzaffarpur@Kfintech.com |

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| 79 | Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301 | 7518801840 | mfsnoida@Kfintech.com |
| 80 | KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana | 0180-4067174 | mfsnipat@Kfintech.com |
| 81 | Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217 | 7518801842 | mfsrenukoot@Kfintech.com |
| 82 | Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. | 7518801844 | mfsrohtak@Kfintech.com |
| 83 | Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001 | 7518801849 | mfsshimla@Kfintech.com |
| 84 | KFin Technologies Ltd D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi - 221010 | 7518801856 | varanasimfd@Kfintech.com |
| 85 | Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001 | 7518801857 | mfsyamunanagar@Kfintech.com |
| 86 | Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 | 0231-2653656 | mfskolhapur@Kfintech.com |
| 87 | Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001 | 022-46052082 | mumbaimfd@Kfintech.com |
| 88 | Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005 | 02066210449/ 02046033615 | punemfd@Kfintech.com |
| 89 | Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069 | 022-46733669 | VileParleext.mum@Kfintech.com |

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| 90 | Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092 | 9673606377 | Borivaliext.mum@Kfintech.com |
| 91 | Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602 | 022 25303013 | Thaneext.mum@Kfintech.com |
| 92 | KFIN Technologies Ltd, Shop no. 2 3rd Floor, Above Raymond Shop, Opp City Power House, Hathi Bhata, Ajmer-305001 | 0145-4058816 | mfsajmer@Kfintech.com |
| 93 | Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 | 01835158158 | mfsamritsar@Kfintech.com |
| 94 | Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 | 0164-5000725 | mfsbhatinda@Kfintech.com |
| 95 | Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 | 0172-4021194 | chandigarhmfd@Kfintech.com |
| 96 | Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 | 0141-4917232 | jaipurmfd@Kfintech.com |
| 97 | Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 | 01812921714 | mfsjalandhar@Kfintech.com |
| 98 | Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K | 191-2951822 | mfsjammu@Kfintech.com |
| 99 | Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 | 0291-4077688 | mfsjodhpur@Kfintech.com |
| 100 | Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001 | 0184-44037677 | mfskarnal@Kfintech.com |

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| 101 | Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 | 0744-4059552 | mfskota@Kfintech.com |
| 102 | Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001 | 0161-4670278 | mfludhiana@Kfintech.com |
| 103 | Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 | 011-41911300 | delhimfd@Kfintech.com |
| 104 | Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 | 0175-2910976 | mfspatiala@Kfintech.com |
| 105 | Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 | 0294-2429370 | mfsudaipur@Kfintech.com |
| 106 | Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 | 022-35105513 | mfsghatkopar@kfintech.com |
| 107 | Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 | 0216-2455388 | mfssatara@kfintech.com |

In addition to the existing Official Point of Acceptance of transactions, authorized Points of Service (POS) of MF Utilities India Private Limited (MFUI) shall be an official point of acceptance for all financial and non- financial transactions. The updated list of POS of MFUI is available on www.mfuindia.com. The online transaction portal of MFU is www.mfuonline.com. Further, Investors can also subscribe units of the Scheme during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.