

**Save tax with**

## **TAURUS TAX SHIELD**

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Scheme Code: TAUR/O/E/ELS/01/02/0003



Offer of Units of ₹10/- Per Unit at NAV based prices

Name of Asset Management Company:  
**Taurus Asset Management Company**  
CIN: U67190MH1993PLC073154

Name of Trustee Company  
**Taurus Investment Trust Company Ltd**  
CIN: U65990MH1993PLC072984

Name of Mutual Fund:  
**Taurus Mutual Fund**



This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' Rights and Services, Risk Factors, Penalties and Pending Litigations etc., investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the branches of Taurus Mutual Fund or from the website [www.taurusmutualfund.com](http://www.taurusmutualfund.com)

The Schemes' particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

The date of this Key Information Memorandum is **April 30, 2023**.

# KEY SCHEME FEATURES

## Scheme - Product Labeling

Name of the Scheme	Riskometer Scheme #	Riskometer Scheme Indices
<b>Taurus Tax Shield</b> An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit This product is suitable for Investors who are seeking* <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity &amp; equity related instruments</li> </ul>	 <p><b>RISKOMETER</b> Investors understand that their principal will be at very high risk</p>	 <p><b>RISKOMETER</b> Risk-O-Meter - S&amp;P BSE 500 TRI</p>

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

\*Source : ICRA

Investment Objective	To provide long term capital appreciation over the life of the scheme through investment pre-dominantly in equity shares, besides tax benefits.		
Asset Allocation Pattern of the Schemes	Equity & equity related instruments: 80 -100% Debt instruments: 0-20% Money market & other assets: 0-20%		
Investment Strategy	Please refer to page no.4		
Risk Profile of the Schemes	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Please refer to page no. 9-10 for Scheme specific Risk Factors.		
Risk Management / Mitigation Strategies	Please refer to page no. 10		
Plans	Regular Plan & Direct Plan for details refer page no 4		
Options	Growth   Dividend: Payout		
Applicable NAV	Please refer to page no. 3		
Minimum Application Amount	Purchase: ₹500/- and in multiple of ₹500/- thereafter Redemption: Any amount or any number of units		
Despatch of Repurchase (redemption) Request	Within 3 working days of the receipt of the redemption request at the offices of Taurus Mutual Fund or designated centers of Karvy Fintech Pvt. Ltd., the R & T Agent of the schemes.		
Benchmark Index	S&P BSE 500 TRI		
Dividend Policy	For details please refer page no. 4		
Date of Allotment	31st Mar'96		
AUM (as on 31st March 2023)	59.52 (₹in crs)		
No of Folios (as on 31st March 2023)	8261		
Fund Manager Name & Tenure	Ramneek Kundra (Managing : since 01/05/2022)		
Performance of the Scheme	Please refer page no 2		
Load Structure	Entry Load - Nil Exit Load - NA (3 yrs lock in period)		
	For details please refer page no 4-5. The AMC reserves the right to change/modify the load structure form a prospective date		
Recurring Expenses (% p.a. of daily Net Assets- maximum limit)	First ₹500 Crores	2.25%	
	Next ₹250 Crores	2.00%	
	Next ₹1250 Crores	1.75%	
	Next ₹3000 Crores	1.60%	
	Next ₹5000 Crores	1.50%	
	Next ₹40000 Crores	Total expense ratio reduction of 0.05% for every increase of Rs. 5000 crores of daily net asset or part thereof.	
	On balance of the assets	1.05%	
Expense Ratio for the financial year 22-23 (Un - Audited)	Regular Plan : 2.45%		Direct Plan : 1.68%
	Inclusive of GST on investment management & advisory fees.		
Daily Net Asset Value (NAV) Publication	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 <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> . and on the website of Association of Mutual Funds in India (AMFI). Investor may write to AMC on <a href="mailto:customercare@taurusmutualfund.com">customercare@taurusmutualfund.com</a> for availing facility of receiving the latest NAVs through SMS.		

### Tax Benefits

Investment upto Rs.1.5 lacs in the scheme (along with other prescribed investments) is eligible for deduction from income under section 80C as per the Income Tax Act, 1961.

### Lock-in Period

Taurus TaxShield is an Equity Linked Tax Saving Scheme (ELSS). In terms of Income Tax Act 1961, investment in Equity Linked Saving Schemes will have to be kept for a minimum period of 3 years from the date of allotment of units. As such investment made by investors in Taurus TaxShield (an Equity Linked Saving Scheme) for the purpose of availing tax benefit under Section 80 C of the Income Tax Act, would remain locked-in for the period of 3 years from the date of allotment.

## PERFORMANCE OF THE SCHEME

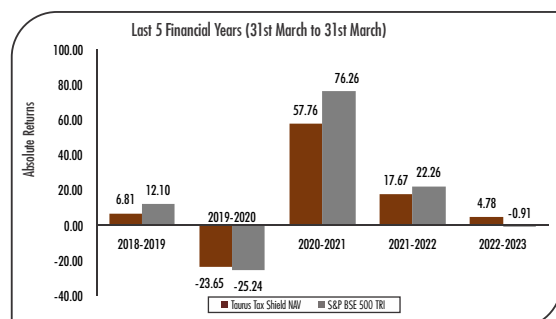
As on 31/03/2023

### Taurus Tax Shield – Regular Plan (Growth Option)

Duration	Returns (%)	
	Taurus Tax Shield	S&P BSE 500 TRI
1 Year	4.78	-0.91
3 Years	24.83	29.35
5 Years	9.59	11.76
Since Inception	11.28	-

Inception Date : 31st March 1996 # S&P BSE 500 TRI

Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.

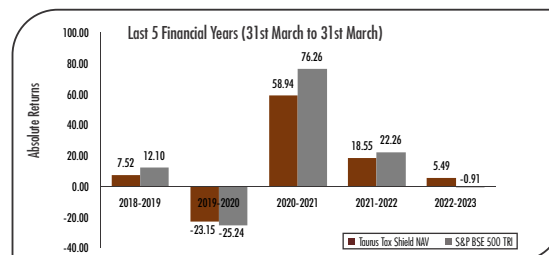


### Taurus Tax Shield – Direct Plan (Growth Option)

Duration	Returns (%)	
	Taurus Tax Shield	S&P BSE 500 TRI
1 Year	5.49	-0.91
3 Years	25.73	29.35
5 Years	10.36	11.76
Since Inception	12.29	12.88

Inception Date : 1st January 2013 # S&P BSE 500 TRI

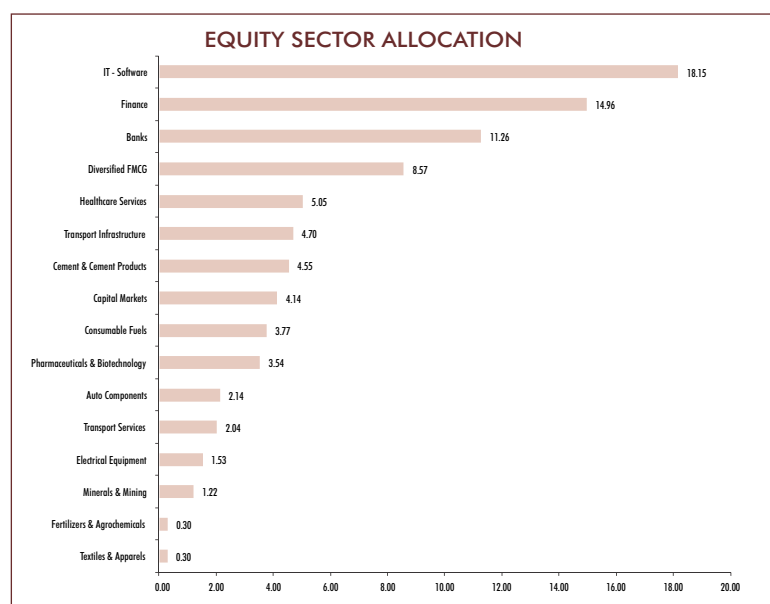
Past performance may or may not be sustained in future. Absolute returns for 1 year or less. Compounded Annualised Returns for more than 1 year.



## PORTFOLIO OF SCHEME WITH TOP 10 HOLDINGS & EQUITY SECTOR ALLOCATION

As on 31/03/2023

Taurus Tax Shield	
PORTFOLIO	Portfolio Turnover: 1.26
Name of the scrip	% to Net Assets
<b>Top 10 Holdings</b>	
ITC Ltd.	9.32%
HCL Technologies Ltd.	8.65%
Tech Mahindra Ltd.	8.56%
Housing Development Finance Corporation Ltd.	8.29%
Bajaj Holdings & Investment Ltd.	6.91%
ICICI Bank Ltd.	5.14%
Narayana Hrudayalaya Ltd.	5.03%
Axis Bank Ltd.	4.94%
Gujarat Pipavav Port Ltd.	4.54%
Coal India Ltd.	2.88%
<b>Total Top 10 Holdings</b>	<b>64.3%</b>
<b>Total Equity</b>	<b>86.2%</b>
<b>Cash &amp; Cash Equivalents</b>	<b>13.79%</b>
<b>Total</b>	<b>100.00%</b>



## Disclosure of Aggregate Investments in the schemes of Taurus Mutual Fund (as on 31st March 2023)

### i) AMC's Board of Directors

Name of Schemes	Amount Invested(Rs)
Taurus Tax Shield	141379.70

### ii) Scheme's Fund Managers

Name of Schemes	Amount Invested(Rs)
Taurus Tax Shield	365018.13

### iii) Other Key Managerial Personnel of AMC

Name of Schemes	Amount Invested(Rs)
Taurus Tax Shield	683496.41

## INFORMATION OF SCHEME

The (Cut-off^\*) timings for Subscriptions/ Redemptions & Switches and Applicable NAV:

All Purchase (inflow) transactions in Equity Funds

Scheme Type	Amount	New Purchase / Additional Purchase / SIP		
		Application Time	Credit in Bank A/c (same day)	NAV Applicability
Equity Fund	Any Amount	Before 3.00 pm	Before 3.00 pm	Day on which funds are credited.
		Before 3.00 pm	After 3.00 pm	Next Business day
		After 3.00 pm	Before 3.00 pm	
		After 3.00 pm	After 3.00 pm	

All Redemption/ Switch Out / Systematic Transfer Out & Switch In / Systematic Transfer In

SWITCH OUT from EQUITY FUND					
Switch Out / Redemption	Switch In / Purchase	Amount of Switch	Transaction Day	NAV Applicability	
				Switch Out	Switch In
Equity Fund	Equity Fund	Any Amount	Business Day (T) (Any day of the week except Friday)	Business Day (T)	Day preceding the day of credit (T+2)
			Business Day (T) (Friday or day preceding holiday)	Business Day (T)	Day of credit (T+3)

# INFORMATION OF SCHEME

## Investment strategy of Scheme

The Asset Management Company will use Modern Investment Management Tools and Techniques for proper selection of securities and devising a diversified portfolio across industries and companies. The objective of investment analysis would be to predict price movements on the stock markets so as to earn risk adjusted returns. Undervalued shares would be identified in order to trade profitably in them.

Fundamental analysis would be carried out to forecast, among other things, future level of economy's gross national product, future sales and earnings for a number of industries and a large number of companies. Eventually such forecast will be converted into estimates of expected returns of specific shares and certain industries and stock market itself.

Technical analysis will be used to detect pattern in price movements to formulate optimum entry and exit points for investments.

The Asset Management Company would endeavour to assess correctly the trends of the stock market so as to shift the portfolio risk in accordance with the market forecast to achieve a higher return.

## Plans

The Scheme will offer two plans : **Regular Plan\*** and **Direct Plan**

**Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

**Direct Plan** shall be available for such investment applications which are not routed through a distributor. 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.

\*The nomenclature of Existing Plan changed to Regular Plan with effect from 12/06/2015.

## 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:

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

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 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.

## Introduction of Direct Plan for investing Directly with the Fund (Applications not routed through distributors)

In accordance with Para D titled "Separate Option for direct investments" under Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 issued by Securities and Exchange Board of India (SEBI), a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") has been introduced with effect from January 01, 2013 as under:

**1. Introduction of Direct Plan:** Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

**2. Scheme eligibility:** Direct Plan have been introduced in the open-ended scheme of the Fund (except plans discontinued for further subscriptions):

**Equity Scheme :** Taurus Tax Shield

**3. Plans / Options/ Sub-options:** All Plans / Options / Sub-options offered under the Schemes ("Regular (Existing) Plan") are also available for subscription under the Direct Plan. Thus from the Effective Date, there are two plans available for subscription under the Schemes viz., Regular (Existing) Plan and Direct Plan. Portfolio of the Scheme under the Regular (Existing) Plan and Direct Plan are common.

**4. Scheme characteristics :** Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms & conditions including load structure is the same for the Regular (Existing) Plan and the Direct Plan except that :

Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of units is paid/charged under the Direct Plan.

**5. Applicable NAV and allotment of units:**

The starting Net Asset Value (NAV) for the Direct Plan is not at par, but at the same NAV of the Regular (Existing) Plan on the day of first purchase in Direct Plan.

**6. Eligible investors / mode for applying:** All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platforms(s) where investors' applications for subscriptions of units are routed through Distributors).

**7. How to apply :** Investors subscribing under Direct Plan of a Scheme will have to mention "Direct Plan" against the 'Plan' Column in the application form

Example: Investors subscribing under Direct Plan of Taurus Tax Shield will have to indicate the Scheme/ Plan name in the application form as follows:

Name of the Scheme: **Taurus Tax Shield**

Plan : **Direct Plan**

Option : **Growth or Dividend Payout**

Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be

ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

## 8. Existing Investments :

(a) Investors wishing to transfer their accumulated unit balance held under Regular (Existing) Plan (through lumpsum, systematic investments made with or without distributor code) to Direct Plan will have to switch/redeem their investments (subject to applicable Exit Load, if any) and apply under Direct Plan.

(b) Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Regular (Existing) Plan may note that the dividend will continue to be reinvested in the Regular (Existing) Plan only.

## 9. Investments through systematic route:

(a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Dividend Sweep facility, etc., registered prior to 01/01/2013 **without any distributor code** under the Regular (Existing) Plan, installments falling on or after 01/01/2013 will automatically be processed under the Direct Plan.

(b) Investors who had registered for Systematic Investment Plan facility prior to 01/01/2013 **with distributor code** and wish to invest their **future installments** into the Direct Plan, should make a written request to the Fund in this behalf. The Fund will take atleast 15 days to process such requests. Intervening installments will continue in the Regular (Existing) Plan.

(c) In case of the following facilities which were registered under the Regular (Existing) Plan prior to 01/01/2013, the future installments shall continue under the Regular (Existing) Plan:

(i) Systematic Transfer Facilities (registered with Distributor Code)

(ii) Dividend Sweep Facilities (registered from a folio where investments were made with Distributor code)

In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities.

**10. Redemption requests:** Where Units under a Scheme are held under both Regular (Existing) and Direct Plans and the redemption/Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with folio number), failing which the request would be processed from the Regular (Existing) Plan. However, where Units under the requested Option are held under one Plan, the request would be processed under such Plan.

## Restriction on redemption in Mutual Funds- Are subject to circumstances such as:

- Liquidity issues
  - Market failures, exchange closures
  - Operational issues
- (Please refer SAI for details)

## 11.Exit Load:

(a) Switch from Regular (Existing) Plan of a Scheme without ARN Code (whether the investments were made before or after 01/01/2013) to Direct Plan of the Scheme will not attract the applicable exit load, if any. For any subsequent switch-out or redemption from the Direct Plan, the holding period of applicability of load will be considered from the date of initial investment in the Regular (Existing) Plan.

(b) Switch from Regular (Existing) Plan of a Scheme under ARN Code (whether the investments were made before or after 01/01/2013) to Direct Plan of the Scheme will attract applicable exit load, if any. However, any subsequent switch-out or redemption of such investments from the Direct Plan will not be subject to any exit load.

(c) Switch from Direct Plan of Scheme to Regular (Existing) Plan (under ARN code) of the Scheme will not attract applicable exit load. For any subsequent switch-out or redemption from the Regular (Existing) Plan, the holding period for applicability of load will be considered from the date of such switch to Regular (Existing) Plan.

**12.Tax consequences:** Switch/redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.

## Dividend Policy

Under the Dividend Plan of the schemes, it is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the Register of Unitholders on the notified record date. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor will that dividends be paid regularly. In order to be a Unitholder, an Investor has to be allotted units against receipt of clear funds by the Scheme. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

If the Fund declares dividend under a Scheme:

"The dividend warrants shall be dispatched to the Unit holders within 7 business days from the record date.

"The dividend proceeds will be paid by way of ECS / EFT / NEFT / RTGS /Direct credits / any other electronic manner if sufficient banking account details of the investor are available with Mutual Fund

"In case of specific request for dividend by warrants or unavailability of sufficient details with the Mutual Fund, the dividend will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.

## Dividend Sweep Option:

Under the Dividend Sweep Option (DSO), the investors may opt to automatically sweep (invest) the net dividend amount payable under the Scheme (hereinafter referred to as "Source Scheme") into any other open ended schemes that are available for subscription (hereinafter referred to as "Target Scheme") of Taurus Mutual Fund on the ex-dividend date (i.e., the immediate next business day after the Record Date) into the Target Scheme specified by the investor, at the applicable NAV of the Target Scheme and accordingly applicable number of units will be allotted in the Target Scheme.

There is no minimum amount prescribed for dividend amount to be swept to the Target Scheme via DSO. Accordingly, the provision for 'Minimum Application Amount' specified in the respective Target Scheme's SID will not be applicable for investment made via DSO.



## INFORMATION OF SCHEME

- Under the Dividend Sweep Option (DSO), the investors may opt to automatically transfer (invest) the net dividend amount (i.e., net of statutory levy / taxes, if any) payable under the Scheme (hereinafter referred to as "Source Scheme") into any other scheme that are available for subscription (hereinafter referred to as "Target Scheme") of Taurus Mutual Fund on the ex dividend date (i.e., the immediate next business day after the Record Date) into the Target Scheme specified by the investor, at the applicable NAV of the Target Scheme and accordingly applicable number of units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.
- The minimum amount of investment is not applicable for investment made through DSO in the Target Schemes.
- The Units allotted in the Target scheme against investment via DSO will be subject to the applicable Exit Load of the Target scheme.
- Unitholder(s) are advised to read the SID/KIM of Target Scheme(s) carefully before opting for DSO.
- Unit holders who wish to enroll for the DSO facility are required to fill in and submit a prescribed DSO Enrolment Form complete in all respects at any of the Official Point of Acceptance (OPA) of TMF, separately for each Scheme/Plan/Option. The enrolment for DSO facility shall be for all units under the Dividend Option of the respective Source Scheme. Request for dividend sweep to multiple schemes are not allowed, partial Dividend Sweep and partial Dividend Payout / Reinvestment are also not permitted. If the unitholder fails to specify the option i.e growth, bonus or dividend of the target schemes then, the default shall be growth option and the default option under dividend shall be dividend re-investment option.
- The DSO Enrolment Form is available with the OPAs and distributors of TMF as well as on the website of TMF, namely, [www.taurusmutualfund.com](http://www.taurusmutualfund.com)
- Enrolment under the DSO facility will automatically override any previous instructions of the Unitholder for 'Dividend Payout' or 'Dividend Reinvestment' facility, as the case may be, in the Source Scheme and will also apply to additional units allotted in the Source Scheme subsequently on account of additional subscription / switch-in / SIP / STP etc.
- The request for enrolment for DSO must be submitted at least seven (7) working days prior to the Record Date for the dividend in the Source Scheme. Hence investors should submit the DSO enrolment request sufficiently in advance. In case of this condition not being met, the DSO enrolment would be effective from the immediately succeeding Record Date of the dividend in the Source Scheme. Consequently, any dividend declared between the date of acceptance of the DSO Enrolment Form and date of registration thereof by the Registrar will be paid out or reinvested in the Source Scheme, as applicable.
- Unit holders will have the right to opt out of DSO facility at any time by submitting a written request. At the time of discontinuation of DSO facility, the unit holders should specify their choice of option i.e. Dividend Reinvestment or Dividend Payout, in the Source Scheme, failing which, the default sub-option, i.e., Dividend Reinvestment will be applicable.
- Request for cancellation of DSO must be submitted at least seven (7) working days prior to the Record Date for the dividend in the Source Scheme. Any dividend declared in the Source Scheme during the interim period will be swept to the Target Scheme.
- The Account Statement for DSO transactions will be sent by post or by email (if email id. is provided) within 30 days of dividend sweep.
- It is expressly clarified that the dividends so swept and invested in Target Scheme shall be constructive payment of dividends to the Unit holder/s and constructive receipt of the same amount from each Unit holder for investment in units of Target Scheme. It is further clarified that the dividend amount transferred would be treated as switch-in / subscription transaction in the Target Scheme and will be liable to PAN and KYC provisions, as may be applicable.
- TMF is not guaranteeing or assuring any dividend under any of the schemes. All dividend distributions are subject to investment performance of the respective schemes, availability of distributable surplus and at the discretion of the Trustee.
- The AMC reserves the right to change/ modify the terms and conditions of the DSO without prior notice or without assigning any reason thereof. If DSO facility is withdrawn from any Source Scheme or Target Scheme, all investors who have opted for DSO will be shifted under Dividend Reinvestment Option in the Source Scheme and the unitholders will be sent suitable intimation.

### Load Structure

**Switch:** Equity Scheme to Equity Scheme (except ELSS): As applicable in Switch Out (From) Scheme; Equity Scheme to ELSS: Equity Scheme to Debt Scheme: As applicable in Switch Out (From) Scheme ; Debt Scheme to Equity Scheme/Debt Scheme:As applicable in Switch Out (From) Scheme.

**Entry Load: Not Applicable** Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

**Exit Load :** 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 GST.

### Transaction Charge

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 empanelled distributor/agent (who has chosen for "Opt-in"), and units will be allotted for the balance amount. The TC will be as follows:

Description	First time Investor	Existing Investor
Lumpsum purchase for ₹10,000 & above.	TC = ₹ 150	TC = ₹ 100
SIP/MicroSIP/OptiSIP purchase where total commitment ( instalment amt. X No. of instal.) is ₹10,000 & 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 amounts to ₹10,000/- and above. 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.

### Registration of Multiple Bank Accounts:

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 dividend / 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.

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.

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.

All bank change/multiple bank registration requests will take 10 calendar days, from the date of submission of all valid documents, to become effective

### Bank Mandate Registration As Part Of Fresh Purchase Application/ New Folio Creation

With effect from 01/11/2013, 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/ dividend payment):

- Original cancelled cheque having First Holder's Name & Bank Account Number printed on the face of the cheque (or)
- Original Bank Statement reflecting the First Holder's Name, Bank Account Number and Bank Name as specified in the application (or)
- Photocopy of the bank statement or bank pass book with current entries not older than 3 months duly attested by the Bank Manager / Authorized Official (or)
- Bank letter confirming the Name & Bank Account Number of the First Holder along with the MICR & IFSC details (if available) duly signed by the Bank Manager / Authorized Official.

### Transact Online - Transactions through website

For the convenience of investors, the Mutual Fund provides the facility of transacting online through its website – Transact Online. A new /first time investor OR an existing investor can use this facility to make an online Purchase, iSIP, Opti-SIP or other applicable transactions. To use this facility, a Unit Holder needs to have a secured TPIN. Investors (who have a valid email & mobile registered in their folio) can instantly generate TPIN online or via the Toll Free number – 1800 108 1111. To further enhance the investor's online security, log-in happens only after clicking on the relevant link to generate, receive & use an OTP (one-time-password) sent via SMS on investor's registered email Id & mobile. A new purchase, redemption & switch transactions are also OTP enabled. Validity of OTP is for 20 minutes; after which the investor will have to re-generate the same. Please DO NOT share your OTP with any un-authorised person. It is essential that for old folios (where full investor details are not updated), the original Unit Certificate (if held by the investors, as applicable) are returned back along with mandatory updation (but not limited to) of Bank details, KYC, PAN, FATCA, Email ID & Mobile no. in the folio to enable Online access. Only those investors with a valid folio with mode of holding as "Joint" will be required to submit a physical TPIN Agreement form by filling up and signing the relevant portions in the TPIN Agreement that can be downloaded from the website of the Mutual Fund [www.taurusmutualfund.com](http://www.taurusmutualfund.com). By signing & submitting the relevant form, the Unit holder/s expressly agrees to have read and understood the terms and conditions related to PIN issuance by the AMC/ Registrar and PIN usage by the Unit holder. For more details on conditions & process of TPIN issuance, also read the "Transact Online FAQs" on the website. iSIP & Opti-SIP is available via "Transact Online" (Taurus MF Website) to enable investors to invest in Taurus Mutual Fund Schemes via Online SIP.

### Trading in units through Stock Exchange Mechanism

SEBI vide its circular no. CIR/MRD/DSA/32/2013 dated October 04, 2013 had permitted Mutual Fund Distributors to use recognised stock exchanges' infrastructure to purchase and redeem mutual fund units directly from Mutual Fund / Asset Management Companies on behalf of their clients. Further SEBI vide its circular no. CIR/MRD/DSA/33/2014 dated December 09, 2014 has permitted non demat transactions also in the Mutual fund through stock exchange platform.

Accordingly, it has been decided to make the following changes for Trading in units through stock exchange mechanism:

- Mutual Fund Distributor (MF distributor) registered with Association of Mutual Funds in India (AMFI) and permitted by the concerned recognized stock exchange shall be eligible to use recognized stock exchanges' infrastructure to purchase and redeem mutual fund units on behalf of their clients directly from Taurus Mutual Fund ('Fund')
- The MF distributor shall not handle payout and pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors.
- Non-demat transactions are also permitted through stock exchange platform.
- In addition to the existing facility of purchase and redemption of units of the eligible units of the eligible Schemes/Plans of the Fund on Stock Exchange Infrastructure viz. BSE StAR MF Platform, the facility for Switching of units among the eligible Schemes/Plans of the Fund is also being made available to the investors. Investors can give a request for Switch only in number of units.
- The switch transaction facility will be made available through other Stock Exchange Infrastructure as and when such a facility is made available by the concerned Stock Exchange.
- The facility of transacting in mutual fund schemes including switch transaction facility through Stock Exchange(s) infrastructure will be in accordance with the procedures and guidelines, terms & conditions as prescribed by the respective Stock Exchange(s) from time to time.

### Call Centre

A Toll Free number facility has been provided for all existing as well as prospective investors & distributors. The number is 1800 108 1111. Overseas investors & others can also reach our customer care on 040 - 6722 5100 (charges, as applicable). A customer care executive will be available to answer your queries between 9 am - 7 pm from Monday to Saturday (excluding Sundays and all Public holidays).

Investors can access NAV, Dividend information, latest statement of account via email, portfolio value, last 5 transactions, and status of complaint/request, Generation and modification of a 5-digit TPIN etc.

# INFORMATION OF SCHEME

Distributors too can access NAV, Dividend information, latest statement of account of their investors, portfolio value, last 5 transactions, Generation of 5-digit TIN for accessing their investor's investment details, status of complaint/request etc.

## Restrictions on acceptance of third party instruments

TAMCO will not accept any application for subscription to units of schemes of Taurus Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions given in paragraph below.

'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. In case of payments from a joint bank account, the first named unit holder/investor must be one of the joint holders of bank account from which payment is made.

### Exception to Third-Party Payments:

TAMCO will accept subscriptions to schemes of Taurus Mutual Fund accompanied by Third Party Payment Instruments only in following exceptional cases:

- Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment). However, this restriction will not be applicable for payment made by a Guardian, whose name is registered in the records of Taurus Mutual Fund in that folio;
- Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
- A Custodian on behalf of a Foreign Institutional Investor (FI/ FPI) or a client.
- Payment by TAMCO to a Distributor empanelled with it on account of commission / incentive etc. in the form of the units of schemes of Taurus Mutual Fund through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI from time to time.
- Payment by a Corporate to its Agent / Distributor / Dealer (similar arrangement with Principal-agent relationship), on account of commission / incentive payable for sale of its goods / services, in the form of Mutual Fund units through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

\* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

In case of exceptions mentioned above, investors will be required to comply with the following requirements without which application for subscription to units will be rejected:

- Mandatory Know Your Customer ('KYC') for all investors (guardian in case of minor) and the person making the payment. KYC Acknowledgement Letter for all the investors as well as the person making the payment should be attached to the application form.
- Third Party Declaration from the investors (guardian in case of minor) and the person making the payment (third party) stating details of bank account from which the payment is made and the relationship with the investor(s). In addition, TAMCO reserves the right to ask for cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as TAMCO may require for verifying the source of funds to ensure that funds have come from the drawer's account only.
- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's Cheque etc., a Certificate from the issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. TAMCO shall check that the funds have been debited from a pre-registered pay in account, or from the account of the first named unit holder.
- A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of Rs 50,000/- or more.
- If payment is made by RTGS, NEFT, ECS, bank transfer etc, a copy of the instruction to the bank stating the account number debited must accompany the purchase application. TAMCO shall check that the account number mentioned on the transfer instruction copy is a registered pay-in account or belonging to the first named unit holder.
- If aggregated payments are received via Channel distributors, TAMCO shall ensure that the settlement model has satisfactory checks and balances against third party payments.
- For payments through net banking and debit cards (as and when made applicable), TAMCO shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. If it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, TAMCO shall reject the transaction with due intimation to the investor. Currently, where the investor account details are not made available by the payment gateway service provider, TAMCO shall obtain the name of the bank making payment for the subscription.

## Safe mode of writing cheque:

As a best practice, to avoid fraud, investors are advised to prepare the payment instrument (i.e. either cheque or demand draft or pay order) favoring the name of the scheme with the first investor's name, PAN number or Folio number (if any) e.g.: "Taurus (Scheme Name) - Adarsh Shah (Name of the investor)" or "Taurus (Scheme Name) - AAABS356F" or "Taurus (Scheme Name) - 6012345648"

## Option to hold units in demat form

Investors/Unit Holders are provided with an option to hold their Units in DEMAT form while subscribing to the Units of the above schemes of TMF. Such Unit Holders are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL/CDSL. The DP can process only Redemption request of units held in demat form.

In case, the unitholder desires to hold the units in DEMAT or Re-materialized (REMAT) mode at a later date, the request for conversion of units held in non-DEMAT into DEMAT mode or vice-versa should be submitted along with a DEMAT/REMAT Request Form to their DP.

During the de-materialisation and re-materialisation process, NO financial and non-financial transactions are allowed. The facility of holding units in de-mat form is available for Systematic Investment Plan (SIP) transactions.

Further, units for SIP transactions will be allotted based on the applicable NAV and will be credited to investors de-mat account on a weekly basis after the realisation of funds.

The facility to hold units in Demat form is not available to Daily & Weekly Dividend option of Taurus Ultra Short Term Bond Fund and Daily, Weekly & Fortnightly dividend option of Taurus Liquid Fund.

## Know Your Customer (KYC) Compliance

A financial transaction (including redemption, switch and all types of systematic plans) will not be processed if all the unit holders (including guardian & POA holder, as applicable) have not completed KYC/CKYC requirements.

a. KYC registered under KYC Registration Agency (KRA):

### Units held in account statement (non-demat) form

It is mandatory for the investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC acknowledgement letter for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) Dividend Transfer Plan (DTP). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment.

New investors (also see CKYCR – pt. b) below) are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) (applicable for Individual investors only), with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com). Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website ([www.cvlindia.com](http://www.cvlindia.com)) using the PAN at the time of investment

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund.

### Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com)

### b. Central KYC Records Registry (CKYCR):

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

With effect from Feb 1, 2017, the following will be applicable - CKYC (for Individuals) and KYC (for Non-Individuals, as per existing process). KYC or CKYC may be used interchangeably while writing in SID/SAI; though with the clear understanding that CKYC is applicable for Individuals only

If TAMCO finds that the name of the first holder in the application is slightly different (spelling error/spelling different/full form vs short name/etc.) than the name on investor's PAN/KYC/CKYC/Bank Account; then TAMCO reserves the right to update the name reflecting on investor's PAN/KYC/CKYC/Bank Account to ensure uniformity. TAMCO may seek additional proof & letter from the investor, including a suitable Affidavit, to ensure that the correct name of the investor is updated in our records.

## Ultimate Beneficial Ownership Details

In line with the Prevention of Money Laundering Act 2005, (PMLA) and SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI's Best Practices Guidelines Circular no. 62/2015-16 dated September 18, 2015, investors may note w.e.f. **January 01, 2016** it shall be mandatory for all investors/ unitholders to provide Ultimate Beneficial Ownership details failing which the AMC shall reject the transaction for additional subscription (including switches)

Taurus Mutual Fund reserves the right to reject application / restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in UBO, investors are required to immediately update the details with Taurus Mutual Fund / KFin Technologies Private Limited (Registrar).

## Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)

FATCA is an acronym for Foreign Account Tax Compliance Act (FATCA), a United States Federal law to increase compliance by US tax payers and is intended to bolster efforts to prevent tax evasion by the US tax payers with off shore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Mutual Fund are likely to be classified as a Foreign Financial Institution (FFI) (Investment Entity as per Annexure 1 (i) under the FATCA provisions).

In accordance with the regulatory requirements related to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI's Best Practices Guidelines Circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/ CRS requirements, w.e.f. **January 01, 2016** all investors will have to mandatorily provide the details and declaration pertaining to FATCA/ CRS for all new/ existing accounts opened, failing which the AMC shall reject the application.

## Employee Unique Identification Number (EUIIN)

Pursuant to Securities and Exchange Board of India (SEBI) circular number CIR/IMD/DF/21/2012 dated September 13, 2012, investor/s shall have the provision in the application / transaction form to specify the unique identity number (EUIIN) of the employee/relationship manager/sales person (sales person) of the distributor interacting with the investor/s for the sale of mutual fund products, along with the Association of Mutual Fund in India (AMFI) Registration Number (ARN) of the distributor. Investors are hereby requested to note the following with respect to EUIIN:

# INFORMATION OF SCHEME

1. AMFI has allotted EUIN to all the sales person of AMFI registered distributors and to all the Individual ARN holders including senior citizens.
2. Investor/s shall specify the valid ARN code, and the valid EUIN of the sales person/Individual ARN holders in the application/transaction form. This will assist in handling the complaints of mis-selling, if any, even if the sales person on whose advice the transaction was executed leaves the employment of the distributor.
3. Investors are requested to use the new application / transaction forms which have space for sub-broker ARN code and EUIN.

## Account of Minor, Account Status Change, Minor attaining Majority and Change of Guardian:

- A) i) New Account / Folio is opened on behalf of a Minor
- The minor shall be the first and the sole holder in an account; OR a Joint holder with the Guardian (as applicable).
  - Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. Further, the minor's Date of Birth (DOB) too should be mentioned on the application form. Documents supporting the DOB of the minor and also the relationship of the Guardian & the Minor have to be enclosed.
- ii) Existing unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, kindly submit the change of bank mandate where minor is also a bank account holder (either single or joint with registered guardian).
- B) Minor attaining Majority - Status change
- On the Minor becoming a Major, the status of the same needs to be incorporated in the folio. For this, the Investor has to submit KYC acknowledgement, mobile no. & email id, details of bank account wherein the Major has operating powers as well as signature of the Major, suitably attested. The sign attestation may be done by the parent/guardian whose signature is registered in the our records against the folio; OR by the competent person from the bank in which the investor holds the account
  - In case of non-receipt of request for change of status along with relevant documents, minor folio/account will be frozen, for operation by guardian, from the date of minor attaining the status of majority as per the records.
  - Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP), on the basis of which the standing instruction was issued, will be suspended when the minor attains majority, till the status is changed to major.
- C) Change in Guardian
- In case of a change in guardian, the new guardian must either be a natural guardian (i.e. Father or mother) or a court appointed legal guardian and such guardian shall mandatorily submit the supporting documents showing the relationship with the minor, KYC acknowledgment, Bank attestation of signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian, etc.

## Updation of Records by Investors

- i) All existing investors are advised to update the records with their updated information, not limited to, latest bank account details, FATCA, KYC, Nominee, mobile & email ID. Investors holding Unit Certificates are advised to surrender the certificate and collect the updated statement of account.
- ii) Where still not updated in the folio, investors are requested to provide their PAN/PEKRN number at the earliest.
- iii) Email Id & Mobile no. as provided in the application will be updated. In absence of this, the details available in KYC data may be updated by the AMC/RTA.

Note: The email id & mobile no. provided by the investor should belong either to the first holder only. It should not belong to any other third party (including advisors or distributor's). If a breach is found, AMC/RTA reserve the right to delete such information. As a general rule, the email address of one investor is not allowed to be updated against multiple folios, unless a specific written request (with proper reasons) is received in this regard duly signed by all investors, OR if the investors in such folios belong to the same family (self, spouse, dependant parents & dependant children). This should be treated as a mandatory and important requirement to not only ensure speedy & efficient communication between the investor(s) & AMC/RTA but also to prevent any fraudulent transactions.

## Nomination Facility:

Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future. Through this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s). A nomination in respect of the Units does not create an interest in the property after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees of the deceased Unitholder as the case may be.

Minor(s) can be nominated and in such cases, the name, address and signature of the natural parent/ legal guardian representing such minor nominee(s) shall be provided by the Unit holder.

Nomination can also be made in favour of the Central Government, State Government, local authority, any person designated by virtue of his office or a religious or charitable trust.

The terms and conditions for registration of nominee(s) are as under:

- i. Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- ii. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is 'either or survivor'.
- iii. Every new nomination for a folio will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
- iv. Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- v. Nomination shall be mandatory for all new singly held folios of individual investors. Investors who do not wish to nominate are required to sign a declaration separately, confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by sole holder, the application is liable to be rejected.
- vi. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.

vii. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).

viii. Cancellation of nomination can be made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/ AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).

ix. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

x. Transmission of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

## Nomination mandatory where mode of holding is single:

As per SEBI circular dated June 15, 2022 read with SEBI Circular dated July 29, 2022, Investors subscribing to Mutual Funds shall have a choice of:

a. Providing nomination as per the format prescribed in MF Regulations.

b. Opting out of nomination.

After September 30, 2023, all existing individual unitholders holding units solely or joint Mode the folios that have not complied with the above requirement shall be frozen for debits.

## Transmission of Units:

Transmission of units is required, on the death of unit holder/s, to their nominees, etc. Transmission could be to surviving unit holders, nominees or to the legal heirs of the unit holder. A request for transmission should be sent separately. If a redemption request accompanies the transmission request, the redemption request will be rejected. Depending upon the facts and circumstances of each case, various information and documents are required to be submitted for transmission of units. Please contact any of the offices of Taurus Asset Management Co. Ltd. or its Registrar & Transfer Agent for further details.

## Pledge of Units

The Units under the respective Scheme(s) (subject to completion of lock-in period, if any) may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other body. The AMC / R&T will note and record such Pledged Units. The Unitholder may request for the requisite form from the AMC / R&T. The AMC / R&T shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund assumes no responsibility thereof. The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorization to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such units.

## Tax treatment for the investors (Unitholders)

Investors are advised to refer to the details in the Common Scheme Information Document and Statement of Additional Information and also independently refer to their tax advisor.

## Daily Net Asset Value (NAV) / Portfolio disclosure (Monthly / Half Yearly)

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](http://www.taurusmutualfund.com). (NAV's Section) Further we shall endeavour to update the NAV of the Scheme on the website [www.amfiindia.com](http://www.amfiindia.com) of Association of Mutual Funds in India by 9 p.m. on the same day. We shall extend the facility of sending latest available NAVs to unit holders via SMS (registered mobile numbers only), upon receiving a specific request in this regards.

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](http://www.taurusmutualfund.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month/half year.

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.

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](http://www.taurusmutualfund.com) and on the website of AMFI ([www.amfiindia.com](http://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.

## For Investor Grievances - Please contact :

### Ms. Jincy Mariam John

COO and Principal Officer  
Taurus Asset Management Company Limited  
2nd Floor, Plot No 31, Echelon Institutional Area,  
Sector 32, Gurgaon-122001  
Ph: 0124-4675500  
Toll Free Number : 1800 108 1111  
E-mail: [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com)

### Name & Address of Registrar

KFin Technologies Limited  
(Unit Taurus Mutual Fund)  
1st Floor, Karvy Selenium Tower B, Plot No 31 & 32,  
Financial District, Nanakramguda,  
Serilingampally, Hyderabad – 500 032  
Tel: 040 – 7961 1000  
Email: [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com)

for any grievances with respect to transaction through stock exchange mechanism, unit holder must approach either their stock broker or their investor grievance cell of the respective stock exchange.

## UNITHOLDERS INFORMATION

### Account Statements

For normal transactions (other than SIP/STP) during ongoing sales and repurchase:

- The AMC shall inform the investor whose application (other than SIP/STP) has been accepted, via email/SMS, specifying the number of units allotted within 5 working days from the date of transaction.
- 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.



# INFORMATION OF SCHEME

## For SIP / STP transactions;

- Account Statement for SIP and STP will be despatched 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.

## Half Yearly Account Statement:

- 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.
- Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

## Consolidated Account Statement

Common Account Statement for each calendar month would be sent to the investor/s those who have transacted during the month.

The investor whose transaction\*\* has been accepted by the AMC/Mutual Fund shall receive the following:

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- Thereafter, a consolidated account statement (CAS) ^ for each calendar month to the Unit holder(s) in whose folio(s) transaction\*\*(s) has/have taken place during the month on or before 10th of the succeeding month shall be sent by mail/e-mail.

^ Consolidated Account Statement (CAS) shall contain details relating to all the transactions\*\* carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

\*\*The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions.

- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- In case of a specific request received from the Unit holders, the AMC/Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.
- In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

Investors are requested to note the following (effective from 02/07/2012):

- The Consolidated Account Statement (CAS) for each calendar month will be issued on or before 10th day of succeeding month to the investors who have provided valid PAN. Physical account statements will not be sent to the investors after every financial transaction including systematic transaction. Further CAS will be sent via e-mail where any of the folios consolidated has an e-mail id or to the e-mail id of the first unit holder as per KYC records.
- In case of a New Fund Offer (NFO) or ongoing transaction, the AMC shall send confirmation specifying the number of units allotted to the applicant by way of an e-mail/and/or SMS's to the investor's registered address and/or mobile number not later than 5 business days from the date of closure of the NFO or transaction date.
- 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.

## Applicable for unit holders having a Demat Account

With a view to create one record for all financial assets of every individual, SEBI vide its Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014 enabled a single consolidated view of the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories.

In accordance with the above, the following shall be applicable for unit holders having a Demat Account:

- Investors having Mutual Fund investments and holding securities in demat account shall receive a single Consolidated Account Statement from the Depository.
- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of demat accounts or mutual fund folios then CAS with holding details shall be sent to the investor on half yearly basis.

The unit holders who do not have Demat Account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.

Pursuant to SEBI vide its Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 (modified via Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated Oct 22, 2018) the

following additional disclosures will be provided in the CAS issued to investors:

- Total purchase value / cost of investment in each scheme.
- The amount of actual commission paid by AMCs/ Fund to distributors during the half-year period
- The scheme's average Total Expense Ratio (in percentage terms, along with the break-up between Investment & Advisory Fees) & Other expenses for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- Half-yearly CAS shall be issued to all Fund investors, excluding those investors who do not have any holdings in Fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

## Monthly / Half -Yearly Portfolio Disclosures

Monthly 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](http://www.taurusmutualfund.com)) on or before 7 working days of the following month.

The AMC shall disclose portfolio (along with ISIN, Scheme & Index Riskometer AND Scheme Vs Index Performance) 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](http://www.taurusmutualfund.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month/half year.

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.

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](http://www.taurusmutualfund.com) and on the website of AMFI ([www.amfiindia.com](http://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.

## 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 30th September upload the unaudited half yearly financial results on the website of the Fund ([www.taurusmutualfund.com](http://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](http://www.taurusmutualfund.com)) and Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. The same will also be available at our Registered Office & Head Office.

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](http://www.taurusmutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

## Recurring Expenses

In addition to the Recurring Expenses specified for the Scheme(s), the following expenses may also be charged under the Scheme(s) -

- In terms of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018; 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.
- 30 bps for 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 -

- 30 per cent of the gross new inflows from retail investors into the scheme, or;
- 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 utilised 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.

- 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.

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.

With Effect from October 22, vide SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/137, in terms of Regulation 52(1), 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.

AMC shall annually set apart at least 2 basis points on daily net assets within the maximum limit of expenses for investor education and awareness initiatives.

## Scheme Specific Risk Factors

Mutual Fund units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment.

### • 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. 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 Fixed Income and Money Market Instruments:

#### Price Risk/Interest Risk

Fixed Income and Money Market Instruments carry price risk (also known as interest rate risk). Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. In case of floating rate instruments, the general level of price risk is low (as compared to fixed rate instruments), however, these instruments are also subject to some amount of interest rate risk as the spread over the benchmark rate may change. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Prices of bonds/money market instruments traded change frequently (up or down) which in turn leads to changes in the NAV of the scheme which holds such securities.

#### Prepayment Risk

Certain fixed income securities give an issuer a right to call back its securities before their maturity date. This right is generally exercised when interest rate has declined. The proceeds received when such right is exercised may get invested at lower yield as the interest rate have declined. This risk of deploying proceeds at lower rate is known as prepayment risk.

#### Credit Risk

Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or paying back the principal amount on maturity. In case of Government Securities, there is minimal credit risk. Lower rated or unrated securities carry a higher credit risk as compared to higher rated securities.

#### Liquidity or Marketability Risk

The ability of a fund to execute sale/purchase orders is dependent on the liquidity of the underlying securities. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances.

#### Re-investment Risk

This refers to the risk that intermediate cash flows received from a security is re-invested at a different rate than assumed at the time of purchase.

### • Risks Associated with Investments in Government Securities

The Government Securities Market is the largest and most liquid market in India, with the large participants being banks, non-banking finance companies, insurance companies and provident funds which are required by statutes to invest in Government securities. The government securities are being issued in a tenure starting from 3m up to 40 years at present. It is more liquid in nature because of large investor base as compared to corporate bonds. Since, it is being issued over long tenure compared to corporate bonds, it carries higher interest rate risk on long tenure securities. Since the security is sovereign in nature, the credit risk is minimal.

### • Risks associated with Investing in ADR/GDR and Foreign Securities

Subject to necessary approvals, a Scheme may also invest in overseas financial assets as permitted under the applicable regulations. The value of an investment in a foreign issuer may depend on general global economic

factors or specific economic and political factors relating to the country or countries in which the foreign issuer operates. To the extent the assets of the Scheme are invested in overseas financial assets, there may be risks associated with fluctuations in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls, political circumstances, bi-lateral conflicts or prevalent tax laws.

Investment in foreign securities carries currency risk. Currency risk is a form of risk that arises from the change in price of one currency against other. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other.

### • Risks associated with Investing in Derivatives

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by a Fund Manager involve uncertainty and decision of a Fund Manager may not always be profitable. No assurance can be given that a Fund Manager will be able to identify or execute such strategies.

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mis pricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby a Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

### • Risks associated with Investing in Securitised Debt

The Scheme may invest in domestic securitised debt such as asset backed securities (ABS) or mortgage backed securities (MBS). Asset Backed Securities (ABS) are securitised debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. Mortgage backed securities (MBS) are securitised debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties. ABS/MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables. The ABS/MBS holders have a limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holders will suffer credit losses. ABS/MBS are also normally exposed to a higher level of reinvestment risk as compared to the normal corporate or sovereign debt.

At present in Indian market, following types of loans are securitised:

Auto Loans (cars / commercial vehicles / two wheelers)  
Residential Mortgages or Housing Loans  
Consumer Durable Loans  
Personal Loans  
Corporates Loans

### • Risks associated with Securities Lending

The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply with can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

### • Risks associated with Short Selling

The Scheme may enter into short selling transactions, subject to SEBI and RBI Regulations. Short positions carry the risk of losing money and these losses may grow unlimited theoretically if the price of the stock increases without any limit which may result in major losses to the Scheme. At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In addition, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

### • 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.

# INFORMATION OF SCHEME

## • 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 Unlisted Securities

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted domestic securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, 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 investing in Foreign Securities/ Overseas investment

The risk of investing in foreign securities carries exchange rate risks related to depreciation of foreign currency and the country risks, in addition to the risks of securities in domestic securities. The country risks would include events such as change in regulations or political circumstances like introduction of extraordinary exchange rate controls, restrictions on repatriation of capital due to exchange rate controls, bi-lateral political tensions leading to immobilization of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.

## Risk Management / Mitigation Strategies

The Fund by utilizing a holistic risk management strategy will endeavour 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.

<b>Risk associated with portfolio construction</b>	AMC has incorporated adequate safeguards to manage risk 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. 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.
<b>Market Liquidity Risk &amp; investment in unlisted securities</b>	Fund Manager would invest in those securities 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.
<b>Risk associated with Equity derivatives</b>	Equity derivatives may be used for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is decreased as only exchange traded equity derivatives are permitted. On portfolio and regulatory limits, there are internal limits and there is an established monitoring process.
<b>Quality Risk or risk of investing in unsustainable/ weak companies</b>	Investment universe is carefully selected to only include high quality businesses.
<b>Concentration Risk</b>	To invest across the market capitalization spectrum and industries/sectors
<b>Credit Rating Risk</b>	The endeavour is to invest in fixed income securities which have high credit quality and preferably have high rating from rating agencies such as CRISIL, ICRA or CARE. The probability of rating downgrade is low.  The due diligence performed by the fund management team before assigning credit limits should mitigate company specific issues.
<b>Interest Rate Risk</b>	Interest risk is managed by meticulous determination of average maturity of the portfolio. Extensive analysis of macro economic conditions is carried out to form a view of future interest rates and to position the portfolio accordingly.
<b>Risk associated with Stock Lending</b>	At present, there is no significant activity in the Securities Borrowing and Lending market. The Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any transactions.
<b>Procedure followed for investment decisions &amp; Risk control measures (Applicable to All Equity Schemes)</b>	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, Fund Managers - Debt & Equity, CFO & HOI. 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 looks into the following matters-

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

The Investment Committee meeting is held once a month.

The Board of TAMCO has also constituted an Investment Monitoring Committee comprising of two 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.

## Disclaimer with respect to S&P BSE 500 TRI

The S&P BSE 500 TRI is product of AIPL, which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ('SPDJI') and BSE. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); BSE® is a registered trademark of BSE Limited ("BSE"); and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). ©

Asia Index Private Limited 201 (x). All rights reserved. Redistribution, reproduction and/or photocopying in whole or in part are prohibited without written permission of AIPL. For more information of any of AIPL's indices please visit <http://www.asiaindex.com/>. None of AIPL, BSE, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and none of AIPL, BSE, S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC or their affiliates nor their third party licensors shall have any liability for any errors, omissions or interruptions of any index or the data included therein"



# INSTRUCTIONS FOR FILLING UP COMMON APPLICATION FORM

## 1. GENERAL INSTRUCTIONS

Please read Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please strike out any section that is not applicable. Cancellation / Correction with White ink on any of the mandatory information should be counter signed. Applications completed in all respects, must be submitted at the designated Investor Service Centres (ISCs) of Kfin Technology Ltd. or Taurus Asset Management Co. Ltd. (TAMCO) branches across India. A list of all ISC's and TAMCO branches is provided in the KIM and SID.

Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application.

The booklet has the following Application Forms:

No. of Forms

- Common Application Forms with Nomination \_\_\_\_\_ 1
- Declaration for Ultimate Beneficial Ownership (UBO) \_\_\_\_\_ 1
- SIP / OptiSIP-Enrolment - cum - Auto Debit / NACH Application Form \_\_\_\_\_ 1
- SWP or STP / Opti STP or DSO Form \_\_\_\_\_ 1
- Third Party Payment Declaration Form \_\_\_\_\_ 1
- Multiple Bank Account Registration Form \_\_\_\_\_ 1
- Foreign Accounts Tax Compliance Act (FATCA) Form \_\_\_\_\_ 2

New investors wishing to make an SIP investment will need to complete and submit both the Application Form and the SIP Enrollment Form for Auto Debit/NACH/ Standing Instruction as applicable).

For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RM/employee of the distributor, and will assist in resolving complaints.

## 2. EXISTING UNIT HOLDER INFORMATION

Investors already having an account in any of Taurus Mutual Fund Schemes should provide their Folio Number, and proceed to Section 10. The personal details and Bank Account details as they feature in the existing account would apply to this investment as well and would prevail over any conflicting information furnished in this form. In case existing unit holder PAN & KYC is not validated, please proceed to section 4. Mode of holding will be as per existing Folio Number.

## 3. UNIT HOLDER INFORMATION

Name and address must be written in full. In case the Investor is an NRI/FII, an overseas address must be provided mandatorily. On successful validation of investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. A local address if available may also be mentioned in the Application Form. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the Trustee(s) authorising such purchase must be submitted. For Investments "On behalf of Minor", please note that the minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holder's details and nomination details, even if mentioned and signed will not be considered. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC acknowledgement are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like (i). Birth certificate of the minor, or (ii). School leaving certificate / Mark sheet or (iii). Passport of the minor, or (iv). Any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.

All communications and payments shall be made in the name of and favouring the first / sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

NRI investors (residents of USA & 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 Kfin ISC/Taurus AMC branch in person in India and submit all the required documents along with NRI - US-Canada Declaration form.

## 4. BANK ACCOUNT DETAILS

In order to protect the interest of investors from fraudulent encashment of cheques, it is mandatory for Unit holders to specify their complete bank details in the application for subscription or redemption of units.

Applications without complete bank details shall be rejected.

### 4a. Change in Bank Details

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

Original of any one of the following or Originals to be produced for verification or True attested copy by the bank -

- A) i) Cancelled cheque of the new bank mandate with the 1st unit holder name and bank account number printed on the cheque or (ii) 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 / authorised person.
- B) For existing folios where no previous bank account details are available, in addition to the above, copy of a photo id proof is also mandatory submission.

In the event of a request for change in bank account information being invalid/incomplete/not satisfactory in respect of signature mismatch/document insufficiency/not meeting any requirements more specifically as indicated in clauses (A) & (B) above, the request for such change will not be processed. Redemptions / IDCW payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details atleast 10 days prior to date of redemption / IDCW payment, if any.

### 4b. Indian Financial System Code (IFSC)

IFSC - Indian Financial System Code- This is a 11 digit numeric number given by the bank and it appears on the cheque. In cases where it does not appear, Investors are advised to obtain the same from their bank branch. This number will, in a

secured form, enable to transfer the funds electronically as and when payments are to be made by TAMCO to the investor.

MICR - Magnetic Ink character recognition - This is 9 digit numeric number given by the bank and it appears on the lower white portion of the cheque. This number is an alternate to IFSC code number that will enable to transfer the funds electronically as and when payments are to be made to the investor.

### 4c. Multiple Bank Account Registration

The Mutual Fund has also provided a facility to the individual investors to register upto 5 multiple bank accounts; while non individual investors can register upto 10 bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / IDCW proceeds.

### 4d. Bank Mandate Registration As Part Of Fresh Purchase Application/ New Folio Creation

With effect from 01/11/2013, 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):

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 pass book 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 signed by the Bank Manager / Authorized Official.

## 5. INVESTMENT DETAILS

Across all TAMCO Schemes, an investor can choose to invest in the "DIRECT" plan or in the "REGULAR" plan. Investors should indicate the Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice, the investment will be considered in default option as defined in the SID. Applications are liable for rejection if the minimum amount condition or any other, as per SID, is not met.

## 6. MODE OF PAYMENT

To ensure that units are correctly issued in your name, investment Cheques and bank drafts must be drawn in favour of the "Specific Scheme Name - Permanent Account Number (PAN)" or "Applicant's Name" or "Folio Number" (e.g. In case of Taurus Flexi Cap Fund the cheque should be drawn in favour of "Taurus Flexi Cap Fund-ABCDE1234F" or "Taurus Flexi Cap Fund -Manish Sinha" or "Taurus Flexi Cap Fund-612356903") dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. must be mentioned on the reverse of the Cheque/DD. Investment in each scheme should be done via a separate Cheque / Draft.

## 7. TRANSACTION CHARGE

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 empanelled distributor/agent (who has chosen for "Opt-in"), and units will be allotted for the balance amount. The TC will be as follows:

Description	First time Investor	Existing Investor
Lumpsum purchase for ₹10,000 & above.	TC = ₹ 150	TC = ₹ 100
SIP/MicroSIP/OptiSIP purchase where total commitment (instalment amt. X No. of instal.) is ₹10,000 & 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 amounts to ₹10,000/- and above. In such cases the Transaction charge shall be recovered in 4 installments.

## 8. DEMAT ACCOUNT

The unitholders in the open-ended schemes have an option to hold the units in DEMAT mode. If the details mentioned in the Common Application Form (CAF) are incomplete/erroneous, not matching with the Demat Account Details, then the units will be issued in Physical (Statement of Account - SOA) mode. It is required that all applicants submit Client Master List (CML) or any other document(s) [eg. Transaction cum holding statement or Delivery Instruction Slip (DIS)] specifying the name and Demat a/c no. details as a proof for the Demat Account Details furnished in the CAF. In case of holding in Demat account, the details like bank mandate, contact details etc. will be overwritten as per the data stated in the Demat account and not as per the CAF. If the unitholders so choose, they can also apply to convert de-materialized units into SOA form by submitting an application for Re-materialization of units to the Depository Participant (DP).

## 9. TRANSFER OF UNITS

If the units are issued in demat mode, they are transferable in accordance with the provisions of SEBI (Depositories & Participants) Regulation as maybe amended from time to time. The Transferor will need to issue delivery instructions for transfer of units in the required form and submit to the relevant DP for effecting the transfer in accordance with such rules/regulations as may be in force governing transfer of securities in demat mode.

## 10. THIRD PARTY PAYMENTS

1. TAMCO / ISC of Kfin Technology Ltd., shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 10.2a below. "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.

2a. As referred to in para 10.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.

- i) Payment by Parents/Guardians\* on behalf of a minor;
- ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions.
- iii) Custodian on behalf of an FII or a Client.

\*Guardian— means a Natural (Parents) or a court-appointed entity.

2b. For investments through third party payments, Investors must attach the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com)) along with the Application Form for subscription of units.



# INSTRUCTIONS FOR FILLING UP COMMON APPLICATION FORM

## 11. Consolidated Account Statement (CAS) :

A Consolidated Account Statement (CAS)<sup>^</sup>, for each calendar month for Unit holder(s) (with valid PAN details in the folio) where transaction(s) has/have taken place during the month, shall be sent by mail/e-mail on or before 15th of the following month.

<sup>^</sup>Consolidated Account Statement (CAS) shall contain details relating to all the purchase (excluding any New Fund Offer (NFO) transactions), redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions, carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

## 12. E-MAIL COMMUNICATION & ONLINE ACCESS

Account Statements / Annual Reports / Other Statutory information (as may be required under SEBI (Mutual Funds) Regulations, 1996), can be sent to each Unit holder by courier / post / e-mail. Unit holders who have provided their email ID will receive these documents by email and have to download and print the same. Unitholder may choose to select the 'Opt-in' box (Refer column No. 15 in Common Application Form) to get the physical copy of the schemewise annual / abridged report. On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted, by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, will be sent to the Unit holders registered e-mail address and/or mobile number. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

**\*\*The email id & mobile no. provided by the investor should belong to the first holder only. It should not belong to any other third party (including advisors or distributor's).** If a breach is found, AMC/RTA reserve the right to delete such information. As a general rule, the email address of one investor is not allowed to be updated against multiple folios, unless a specific written request (with proper reasons) is received in this regard duly signed by all investors, OR if the investors in such folios belong to the same family (self, spouse, dependant parents & dependant children). This should be treated as a mandatory and important requirement to not only ensure speedy & efficient communication between the investor(s) & AMC/RTA but also to prevent any fraudulent transactions.

For the convenience of investors, the Mutual Fund provides the facility of transacting online through its website – Transact Online. A new/first time investor OR an existing investor can use this facility to make an online Purchase, iSIP, Opti-SIP or other applicable transactions. To use this facility, a Unit Holder needs to have a secured TPIN. Investors (who have a valid email & mobile registered in their folio) can instantly generate TPIN online or via the Toll Free number – 1800 108 1111. To further enhance the investor's online security, login happens only after clicking on the relevant link to generate, receive & use an OTP (one-time-password) sent via SMS on investor's registered email ID & mobile. A new purchase, redemption & switch transactions are also OTP enabled. Validity of OTP is for 20 minutes; after which the investor will have to re-generate the same. Please DO NOT share your OTP with any un-authorised person. It is essential that for old folios (where full investor details are not updated), the original Unit Certificate (if held by the investors, as applicable) are returned back along with mandatory updation (but not limited to) of Bank details, KYC, PAN, FATCA, Email ID & Mobile no. in the folio to enable Online access.

## 13. REDEMPTION AND IDCW PROCEEDS TO UNIT HOLDERS

Unitholders in Physical mode can redeem by applying to TAMCO/ISC via a signed instruction. TAMCO shall endeavour to make the redemption/IDCW proceeds via electronic remittance or at-par cheque or Demand draft payable at the location of the investor's bank. Applicants are therefore urged to submit the bank details as mentioned in 4b. above. For unitholders in Demat mode, redemption request can be placed through Depository Participants (DP) or entitled Exchange-specified intermediaries where NSE - MFSS/ BSE - Star MF platform is available for trading Mutual Fund units.

## 14. NOMINATION

The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. If the units are held jointly, all joint holders will sign the nomination form. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate.

Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the applicant. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time. Nomination in respect of the units stands rescinded upon the transfer of units.

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation/ share for each of the nominees, TAMCO, by invoking default option, shall settle the claim equally amongst all the nominees.

**Applicants who do not wish to nominate, must at the designated space confirm their intention not to nominate, failing which the form may be rejected by TAMCO.**

Transfer of units in favour of Nominee(s) shall be valid discharge by TAMCO against the legal heir. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and TAMCO shall not be under any obligation to transfer the units in favour of the Nominee(s).

## 15. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian. Once Minor becomes Major, the guardian must provide the relevant documents to get the first holders' details updated. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney.

**Execution Only**-for transactions without EUIN, the applicants are required mandatorily to sign again in the given space. These signatures will be the same as and in addition to the signatures for investments in the application form.

## 16. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/AML/1/06 dated 18 January 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know your customer (KYC) policy

The investor(s) should ensure that the amount invested in the scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, TAMCO / Taurus Mutual Fund ("the Mutual Fund") reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Mutual Fund, TAMCO, Taurus Trustee Company Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where TAMCO believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reports the same to FIU-IND.

## 17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

The KYC acknowledgment will be issued by a designated KYC Registration Authority (KRA) based on the submission of the following proof/ documents:

i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, v) information with regard to financial status and other demographic details and vi) any other information and/or documentation to establish identity of any unitholder(s). Each valid KYC application requires In-Person Verification (IPV). This is a confirmation that the applicant (Individual or Non-individual) of the KYC has been seen and the KYC form has been signed by the applicant in presence of an authorized person who will then put their own Name, Designation, Name of Organisation, ARN code (applicable for KYC Compliant distributors) & Stamp. The date and the time of this IPV is also needed to be mentioned clearly. This authorized person can be either from the AMC or a NISM certified KYC Compliant Distributor or a Scheduled Commercial Bank official. All valid KYC applications will be registered with the KRA. In case of Rejection by the KRA, for any reason, the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.

**For all existing KYC verified investors, who did not submit the following information at the time of KYC - before or after Jan 1, 2012, the additional details are required to be given at the earliest in order to enable further transactions in the folio -**

**Individual Investors** - father/spouse name, nationality, marital status, declaration of Gross Income/Net Worth as per the new slab and In-Person Verification (IPV)

**Non-Individual Investors** - i) declaration of Gross Income/Net Worth as per the new slab ii) photo, name, PAN, Residential address & DIN/UID of all Promoters/Partners/Karta/Trustees/Whole Time Directors who are involved in day to day activities.

Investors should note that it is mandatory for all applications, for subscription for any amount, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from KRA website using the PAN Number. Applicants intending to apply for units through Power of Attorney (PoA) must ensure that the issuer of PoA and the holder of PoA must mention their KYC compliance status and attach proof of KYC compliance at the time of investment.

The KYC status will be validated with the records of the KRA before allotting units. Taurus Mutual Fund will not be held responsible and / or liable for rejection of KYC Form, if any, by the KRA. Applications for subscriptions of value of any amount without a valid KYC may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, TAMCO shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, TAMCO reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

**Definition of Politically Exposed Persons (PEP):** Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

## 18. Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)

FATCA is an acronym for Foreign Account Tax Compliance Act (FATCA), a United States Federal law to increase compliance by US tax payers and is intended to bolster efforts to prevent tax evasion by the US tax payers with off shore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Mutual Fund are likely to be classified as a Foreign Financial Institution (FFI) (Investment Entity as per Annexure 1 (i) under the FATCA provisions).

In accordance with the regulatory requirements related to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI's Best Practices Guidelines Circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/ CRS requirements, w.e.f. January 01, 2016 all investors will have to mandatorily provide the details and declaration pertaining to FATCA/ CRS for all new/ existing accounts opened, failing which the AMC shall reject the application.

## INSTRUCTIONS FOR FILLING UP COMMON APPLICATION FORM

### 19. Ultimate Beneficial Ownership (UBO)

In line with the Prevention of Money Laundering Act 2005, (PMLA) and SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI's Best Practices Guidelines Circular no. 62/2015-16 dated September 18, 2015, investors may note w.e.f. January 01, 2016 it shall be mandatory for existing investors/ unitholders to provide Ultimate Beneficial Ownership details failing which the AMC shall reject the transaction for additional subscription (including switches)

Taurus Mutual Fund reserves the right to reject application / restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in UBO, investors are required to immediately update the details with Taurus Mutual Fund / Kfin Technology Limited (Registrar).

## CHECKLIST

Please ensure that your Application Form is complete in all respects and signed by all applicants:

- Name, Address and Contact Details are mentioned in full.
- Status of First/Sole Applicant is correctly indicated.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated)
- Please attach proof of KYC Compliance status
- Appropriate Plan / Option is selected. If units are applied by more than one applicant, Mode of Operation of account is indicated.

Your investment Cheque / DD should be drawn in favour of 'Scheme Name - Permanent Account Number' or 'Applicant's Name' or 'Folio Number' and crossed A/c Payee only. Application Number is to be mentioned on the reverse of the Cheque/DD. Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Document	Individual	Companies	Trusts	Societies	Partnership Firms	FIIS	NRI	Investments through Constituted Attorney
1. Resolution / Authorisation to invest		✓	✓	✓	✓	✓		
2. List of Authorised Signatories with Specimen Signature (s)		✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association		✓						
4. Trust Deed			✓					
5. Bye-Laws				✓				
6. Partnership Deed					✓			
7. Notarised Power of Attorney								✓
8. Payment mode by DD/Third Party Cheque - Declaration to be attached as applicable	✓	✓	✓	✓	✓	✓	✓	✓
9. Photo copy of PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓
10. KYC Acknowledgement Letter	✓	✓	✓	✓	✓	✓	✓	✓
11. UBO		✓	✓	✓	✓	✓	✓	✓
12. FATCA	✓	✓	✓	✓	✓	✓	✓	✓

All document in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.



6c. Gross Annual Income (in ₹) [Please (✓)]

First Applicant ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore (or)

☐ Net-worth (Mandatory for non-individuals) ₹ \_\_\_\_\_ as on 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Not older than one year)

Second Applicant ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore (or) Net-worth \_\_\_\_\_

Third Applicant ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore (or) Net-worth \_\_\_\_\_

6d. First Applicant

For Individuals (Please (✓)) Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors) ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

For Non-Individuals providing any of the below mentioned services (Please (✓))

☐ Foreign Exchange/Money Changer Services Gaming/Gambling/Lottery/Casino Services Money Lending/Pawning None of the above

Second Applicant: (To be filled only if the applicant is an individual) ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

Third Applicant: (To be filled only if the applicant is an individual) ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

**7. FATCA & CRS INFORMATION (FOR INDIVIDUAL INCLUDING SOLE PROPRIETOR) (SELF CERTIFICATION) (REFER INSTRUCTION 18)**

The below information is required for all applicant(s)/ guardian

Address Type: ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency			
Tax Payer Ref. ID No.			
Identification Type [TIN or other, please specify]			
Country of Tax Residency			
Tax Payer Ref. ID No.			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/ green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

**8. POWER OF ATTORNEY (PoA) HOLDER DETAILS**

Name of PoA Mr. Ms. M/s. \_\_\_\_\_

PAN# / PEKRN# \_\_\_\_\_ KYC Number \_\_\_\_\_

KYC # \_\_\_\_\_ [Please tick (✓)] (Mandatory) ☐ Proof Attached

# Please attach Proof. Refer instruction No 16, 17 & 18

**9. DEMAT ACCOUNT DETAILS**

I would like units to be allotted in DEMAT mode as per the details below:

Beneficiary Owner Identification Number (BO ID)		Depository Participant (DP) Name	
DP ID No.	Client ID No.	<input type="checkbox"/> NSDL <input type="checkbox"/> CDSL	

Enclosures for Demat option ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

**10. BANK ACCOUNT DETAILS (Please note that as per SEBI regulations, it is mandatory for investors to provide their bank account details) (Refer Instruction 4)**

Name of the Bank \_\_\_\_\_

Branch Address \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

Account No. \_\_\_\_\_ Account Type Please tick (✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others (please specify)

MICR Code \_\_\_\_\_ This is a 9 digit number next to your cheque number. Please attach a blank extra cheque cancelled or a clear photocopy of a cheque

IFSC Code \_\_\_\_\_ It is the responsibility of the investor to ensure the correctness of the IFSC code of the recipient /destination branch corresponding to the bank details mentioned in Section 10.

**11. INVESTMENT DETAILS - (Refer Instruction 5)**

	Scheme 1	Scheme 2	Scheme 3
Name of the Scheme	Taurus -	Taurus -	Taurus -
Plan			
Option			

Cheque No.	Amount	Scheme/Plan/Option

Investment Type (Please (✓)) ☐ ONE TIME PURCHASE ☐ SIP/Opti SIP PURCHASE (Please fill up SIP auto debit or PDC form and attach with this form)

Collection Centre / AMC Stamp / Signature
---



12. PAYMENT DETAILS (Refer Instruction No. 6)			
	Scheme 1	Scheme 2	Scheme 3
Cheque / DD / RTGS / UMR No. & Date:			
Bank & Branch Name			
Amount in figures ₹ (i)			
DD Charges if any, in figures ₹ (ii)			
Net Amount (i)+(ii)			
	in figures ₹		
	in words ₹		
Account Type Please tick (✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify)    *** Refer Instruction 4 (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank)			

13. NOMINATION DETAILS - Mandatory if mode of holding is single (Refer Instruction 14)
--

☐ I/We wish to nominate

☐ I/We DO NOT wish to nominate

I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issue involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heir would need to be submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Please Sign here	Please Sign here	Please Sign here
First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Second Applicant / Auth. Sign	Third Applicant Sign

	Nominee Name & Address	Guardian Name & Address (In case Nominee is Minor)	Nominee Relationship with 1st Holder	Allocation (Total = 100%)	Nominee / Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

14. DOCUMENTS ENCLOSED (PLEASE ✓)			
<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Resolution / Authorisation to invest <input type="checkbox"/> Power of Attorney <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)	<input type="checkbox"/> Trust Deed <input type="checkbox"/> PAN Copy <input type="checkbox"/> Certificate of Incorporation <input type="checkbox"/> Bye-Laws	<input type="checkbox"/> KYC acknowledgement <input type="checkbox"/> LLP Agreement <input type="checkbox"/> Partnership Deed <input type="checkbox"/> HUF Deed <input type="checkbox"/> Beneficiary ownership list	<input type="checkbox"/> SIP Enrolment Form ( For Investment through PDC) <input type="checkbox"/> SIP Enrolment Form (For Investment through NACH / Auto Debit) <input type="checkbox"/> SWP/STP/DSO Enrolment Form <input type="checkbox"/> Third Party Payment Declaration Form <input type="checkbox"/> Multiple Bank Account Registration Form

15. Non-Profit Organization (NPO)
<p>We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).</p> <p><input type="checkbox"/> Yes                      <input type="checkbox"/> No</p> <p>If yes, please quote Registration No. of Darpan portal of Niti Aayog</p> <p>If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.</p>

16. DECLARATION(S) & SIGNATURE(S) (Refer Instruction 15)
<p>To, The Trustee, Taurus Mutual Fund</p> <p>Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) &amp; Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme &amp; I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.</p> <p><b>Applicable for NRI's only</b> - I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account.</p> <p>The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.</p> <p>I/We confirm that details provided by me/us are true and correct.</p> <p><small>**I agree to receive all communication i.e. Statement of Account (SOA), Portfolio, Annual / Abridged Reports etc. (including regulatory updates) related to my investment via email. I may voluntarily subscribe to the on-line access for transacting through the internet facility provided by Taurus Mutual Fund and confirm of having read, understood and agree to abide by the terms and conditions for availing of the internet facility more particularly mentioned on the website www.taurusmutualfund.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.</small></p> <p>I/We confirm                      <input type="checkbox"/> A resident of US/Canada    <input type="checkbox"/> Not a resident of US/Canada</p> <p><b>Opt-in</b> (Select this box in order to receive the physical copy of the schemewise Annual / Abridged Report at the end of financial year) <input type="checkbox"/></p>

Please Sign here	Please Sign here	Please Sign here
First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Second Applicant / Auth. Sign	Third Applicant Sign

THIS PAGE IS INTENTIONALLY LEFT BLANK

## Declaration Form of Non-Profit Organization (NPO)

(Mandatory for Trusts/Society)

Investor Name										
PAN										

☐ I/We hereby confirm that above stated entity / organization is falling under “**Non-profit organization**” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	
--------------------------------------	--

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

☐ I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place: \_\_\_\_\_

Date: \_\_/\_\_/\_\_

THIS PAGE IS INTENTIONALLY LEFT BLANK



## Declaration form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

I: Investor details:

Investor Name										
PAN*										

\* If PAN is not available, specify Folio No. (s)

### II: Category

☐ Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *[If this category is selected, no need to provide UBO details].*

Name of the Stock Exchange where it is listed#. \_\_\_\_\_

Security ISIN# \_\_\_\_\_

Name of the Listed Company (applicable if the investor is subsidiary/associate):  
\_\_\_\_\_

*#mandatory in case of Listed company or subsidiary of the Listed Company*

☐ Unlisted Company ☐ Partnership Firm / LLP ☐ Unincorporated association / body of individuals

☐ Public Charitable Trust ☐ Private Trust ☐ Religious Trust ☐ Trust created by a Will.

☐ Others *[please specify]* \_\_\_\_\_

### UBO / Controlling Person(s) details.

**Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?** ☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial	>10% controlling interest. <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/>

interest#.	>15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm- yyyy] #			
UBO / SMO PEP#	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>		
UBO / SMO Address [include City, Pincode, State, Country]	Address:  City:  Pincode:  State:  Country:	Address:  City:  Pincode:  State:  Country:	Address:  City:  Pincode:  State:  Country:
UBO / SMO Address Type	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>		

UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>		
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.

# Mandatory column.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

\* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

### **Declaration**

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory  Name:  Designation:	Authorized Signatory  Name:  Designation:	Authorized Signatory  Name:  Designation:
---	---	---

Place: \_\_\_\_\_

Date: \_\_/\_\_/\_\_\_\_

## **Instructions on Controlling Persons / Ultimate Beneficial Owner**

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

### **A. For Investors other than individuals or trusts:**

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### **B. For Investors which is a trust:**

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### **C. Exemption in case of listed companies / foreign investors**

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

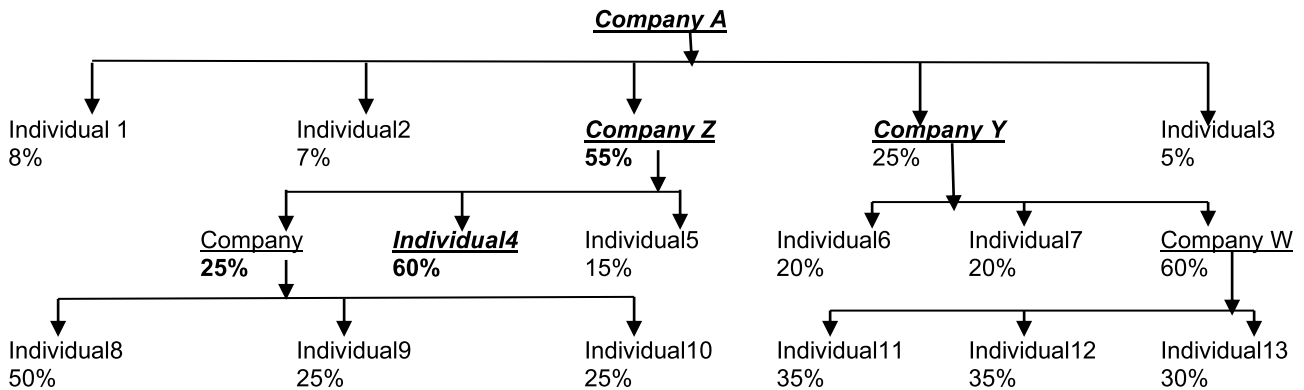
### **D. KYC requirements**

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).



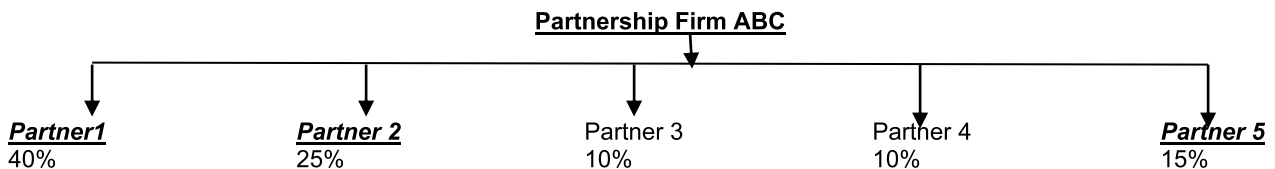
### Sample Illustrations for ascertaining beneficial ownership:

#### Illustration No. 1 – Company A



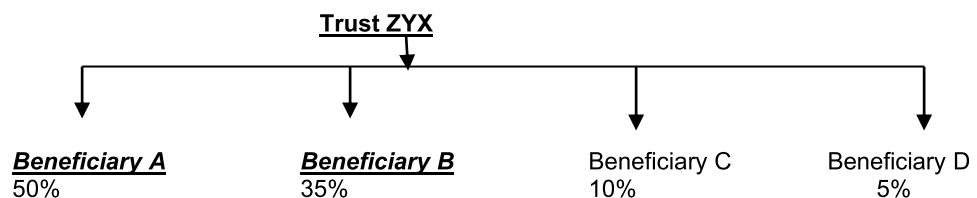
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

#### Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds  $\geq 15\%$  of capital. KYC proof of these partners needs to be submitted including shareholding.

#### Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for  $>10\%$  of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

THIS PAGE IS INTENTIONALLY LEFT BLANK

## FATCA - CRS Declaration and Supplementary Information (Declaration Form for Individuals)

Please consult a tax professional for further guidance regarding your tax residency for FATCA & CRS compliance

<b>NAME:</b>	
<b>PAN:</b>	or PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	Country of Birth
Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify)	Tax Residence Address (for KYC address) <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax in any other country outside India? → ☐ Yes ☐ No

**If 'No', please proceed for the signature of declaration**

**If 'Yes', please fill** for All countries (**other than India**) in which you are a Resident for a Resident for tax purpose i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below) <input checked="" type="checkbox"/>
1				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
2				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- >> Reason A - The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.  
 >> Reason B - No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)  
 >> Reason C - Others; please state the reason thereof

### DECLARATION

I hereby confirm that the information provided here in above is true, correct and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators / tax authorities.

**Date:**

**Place:**

**Signature:**

## FATCA & CRS TERMS & CONDITIONS

**(Note: The Guidance Note / notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)**

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian Financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA / CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor its resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>Any one of the following documents: <ul style="list-style-type: none"> <li>Certified Copy of "Certificate of Loss of Nationality</li> <li><b>or</b> Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;</li> <li><b>or</b> Reason the customer did not obtain U.S. citizenship at birth</li> </ul> </li> </ol>
Residence/mailling address in a country other than India	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; <b>OR</b></li> <li>Documentary evidence (refer list below)</li> </ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body\*
- Valid identification issued by an authorised government body\* (e.g. Passport, National Identity card, etc.)

**\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

## Details of FATCA & CRS information For Non - Individuals / Legal Entity

Name of the entity																														
Type of address given at KRA	Residential or Business		Residential		Business		Registered Office																							
PAN									Date of incorporation	D D / M M / Y Y Y Y																				
City of incorporation																														
Country of incorporation																														

### Please tick the applicable tax resident declaration-

1. Is "Entity" a tax resident of any country other than India Yes ☐ No ☐  
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, Please specify)

\*In case Tax Identification Number is not available, kindly provide its functional equivalent

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA instructions & Definitions

### FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

#### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a,  
Financial institution<sup>3</sup> ☐  
or  
Direct reporting NFE<sup>4</sup> ☐  
(please tick as appropriate)

**Global Intermediary Identification Number (GIIN)**  
**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

**GIIN not available** (please tick as applicable) ☐ **Applied for**  
If the entity is financial institution, ☐ Not required to apply for - please specify 2 digits sub-category<sup>10</sup>  
☐ Not obtained – Non-participating FI

#### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange
3. Is the Entity an active <sup>1</sup> non-financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business Please specify the sub-category of Active NFE (Mention code – refer 2c of Part D)
4. Is the Entity a passive <sup>2</sup> NFE No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 3(vi) of Part D |



*(Please attach additional sheets if necessary)*

Name and PAN / Any other Identification Number <small>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)</small>		Occupation Type - <small>Service, Business, Others</small> Nationality Father's Name - <small>Mandatory if PAN is not available</small>		DOB - <small>Date of Birth</small> Gender - <small>Male, Female, Other</small>	
City of Birth - Country of Birth					
1. Name & PAN		Occupation Type		DOB	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>
2. Name & PAN		Occupation Type		DOB	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>
3. Name & PAN		Occupation Type		DOB	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>

In case Tax Identification Number is not available, kindly provide functional equivalent

<sup>9</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

## Date:     /     /     /

[illegible]

## PART D FATCA Instructions & Definitions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (i) Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii)** Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii)** Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- 1 (iv)** Investment entity is any entity:
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - Individual and collective portfolio management; or
    - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or
  - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
    - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
    - (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07- refer point 2c.)
- 1(v)** Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

**1(vi)** FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

*A. Reasons why FI not required to apply for GIIN:*

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

## 2. Active Non-financial entity (NFE) :

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<p>Any NFE that full fills all of the following requirements:</p> <p>(I) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organisation, civic league or an organization operated exclusively for the promotion of social welfare;</p> <p>(II) It is exempt from income tax in India;</p> <p>(III) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

## 3. Other definitions

### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

### (ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non - financial entity;

or

(ii) an investment entity defined in clause 1(iv) (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(iii) Passive income

The term passive income includes income byway of :

(1) IDCWs,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non - financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

i. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or

ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or

iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

<i>(A) Controlling Person Type:</i>	
<i>Code Sub-category</i>	
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement—trust-settlor
05	CP of legal arrangement—trust-trustee
06	CP of legal arrangement—trust-protector
07	CP of legal arrangement—trust-beneficiary
08	CP of legal arrangement—trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

*(v) Specified U.S. person – A U.S. person other than the following:*

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664© of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045© of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

*(vi) Direct reporting NFE*

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

*(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details)*

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

THIS PAGE IS INTENTIONALLY LEFT BLANK



**SIP / OptiSIP ENROLMENT - CUM - AUTO DEBIT / SIP CANCELLATION / CHANGE OF BANK DETAILS** (Please read instructions carefully before filling up the form)

Application No.

ARN/RIA Code and Name	Sub-Broker's ARN Code	Employee Unique Identity Number*	Internal Code for Sub-broker/Employee	Time Stamp (for office use only)

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Also refer instruction no.2. Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column.

## EXECUTION ONLY (To be signed when EUIN is left blank)

"I/We hereby confirm that the EWIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Second Account Holder's Signature

Third Account Holder's Signature

<input type="checkbox"/> Registration of SIP/ <i>Opti</i> SIP/Micro SIP	<input type="checkbox"/> Cancellation of SIP/ <i>Opti</i> SIP/Micro SIP
<input type="checkbox"/> Renewal of SIP/ <i>Opti</i> SIP/Micro SIP	<input type="checkbox"/> Change in Bank Account for an existing investor

New Investor	<input type="checkbox"/> Y <input type="checkbox"/> N	<div style="border: 1px solid black; padding: 2px;">Folio No.</div>	<div style="border-bottom: 1px solid black; width: 90%;"></div>
--------------	---	---	---

## INVESTOR AND INVESTMENT DETAILS

[illegible]

Name of Guardian (for Minor applicant) / POA Holder / Contact person (for Non-indl. Applicant)									
Mr. Ms.									

ID & Add Proof Document Name, in case of Micro SIP (Refer Instruction 14)	Sole/First Applicant/ Guardian	Second Applicant	Third Applicant

Name of Scheme	Plan	Option
----------------	------	--------

<input type="checkbox"/> SIP / Micro SIP	<input type="checkbox"/> OptiSIP
--	----------------------------------

SIP Amount (₹)					
----------------	--	--	--	--	--

Frequency ☐ Monthly (Default Date 10th) ☐ Quarterly (Default Date 10th)

First/Initial	Investment Cheque Number							Cheque Date	D	D	/	M	M	/	Y	Y	Y	Y
---------------	--------------------------	--	--	--	--	--	--	-------------	---	---	---	---	---	---	---	---	---	---

SIP Date		SIP Period From		To	

(Default SIP Date 10th) (Any Date from 1st to 28th of a given month) Installment Amount (₹)  in figures

PARTICULARS OF BANK ACCOUNT									
-----------------------------	--	--	--	--	--	--	--	--	--

## PARTICULARS OF BANK ACCOUNT

I/We hereby, authorize Taurus Mutual Fund and their authorized service providers, to debit my/our following bank account by ECS (Debit Clearing) /auto debit to account for collection of SIP /*Opti*SIP payments.

[illegible][illegible][illegible]

<b>Account Number</b>													<b>Account Type</b>	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO
-----------------------	--	--	--	--	--	--	--	--	--	--	--	--	---------------------	----------------------------------	----------------------------------	------------------------------	------------------------------

[illegible]

**Declaration & Signature (s):** Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. **Applicable for NRI's only -** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. **The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different permitted Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

I/We confirm that details provided by me /us are true and correct. Please ☒ Repatriation basis ☐ Non-Repatriation basis \* Please strike out whichever is not applicable.

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Second Account Holder's Signature

Third Account Holder's Signature

### Auto debit form-NACH/OTM Registration

<b>TAURUS</b> Mutual Fund		<b>Auto debit form-NACH/OTM Registration</b>																				<b>Date</b>				
Tick <input checked="" type="checkbox"/> CREATE <input type="checkbox"/> MODIFY <input type="checkbox"/> CANCEL		<b>UMRN</b>		FOR OFFICE USE																Date DD MM YYYY						
		Sponsor Bank Code FOR OFFICE USE										Utility Code FOR OFFICE USE														
		I/We, hereby authorize Taurus Mutual Fund										To debit (tick <input checked="" type="checkbox"/> ) SB / CA /CC SB-NRE /SB-NRO /Other														
Bank a/c Number:																										
With Bank												IFSC										or MICR				
An amount of Rupees																	₹									
FREQUENCY		<input type="checkbox"/> Mthly		<input type="checkbox"/> Qtrly		<input type="checkbox"/> H-Yrly		<input type="checkbox"/> Yrly		<input type="checkbox"/> As & when presented		DEBIT TYPE		<input type="checkbox"/> Fixed Amount					<input type="checkbox"/> Maximum Amount							
Unique ID/Folio No.												Phone No.														
Reference 2												Email ID														
I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.																										
PERIOD																										
From		DD		MM		YYYY		YY		YY		YY		YY		YY		YY		YY						
To		DD		MM		YYYY		YY		YY		YY		YY		YY		YY		YY						
<input checked="" type="checkbox"/>		X		Until cancelled		1		Name as in bank records		2		Name as in bank records		3		Name as in bank records		4		Name as in bank records						

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instruction as agreed and signed by me.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

# INSTRUCTIONS FOR FILLING UP SIP / OPTISIP ENROLMENT - CUM - AUTO DEBIT / SIP CANCELLATION / CHANGE OF BANK DETAILS

- Please read the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) & addendums forming part of SID / SAI & KIM carefully before filling the Application Form. Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Name and address should be written in BLOCK LETTERS. Application Forms will be available at any of the designated Investor Service Centres (ISCs) of KFin or any of the branches of Taurus Asset Management Co. Ltd. (TAMCO). Application Forms can be supplied by post on request and can also be downloaded from the website of the TAMCO - www.taurasmutualfund.com.  
For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RM/employee of the distributor, and will assist in resolving complaints.
- "Transaction charge" (TC) will be applicable (where the distributor chooses for 'Opt-in') if the total commitment through SIP/Opti SIP/Micro SIP amounts to ₹10,000/- and above. For existing investors the TC will be ₹100/-, while for first time investor in a mutual fund the TC will be ₹150/- . For SIP/Opti SIP/Micro SIP the transaction charge will be recovered in 4 installments by TAMCO on behalf of the distributor. However there shall be no transaction charges on direct investments.
- Auto Debit facility is offered to the investors maintaining their bank accounts with certain banks. The current list India/ Punjab National Bank/Kotak Mahindra Bank/Indusind Bank/ICICI Bank/Citi bank/HDFC Bank/IDBI Bank/AXIS Bank/ State Bank of India/Union Bank of India/Corporation Bank. The list may undergo changes from time to time.
- An investor can choose between Micro SIP, Normal SIP ("SIP") and Opti SIP ("Opti SIP").
- Electronic Clearing System (ECS) facility will be available in the selected cities and list is available in RBI website www.rbi.org.in. This facility may be modified /updated/ changed/ removed at any time in future without assigning any reasons or prior notice. If any city or the facility is removed the TAMCO may on best effort basis route them for Auto Debit facility. Should the investor's bank refuse to accept then the request will be returned without any registration and investor is requested for fresh submission with appropriate form Opti SIP is available via Auto Debit/NACH route only.
- As per the directive issued by SEBI vide circular nos. IIMARP/MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units. Further, SEBI has mandated that all investors (including joint investors, guardians of minors, NRIs etc.) are required to enclose a certified copy of the KYC Acknowledgement for investing in the Mutual Fund for the first time. The absence of bank detail & KYC acknowledgement will result in the application getting rejected and the application amount will be refunded without any interest.
- First time investors are required to submit following documents atleast 30 working days before the first SIP/Opti SIP Instalment date for Auto Debit & NACH form.:  
(a) Common Application Form with SIP/Opti SIP Enrolment - cum - Auto Debit/NACH Application Form.  
(b) The cheque for the initial investment should be issued from the same bank account which is to be debited under NACH/Auto Debit for SIP/Opti SIP instalments.  
(c) A photo copy/cancelled cheque from Auto Debit/NACH Debit Account (as mentioned on the application form)  
Existing Investors are required to quote their folio number and submit only the SIP/Opti SIP Enrolment cum Auto Debit/NACH Application Form along with the requirement in (b) & (c) above.
- An investor can choose only one type of SIP/Opti SIP via one form. For choosing both SIP/Opti SIP types, an investor will have to fill in two separate SIP/Opti SIP forms. The main differences between SIP and Opti SIP are -  
a) SIP has Monthly or Quarterly investment options, while Opti SIP has monthly option only.  
b) In SIP, all the monthly installment amounts are the same for the entire period. For Opti SIP, an investor will have to decide a monthly Fixed minimum installment amount (A) and a monthly Fixed Maximum installment amount (B), which has to be greater than (A). The actual Opti SIP installment amount will be calculated by a formula\*\*; but irrespective of the formula amount, the final monthly Opti SIP investment will not exceed the Fixed Maximum installment amount (B), as decided by the investor.
- Formula\*\* - A= Fixed Minimum Installment amount ii) Fixed Maximum Installment amount = B iii) [A \* current number of installment] - Account value of investments via Opti SIP as on 5th day (T-5) before the installment date = C iv) Opti SIP Installment amount = C, provided it is not less than A or greater than B. For example:

Scenario	A	B	C	Opti SIP Instalment Amount
1	1000	2000	800	1000
2	1000	2000	2100	2000
3	1000	2000	1500	1500

- T = Installment dates. If T-5th day is a holiday/non-businessday, then account valuation for investments via Opti SIP will be done on T-6th day.
- On T-2, on a best effort basis the actual Opti SIP installment amount, will be communicated to the investor via SMS/Email, where relevant details are available.
- 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 and in multiples of ₹ 1/- thereafter. For Quarterly SIP Option - 4 instalments of ₹ 500/- each and in multiples of ₹ 1/- thereafter. (For Taurus Tax Shield SIP/Opti SIP Minimum of 12 monthly installment of ₹ 500/- each)
- For MICRO SIP maximum SIP amount can be ₹ 4000/- Per Month or ₹ 12000/- Per Quarter. Opti SIP facility is NOT offered for Micro SIPs. In accordance with SEBI letter no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 issued to Association of Mutual Fund in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no. 35P/MEM-COR-4/09 10 dated July 14, 2009 in this regard, SIPs upto ₹ 50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year i.e. April to March (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 1, 2009. Micro SIP will not be subject to common KYC process through CVL. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms including joint holders. HUF and other categories of investors will NOT be eligible for this exemption.  
This exemption shall not be applicable to normal purchase transactions upto ₹ 50,000/- which will continue to subject to the PAN requirement.  
Any one of the following photo identification document can be submitted along with Micro SIP applications as proof of identification in lieu of PAN: • Voter Identity Card Driving License • Government / Defense identification card • Passport • Photo Ration Card • Photo Debit Card • Employee ID card issued by companies registered with Registrar of Companies • Photo Identification issued by Bank Manager of Scheduled Commercial Bank/Gazetted Officer / Elected Representatives to the Legislative Assembly /Parliament • ID card issued to employees of

Scheduled Commercial / State / District Co-operative Bank • Senior Citizen / Freedom Fighter ID card issued by Government • Card issued by Universities/deemed Universities or institutes under statutes like ICAI, ICWA, ICSI • Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSD) o Any other photo ID card issued by Central Government /State Government / Municipal authorities / Government organizations like ESIC / EPFO. The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor) mentioning ARN number. Important: While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document. The Micro SIP application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro SIP instalments in a financial year exceeding ₹ 50,000/- or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above. The rejected application will be sent back to the investor with a deficiency memo. In case the first Micro SIP instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be terminated for future instalments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However, investors shall be allowed to redeem their investments at applicable NAV.

- Allotment of units would be subject to realisation of cheque or funds
- The Unit holders can choose to opt out from the SIP/Opti SIP at any point of time by submitting a written request to the nearest ISC or TAMCO. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP/Opti SIP. On receipt of such a request, the SIP/Opti SIP will be discontinued for the respective scheme(s).
- TAMCO reserves the right to reject any application without assigning any reason thereof. TAMCO in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP/Opti SIP will be applicable.
- A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder In case of Physical Form - For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request. In case of electronic form - The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secure password protected form.
- Applicants should indicate the option (IDCW/Growth) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the SIP/Opti SIP Application Form.
- The KYC acknowledgment will be issued by CVL/NDML or any other designated KYC Registration Authority (KRA) based on the submission of the required proof/ documents.

Each valid KYC application requires In-Person Verification (IPV). This is a confirmation that the applicant (Individual or Non-individual) of the KYC has been seen and the KYC form has been signed by the applicant in presence of an authorized person who will then put their own Name, Designation, Name of Organisation, ARN code (applicable for KYC Compliant distributors) & Stamp. The date and the time of this IPV is also needed to be mentioned clearly. This authorized person can be either from the AMC or a NISM certified KYC Compliant Distributor or a Scheduled Commercial Bank official. All valid KYC applications will be registered with the KRA. In case of Rejection by the KRA, for any reason, the KYC for the investor will not be complete and the investment for the investor is liable to be rejected. In all such cases, investors are required to promptly submit a fresh KYC application.

For all existing KYC verified investors, who did not submit the following information at the time of KYC - before or after Jan 1, 2012, the additional details are required to be given at the earliest in order to enable further transactions in the folio -

**Individual Investors** - father/spouse name, nationality, marital status, declaration of Gross Income/Net Worth as per the new slab and In-Person Verification (IPV)

**Non-Individual Investors** - i) declaration of Gross Income/Net Worth as per the new slab ii) photo, name, PAN, Residential address & DIN/UID of all Promoters/Partners/Karta/Trustees/Whole Time Directors who are involved in day to day activities.

Investors should note that it is mandatory for all applications, for subscription for any amount, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from KRA website using the PAN Number. Applicants intending to apply for units through Power of Attorney (PoA) must ensure that the issuer of PoA and the holder of PoA must mention their KYC compliance status and attach proof of KYC compliance at the time of investment.

Applications for subscriptions of value of any amount without a valid KYC may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, TAMCO shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, TAMCO reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

- The Bank, i.e. the investor's bank, shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has the effect of preventing the performance of the contract by the Bank.

## DECLARATION AND SIGNATURES

- Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- Applications on behalf of minors should be signed by their guardian.
- Applicant needs to sign twice as indicated on the form, if EUIN number is mentioned. In the absence of EUIN, investor has to sign a third time for Execution only.

**SWP OR STP / *Opti*STP OR DSO FORM**  
(Please read instructions carefully before filling up the form)

ARN/RIA Code and Name	Sub-Broker's ARN Code	Employee Unique Identity Number*	Internal Code for Sub-broker/Employee	Time Stamp (for office use only)

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column.

1. EXECUTION ONLY (To be signed when EUIN is left blank)

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Please sign here

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Please sign here

---

Second Account Holder's Signature

Please sign here

---

Third Account Holder's Signature

<input type="checkbox"/> Registration	<input type="checkbox"/> Systematic Withdrawal Plan	<input type="checkbox"/> Systematic Transfer Plan	<input type="checkbox"/> IDCW Sweep Option
<input type="checkbox"/> Cancellation	<input type="checkbox"/> <i>Opti</i> Systematic Transfer Plan		

## 2. INVESTOR DETAILS

[illegible]

### 3. SYSTEMATIC WITHDRAWAL PLAN (SWP)

I/We wish to redeem units through Systematic Withdrawal Plan as per the details below -

From → Folio No.         Scheme Name  Plan/Option

Fixed SWP Amount / No. of Units      Frequency ☐ Monthly ☐ Quarterly

SWP date (Please 3)  1st  5th  10th  15th  28th

Enrolment Period Start From    /      End on    /     No. of Installments

#### 4. SYSTEMATIC TRANSFER PLAN (STP)

I/We wish to switch units through STP/ *Opti*STP as per the details below -

<input type="checkbox"/> <b>Systematic Transfer Plan (STP) DETAILS</b>										<input type="checkbox"/> <b>Opti Systematic Transfer Plan (OptiSTP) DETAILS</b>																		
STP Installment Amount (₹)										Min. Installment Amt. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Max. Installment Amt. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>(Amount greater than Fixed Min. Installment amount by ₹500/- &amp; multiple of ₹1/- thereof)</small>																		
From →	Folio No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Scheme Name	<input type="text"/>				Plan	<input type="text"/>	Option	<input type="text"/>										
To →	Folio No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Scheme Name	<input type="text"/>				Plan	<input type="text"/>	Option	<input type="text"/>										
Transfer Frequency		<input type="checkbox"/> Daily		<input type="checkbox"/> Weekly		<input type="checkbox"/> Monthly		<input type="checkbox"/> Quarterly																				
Transfer date (Please 3)		<input type="checkbox"/> 1st		<input type="checkbox"/> 5th		<input type="checkbox"/> 10th		<input type="checkbox"/> 15th		<input type="checkbox"/> 28th		<small>(applicable ONLY for Monthly/Quarterly transfers)</small>																
Enrolment Period		Start From				<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	End on		<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	No. of Installments		<input type="text"/>	<input type="text"/>	<input type="text"/>

### 5. IDCW SWEEP OPTION (DSO) DETAILS (Refer instructions overleaf)

I/We wish to transfer the IDCWs declared through IDCW Sweep Option as per the details below -

From→	Folio No.								Scheme Name					Plan				Option	
To →	Folio No.								Scheme Name					Plan				Option	

**Declaration & Signature (s):** Having read and understood the contents of the Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources and only does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. **Applicable for NRI's only -** I/We confirm that I am/ we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. **The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

I/We confirm that details provided by me/us are true and correct.

Please <input checked="" type="checkbox"/>	Reputation basis <input type="checkbox"/>	Non-Reputation basis * Please strike out whichever is not applicable.
--	---	---

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Second Account Holder's Signature

Third Account Holder's Signature



ACKNOWLEDGEMENT - SWP/STP or *Opti*STP / DSO Form

TAURUS MUTUAL FUND

Folio No.

Received from Mr./Ms./M/s.

Received for ☐ SWP ☐ STP ☐ OptiSTP ☐ DSO Frequency

Scheme / Plan / Option \_\_\_\_\_

Amount or Units \_\_\_\_\_

Collection Centre / AMC Stamp / Signature

## INSTRUCTIONS FOR SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. New Investors investing in a scheme for the first time and wishing to avail of SWP, should fill in all the sections in the Common Application Form. The withdrawal details should be indicated in the SWP section of this form.
2. Existing Investors are required to submit only this form indicating the existing Folio/Account Number and withdrawal details in the SWP section.
3. Investors should ensure that they have complied with PAN and KYC requirements mentioned in KIM and general instructions, as may be applicable to them while opting for SWP facility.
4. Please allow upto 7 days for SWP to be registered and the first SWP transaction to happen. Hence, form should be submitted atleast 7 days before the SWP start date.
5. SWP Facility is available only on specific dates of the month viz. 1st / 5th / 10th / 15th/28th. In case of ambiguity / incomplete form, "1st" will be treated as the default option date.
6. SWP period has to be for minimum of 6 installments irrespective of frequency i.e. 6 installments in case of monthly option or 6 quarters in case of quarterly option.
8. SWP withdrawal request should not be below ₹500/-.
9. Where start date is not specified clearly, SWP will be registered to start from a period after 7 days on the SWP date as available / mentioned. Where end date is not specified clearly, SWP will be registered for a period of three years.
10. Investors may choose to discontinue this facility by giving 30 days' written notice to AMC or Registrar.

## INSTRUCTIONS FOR SYSTEMATIC TRANSFER PLAN (STP)/OptiSTP

1. Systematic Transfer Plan (STP) is a facility wherein unit holder(s) of open-ended scheme(s) of Taurus Mutual Fund (Transferor or Source scheme) can opt to transfer a fixed amount at regular intervals to any other open-ended scheme(s) of Taurus Mutual Fund (Transferee or Target scheme). While, OptiSTP is a facility wherein a variable amount (as per the formula\*\*) can be transferred at regular interval by an investor.
  2. The STP/OptiSTP Enrollment Form should be completed in English and in Block Letters only. The STP/OptiSTP Enrollment Form complete in all respects, should be submitted at any of the designated Investor Service Centres (ISCs) of KFin or any of the branches of Taurus Asset Management Co. Ltd. (TAMCO)
  3. For OptiSTP, an investor will have to decide a monthly Fixed minimum installment amount (A) and a monthly Fixed Maximum installment amount (B), which has to be greater than (A) by ₹500/- & in multiple of ₹1/- thereof. The actual Opti STP installment amount will be calculated by a formula\*\*, but irrespective of the formula amount, the final monthly OptiSTP investment will neither exceed the Fixed Maximum installment amount (B) nor be lower than the Fixed minimum installment amount (A), as decided by the investor.
  4. Formula\*\* - i) A= Fixed Minimum Installment amount ii) Fixed Maximum Installment amount = B iii) [(A \* current number of installment) - Account value of investments via Opti STP as on date of transfer] = C iv) Opti STP Installment amount = C, provided it is not less than A or greater than B. For example :
- | Scenario | A    | B    | C    | Opti STP Instalment Amount |
|----------|------|------|------|----------------------------|
| 1        | 1000 | 2000 | 800  | 1000                       |
| 2        | 1000 | 2000 | 2100 | 2000                       |
| 3        | 1000 | 2000 | 1500 | 1500                       |
5. The minimum number of STP/OptiSTP Installments and minimum amount are as under:
- | Frequency       | Minimum No. Installments | Minimum STP/OptiSTP Amount |
|-----------------|--------------------------|----------------------------|
| Daily           | 12 Installments          | ₹500/-                     |
| Weekly (Friday) | 12 Installments          | ₹500/-                     |
| Monthly         | 6 Installments           | ₹1000/-                    |
| Quarterly       | 4 Installments           | ₹1500/-                    |
6. For effecting one STP/OptiSTP, a single form is sufficient. However for more than one transfer and more than one scheme, please use separate forms for every such transfer.
  7. The STP/OptiSTP Enrollment Form will be registered within 15 business days from the receipt of request. The 1st STP/OptiSTP shall commence -  
A) For clear balance of units, 3 business days after registration.  
B) For unclear balance of units, 7 business days after registration.
  8. Daily STP/OptiSTP will be carried out on every business day. The Monthly and Quarterly STP/OptiSTP will be carried out on fixed dates - 1st, 5th, 10th, 15th & 28th, while the Weekly STP/OptiSTP will be carried out on every Friday of the week.
  9. Investors are advised to read the Scheme Information Document(s), Statement of Additional Information & Key Information Memorandum (s) of the Transferee Scheme(s) carefully before investing. The Scheme Information Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs or TAMCO and also displayed at the Taurus Mutual Fund website: www.taurusmutualfund.com.
  10. Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme.
  11. In case the chosen STP/OptiSTP date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
  12. Exit load, as applicable, will be levied on the transfer of units from the transferor (source) scheme.
  13. If the amount of units in the folio of Transferor' scheme falls short than the stipulated STP amount in the application or the OptiSTP installment amount, calculated as per the formula, then the entire such balance will be transferred to the transferee scheme.
  14. STP/OptiSTP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
  15. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information document(s) of the Transferor Schemes and 'Minimum Application Amount' specified in the scheme information document of the respective designated Transferee Schemes will not be applicable for STP/OptiSTP.
  16. A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder. In case of Physical Form - For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request. In case of electronic form - The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secured password protected form.
  17. Unit holders shall have the right to discontinue the STP/OptiSTP facility at any time by sending a written request on a plain paper to the ISC or any of the branches of TAMCO. Notice of such discontinuance must be received at least 15 days prior to the due date of the next transfer date. On receipt of such request, the STP/OptiSTP facility will be terminated.
  18. Units of Taurus Tax Shield cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
  19. The Trustee reserves the right to change/modify the terms and conditions of the STP/OptiSTP.
  20. Applicant needs to sign once as indicated on the form, if EUIN number is mentioned. In the absence of EUIN, investor has to sign a second time for Execution only.

## INSTRUCTIONS FOR IDCW SWEEP OPTION (DSO)

1. Under the IDCW Sweep Option (DSO), the investors may opt to automatically transfer (invest) the net IDCW amount (i.e., net of statutory levy / taxes, if any) payable under the Scheme (hereinafter referred to as source Scheme) into any other scheme (hereinafter referred to as target Scheme of Taurus Mutual Fund on the ex-IDCW date (i.e., immediate next business day after the Record Date) into the Target Scheme as specified by the investor, at the applicable NAV of the Target Scheme and accordingly applicable number of units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.
2. "IDCW Sweep" sub option available under IDCW Option for the following schemes : Taurus Flexi Cap Fund, Taurus Largecap Equity Fund, Taurus Discovery (Midcap) Fund, Taurus Ethical Fund, Taurus Infrastructure, Taurus Tax Shield, Taurus Nifty Index Fund and Taurus Banking & Fin. Services Fund.
3. The minimum amount of investment is not applicable for investment made through DSO in the Target Schemes.
4. The Units allotted in the Target scheme against investment via DSO will be subject to the applicable Exit Load of the Target scheme.
5. Unitholder(s) are advised to read the Scheme Information Documents, Statement of Additional Information and Key Information of Memorandum of Target Scheme(s) carefully before opting for DSO.
5. Unit holders who wish to enroll for the DSO facility are required to fill in and submit a prescribed IDCW Sweep Form duly signed and complete in all respects and submit at any of the Official Point of Acceptance (OPA) of Taurus Mutual Fund, separately for each Scheme/Plan/Option.
6. The enrolment for DSO facility shall be for all units under the IDCW Option of the respective Source Scheme. Request for IDCW sweep into multiple schemes are not allowed, partial IDCW Sweep and partial IDCW Payout /Reinvestment are also not permitted. If the unitholder fails to specify the option i.e growth, bonus or IDCW of the target schemes then, the default shall be growth and the default option under IDCW shall be IDCW re-investment.
7. The DSO Enrollment Form is available with the OPAs of TMF and as well as on the website of TMF, namely, www.taurusmutualfund.com
8. Enrolment under the DSO facility will automatically override any previous instructions of the Unitholder for IDCW Payout or IDCW Reinvestment facility, as the case may be, in the Source Scheme and will also apply to additional units allotted in the Source Scheme subsequently on account of additional subscription / switch-in / SIP / STP etc.
9. The request for enrolment for DSO must be submitted at least seven (7) working days prior to the Record Date for the IDCW in the Source Scheme. Hence investors should submit the DSO enrolment request sufficiently in advance. In case of this condition not being met, the DSO enrolment would be effective from the immediately succeeding Record Date of the IDCW in the Source Scheme. Consequently, any IDCW declared between the date of acceptance of the DSO Enrollment Form and date of registration thereof by the Registrar, will be paid out or reinvested in the Source Scheme, as applicable.
10. Unit holders will have the right to opt out of DSO facility at any time by submitting a written request. At the time of discontinuation of DSO facility, the unit holders should specify their choice of option i.e. IDCW Reinvestment or IDCW Payout, in the Source Scheme, failing which, the default sub-option, i.e., IDCW Reinvestment will be applicable.
11. Request for cancellation of DSO must be submitted at least seven (7) working days prior to the Record Date for the IDCW in the Source Scheme. Any IDCW declared in the Source Scheme during the interim period will be swept to the Target Scheme.
12. The Account Statement for DSO transactions will be sent by post or by email (if email id. is provided) within 30 days of IDCW sweep.
13. It is expressly clarified that the IDCWs so swept and invested in Target Scheme shall be constructive payment of IDCWs to the Unit holder/s and constructive receipt of the same amount from each Unit holder for investment in units of Target Scheme. It is further clarified that the IDCW amount transferred would be treated as switch-in / subscription transaction in the Target Scheme and will be liable to PAN and KYC provisions, as may be applicable.
14. TAMCO is not guaranteeing or assuring any IDCW under any of the schemes. All IDCW distributions are subject to investment performance of the respective schemes, availability of distributable surplus and at the discretion of the Trustee.
15. The AMC reserves the right to change/ modify the terms and conditions of the DSO without prior notice or without assigning any reason thereof. If DSO facility is withdrawn from any Source Scheme or Target Scheme, all investors who have opted for DSO will be shifted under IDCW Reinvestment Option in the Source Scheme and the unitholders will be sent suitable intimation.

Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan.

For investors applying through an ARN holder (distributor), it is important to also mention the EUIN code on the application form, as applicable; in addition to the ARN code of the distributor. This EUIN is a unique number, given to the sales person/RM/employee of the distributor, and will assist in resolving complaints.



## THIRD PARTY PAYMENT DECLARATION FORM

(Please read instructions carefully before filling up the form)

### FOR OFFICE USE ONLY

Date and Time of Receipt

### 1. BENEFICIAL INVESTOR INFORMATION

FOLIO NO.

APPLICATION NUMBER

Name of First/Sole Applicant

DATE OF BIRTH  (Mandatory in case of Minor)

NAME OF THE GUARDIAN (For minor applicant) / Name of the Contact Person (For Non Individual Applicant)

Guardian named above is: ☐ Father ☐ Mother ☐ Court Appointed  Designation of Contact Person

### 2. THIRD PARTY INFORMATION (Entity making the payment)

Name

PAN  Enclosed (please ☒) KYC Acknowledgement  Designation of Contact Person

### MAILING ADDRESS & CONTACT DETAILS OF THE THIRD PARTY

City		State		Pin Code	
STD Code	Telephone Off.	Resi.	Mob.		
E-Mail					

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee (s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand - Parent <input type="checkbox"/> Related Person _____ (Please Specify the relation)	Custodian - SEBI Registration No of Custodian _____ Registration Validity : <input type="text"/>	Employer Name: _____
Declaration by Third Party (Please 3)	<input type="checkbox"/> I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift	<input type="checkbox"/> I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client	<input type="checkbox"/> I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans or lump sum/one-time subscription, through Payroll Deductions

### 3. THIRD PARTY PAYMENT DETAILS

#### Mode of Payment (Refer Instruction 3, for Mandatory Enclosures)

<input type="checkbox"/> Cheque	<input type="checkbox"/> Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Bankers Cheque	<input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer
---------------------------------	--	--

Amount  in figures ₹  in words ₹

Cheque / DD / PO / UTR No.

Cheque / DD / PO / RTGS Date

Bank A/c No.  Account Type Please tick (☒) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others (please specify)

Name of the Bank & Branch

Address of the Bank

### 4. DECLARATIONS & SIGNATURE/S (Refer Instruction 4)

#### THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which Taurus Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as Taurus Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, Taurus Mutual Fund/Taurus AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that Taurus Mutual Fund/Taurus AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

#### Applicable to NRIs only:

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (3) ☐ Yes ☐ No

If yes, ☐ Repatriation basis ☐ Non-repatriation basis

Please sign here

Signature of the Third Party



## 5. BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Taurus Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. Taurus Mutual Fund/ Taurus AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Taurus Mutual Fund/Taurus AMC.

Applicable to Guardian receiving funds on behalf of Minor only: I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

Please sign here

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign

Please sign here

Second Account Holder's Signature

Please sign here

Third Account Holder's Signature

## THIRD PARTY PAYMENT RULES

1. In order to enhance compliance with Know Your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions

2a. The following words and expressions shall have the meaning specified herein:

(a) "Beneficial Investor" is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.

(b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.

(c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

### Illustrations

Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

2b. Taurus Asset Management Co. Ltd. (TAMCO) / Investor Service Centre (ISC) of Kfin Technology Ltd.,

shall not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:

(i) Payment by Parents/Guardians\* on behalf of a minor;

(ii) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions.

(iii) Custodian on behalf of an FII or a Client.

\* 'Guardians' means – Natural (parents) or court-appointed entity.

2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.

(i) Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.

(ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.

2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of TAURUS Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection.

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of Kfin Technology Ltd. or visit our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com) for any further information or updates on the same.

## INSTRUCTIONS FOR FILLING UP THIRD PARTY DECLARATION FORM

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. For any correction / changes (if any) made in the Declaration Form, the corrections made shall be authenticated by canceling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s). Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of TAURUS Mutual Fund. In case the Declaration Form does not comply with the above requirements, TAURUS Mutual Fund / TAURUS AMC retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

### 2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the TAURUS Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

### 3. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s). The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque - In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents: 1. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number; 2. a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. # the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of TAURUS Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the TAURUS AMC/ TAURUS Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification. (ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. - The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account: 1. a Certificate (in original) from the issuing banker duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available 2. a

copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available 3. a copy of the passbook/bank statement evidencing the debit for issuance of the instrument. The account number mentioned in the above supporting documents should be the same as / one of the registered bank account or the bank details mentioned in the application form. (iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc. - Acknowledged copy of the instruction to the bank stating the account number debited. (iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash - The AMC/Mutual Fund / R&TA will not accept any purchase applications from third party if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of ₹ 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number and PAN as per the bank records (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party. The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

### 4. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

### 5. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder. To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, TAURUS AMC/ TAURUS Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. TAURUS Mutual Fund, TAURUS AMC, TAURUS Trustee Company Limited ("TAURUS Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND. For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com).

## MULTIPLE BANK ACCOUNTS REGISTRATION FORM

(Please strike unused sections to avoid unauthorised use.)

Folio No. (For Existing Unit Holders) _____	OR	Application No (for New Unit Holders) _____	Permanent Account Number (PAN) <div style="border: 1px solid black; width: 100%; height: 20px; margin-top: 5px;"></div>
Name of Sole / First Unit Holder _____			

Note: Please read the instructions overleaf before filling in the form.

### A - PREFERRED (Default) BANK ACCOUNT

From among the bank accounts registered with you, please register the following bank account as a Preferred Bank Account into which future redemption and/or IDCW proceeds would be credited.

Account No.		Account type	Savings	Current	NRE	NRO	FCNR
Bank Name		Branch					
City		PIN code					
MICR Code <sup>^</sup>		IFSC Code <sup>^^</sup>					
Document attached* (Any one) <input type="checkbox"/> Cancelled Cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate							
<small>*Refer to instruction 2                      ^ 9 digit code on your cheque next to the cheque number.                      ^^ 11 digit code printed on your cheque.</small>							

### B – ADDITION OF BANK ACCOUNTS

Please register my/our following bank accounts for all investments in my/our account. I/We understand that I/We can choose to receive payment proceeds in any of these accounts, by making specific request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our account in the order given below and the same shall be registered only if there is a scope to register additional bank accounts in the account.

Account No.		Account type	Savings	Current	NRE	NRO	FCNR
Bank Name		Branch					
City		PIN code					
MICR Code <sup>^</sup>		IFSC Code <sup>^^</sup>					
Document attached* (Any one) <input type="checkbox"/> Cancelled Cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate							
<small>*Refer to instruction 2                      ^ 9 digit code on your cheque next to the cheque number.                      ^^ 11 digit code printed on your cheque.</small>							

Account No.		Account type	Savings	Current	NRE	NRO	FCNR
Bank Name		Branch					
City		PIN code					
MICR Code <sup>^</sup>		IFSC Code <sup>^^</sup>					
Document attached* (Any one) <input type="checkbox"/> Cancelled Cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate							
<small>*Refer to instruction 2                      ^ 9 digit code on your cheque next to the cheque number.                      ^^ 11 digit code printed on your cheque.</small>							

Account No.		Account type	Savings	Current	NRE	NRO	FCNR
Bank Name		Branch					
City		PIN code					
MICR Code <sup>^</sup>		IFSC Code <sup>^^</sup>					
Document attached* (Any one) <input type="checkbox"/> Cancelled Cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate							
<small>*Refer to instruction 2                      ^ 9 digit code on your cheque next to the cheque number.                      ^^ 11 digit code printed on your cheque.</small>							

Account No.		Account type	Savings	Current	NRE	NRO	FCNR
Bank Name		Branch					
City		PIN code					
MICR Code <sup>^</sup>		IFSC Code <sup>^^</sup>					
Document attached* (Any one) <input type="checkbox"/> Cancelled Cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate							
<small>*Refer to instruction 2                      ^ 9 digit code on your cheque next to the cheque number.                      ^^ 11 digit code printed on your cheque.</small>							

#### Declaration

I/We have read and understood the terms and conditions given below for registration of / changes to multiple bank accounts/. I/We understand that my/our application form is liable to be rejected if it is not filled as per the directions provided herein and in case the correct and complete supporting documents are not provided by me/us. I/we confirm that the referred above accounts pertain to my / our name/s. I/we shall not hold responsible Taurus MF / Taurus AMC or its Registrar & Transfer Agents or Banks, should the information furnished above is incomplete / invalid resulting in any transaction delays.

#### SIGNATURES (To be signed as per mode of holding. In case of Non-Individual Applicant, to be signed by AUTHORISED SIGNATORIES)

Please sign here	Please sign here	Please sign here
First / Sole Applicant/ Guardian / POA Holder / Auth. Sign	Second Applicant	Third Applicant

## MULTIPLE BANK ACCOUNTS REGISTRATION FORM

(Please strike unused sections to avoid unauthorised use.)

## C - Bank Account Deletion Form

<b>Folio No.</b> (For Existing Unit Holders) _____	<b>Permanent Account Number (PAN)</b> <div style="border: 1px solid black; height: 20px; width: 100%; display: flex; justify-content: space-between;"> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> <div style="width: 10%;"></div> </div>
<b>Name of Sole / First Unit Holder</b> _____	

Please delete the following Bank accounts as registered accounts for my/our above folio:

[illegible]

I/We have read and understood the terms and conditions given below for registration of / changes to multiple bank accounts/. I/We understand that my/our application form is liable to be rejected if it is not filled as per the directions provided herein and in case the correct and complete supporting documents are not provided by me/us.

I/We hereby declare that the particulars given above are correct. I/we confirm that the referred above accounts pertain to my / our name/s. I/we shall not hold responsible Taurus MF / Taurus AMC or its Registrar & Transfer Agents or Banks, should the information furnished above is incomplete / invalid resulting in any transaction delays.

SIGNATURES (To be signed as per mode of holding. In case of Non-Individual Applicant, to be signed by AUTHORISED SIGNATORIES)		
Please sign here	Please sign here	Please sign here
Sole / First Applicant	Second Applicant	Third Applicant

### Instructions and Terms and Conditions:

- 1.A. This facility allows a unit holder to register multiple bank account details for all investments held in the specified account (existing or new). Individuals/HuF can register upto 5 different bank accounts. Non-individuals (e.g Company, Trust, Society etc..) can register upto 10 different bank accounts
- B. To register additional bank accounts, please use another form.
2. Please enclose a cancelled cheque leaf for each banks accounts mentioned in the form, to verify the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque is provided. Account numbers NOT matching with such cheque leaf thereof will not be registered.
3. The bank account number on the cheque should not be handwritten and investor name should be over printed on the face of the cheque, otherwise provide a copy of statement or passbook indicating the name, address and bank account number. Incase there is any change in account number for any other reason, provide a certificate from the banker stating the reason. If photo copies are submitted, investors must produce original for verification.
4. The first/sole unit holder in the account should be one of the holders in all the bank account being registered.
5. The investors can change the preferred bank account by submission this form. In case more than one bank accounts are opted for registration as preferred bank account, then AMC / mutual fund reserves the right to register any one of them as the preferred bank account.
6. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
7. The Bank Account chosen as the preferred bank account will be used for all Redemption /IDCW payouts. At anytime, investor can instruct the AMC to change the preferred bank account by choosing one of the additional accounts already registered with the AMC.
8. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
9. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
10. If request for redemption received together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
11. If any of the registered bank accounts are closed/ altered, please intimate the AMC in writing of such change with an instruction to delete/alter it in our records.
12. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request.

# OFFICIAL POINTS OF TRANSACTIONS

OFFICES OF TAURUS ASSET MANAGEMENT CO. LTD.

• **CHENNAI:** 4R, Fourth Floor, East Coast Chambers, 92, G.N. Chetty Road, T Nagar, Chennai 600017, Tel: 044-42634538 • **GURUGRAM:** 2nd Floor, Plot No. 31, Echelon Institutional Area, Sector-32, Gurugram (Haryana) - 122 001. Tel: 0124-4531500 • **MUMBAI:** 3rd Floor, 301-304, AML Centre - 2, 8 Mahal Industrial Estate, Mahakali Caves Road, Andheri (E), Mumbai - 400 093 Tel: 022-66242700

Email: [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com) • Website: [www.taurusmutualfund.com](http://www.taurusmutualfund.com) • Toll Free No. 1800 108 1111

## INVESTOR SERVICE CENTRES OF Registrar and Transfer Agent - KFin Technologies Ltd.

S.NO	Consolidated Current Address	Landline	Branch Email
1	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004	080-26602852	<a href="mailto:bangaloremfd@Kfintech.com">bangaloremfd@Kfintech.com</a>
2	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011	0831 2402544	<a href="mailto:mfsbelgaum@Kfintech.com">mfsbelgaum@Kfintech.com</a>
3	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103	08392- 254750	<a href="mailto:mfsbellary@Kfintech.com">mfsbellary@Kfintech.com</a>
4	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029	0836-2252444	<a href="mailto:mfsHubli@Kfintech.com">mfsHubli@Kfintech.com</a>
5	Kfin Technologies Ltd Shop No -305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka	0824-2496289	<a href="mailto:mangaloremfd@Kfintech.com">mangaloremfd@Kfintech.com</a>
6	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601	0832-2957253	<a href="mailto:mfsmargao@Kfintech.com">mfsmargao@Kfintech.com</a>
7	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009	0821-2438006	<a href="mailto:mfsmysore@Kfintech.com">mfsmysore@Kfintech.com</a>
8	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001	0832-2426874	<a href="mailto:panjimmfd@Kfintech.com">panjimmfd@Kfintech.com</a>
9	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009	9081903021/9824327979	<a href="mailto:ahmedabadmfd@Kfintech.com">ahmedabadmfd@Kfintech.com</a>
10	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Show Room Grid Char Rasta Anand 380001	9081903038	<a href="mailto:mfsanand@Kfintech.com">mfsanand@Kfintech.com</a>
11	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodra 390007	0265-2353506	<a href="mailto:barodamfd@Kfintech.com">barodamfd@Kfintech.com</a>
12	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001	9081903042	<a href="mailto:mfsbharuch@Kfintech.com">mfsbharuch@Kfintech.com</a>
13	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001	278-3003149	<a href="mailto:mfsbhavnagar@Kfintech.com">mfsbhavnagar@Kfintech.com</a>
14	Kfin Technologies Ltd FF-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002	02762-242950	<a href="mailto:mfsmehsana@Kfintech.com">mfsmehsana@Kfintech.com</a>
15	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445	9081903040	<a href="mailto:mfsnavsari@Kfintech.com">mfsnavsari@Kfintech.com</a>
16	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001	9081903025	<a href="mailto:rajkotmfd@Kfintech.com">rajkotmfd@Kfintech.com</a>
17	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002	9081903041	<a href="mailto:suratmfd@Kfintech.com">suratmfd@Kfintech.com</a>
18	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001	02632-258481	<a href="mailto:mfsvalsad@Kfintech.com">mfsvalsad@Kfintech.com</a>
19	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191	9081903028	<a href="mailto:mfsvapi@Kfintech.com">mfsvapi@Kfintech.com</a>
20	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam   Chennai - 600 034	044-42028512	<a href="mailto:chennaiamfd@Kfintech.com">chennaiamfd@Kfintech.com</a>
21	Kfin Technologies Ltd Second Floor Manimuriyal Centre Bank Road Kasaba Village Calicut 673001	0495-4022480	<a href="mailto:mfsCalicut@Kfintech.com">mfsCalicut@Kfintech.com</a>
22	Kfin Technologies Ltd Ali Arcade 1St Floor Kizhavana Road Panampilly Nagar Near Atlantis Junction Ernakulam 682036	0484 - 4025059	<a href="mailto:cochinmfd@Kfintech.com">cochinmfd@Kfintech.com</a>
23	Kfin Technologies Ltd 1St Floor Csiacsension Square Railway Station Road Collectorate P O Kottayam 686002	9496700884	<a href="mailto:mfskottayam@Kfintech.com">mfskottayam@Kfintech.com</a>
24	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001	9895968533	<a href="mailto:mfspalghat@Kfintech.com">mfspalghat@Kfintech.com</a>
25	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001	0487- 6999987	<a href="mailto:mfsTrichur@Kfintech.com">mfsTrichur@Kfintech.com</a>
26	Kfin Technologies Ltd 1St Floor Marvel Building Opp SI Electricals Uppalam Road Statue Po Trivandrum 695001	0471-4012377	<a href="mailto:mfsTrivandrum@Kfintech.com">mfsTrivandrum@Kfintech.com</a>
27	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018	0422 - 4388011	<a href="mailto:mfscoimbatore@Kfintech.com">mfscoimbatore@Kfintech.com</a>
28	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001	0452-2605856	<a href="mailto:mfsmadurai@Kfintech.com">mfsmadurai@Kfintech.com</a>
29	Kfin Technologies Ltd No 122(10B) Muthumariamman Kail Street - Pondicherry 605001	0413-4300710	<a href="mailto:mfspondy@Kfintech.com">mfspondy@Kfintech.com</a>
30	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009	0427-4020300	<a href="mailto:mfsSalem@Kfintech.com">mfsSalem@Kfintech.com</a>
31	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaliannan Kalyana Mandapam Putthur - Trichy 620017	0431-4020227	<a href="mailto:mfsTrichy@Kfintech.com">mfsTrichy@Kfintech.com</a>
32	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001	0416-41603806	<a href="mailto:mfsVellore@Kfintech.com">mfsVellore@Kfintech.com</a>
33	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bara Service Ullubari Guwahati Assam 781007	8811036746	<a href="mailto:mfsGuwahati@Kfintech.com">mfsGuwahati@Kfintech.com</a>
34	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016	040-44857874 / 75 / 76	<a href="mailto:mfsHyderabad@Kfintech.com">mfsHyderabad@Kfintech.com</a>
35	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501	9885995544 / 0877-2255797	<a href="mailto:mfsTirupathi@Kfintech.com">mfsTirupathi@Kfintech.com</a>
36	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010	0866-6604032/39/40	<a href="mailto:vijayawadamfd@Kfintech.com">vijayawadamfd@Kfintech.com</a>
37	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar, Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Lodge, Visakhapatnam 530016	0891-2714125	<a href="mailto:vizagmfd@Kfintech.com">vizagmfd@Kfintech.com</a>
38	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	040-33215122	<a href="mailto:mohipal.manne@kfintech.com">mohipal.manne@kfintech.com</a>
39	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	<a href="mailto:mfsakola@Kfintech.com">mfsakola@Kfintech.com</a>
40	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601	0721 2569198	<a href="mailto:mfsamaravathi@Kfintech.com">mfsamaravathi@Kfintech.com</a>
41	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001	0240-2343414	<a href="mailto:mfsaurangabad@Kfintech.com">mfsaurangabad@Kfintech.com</a>
42	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011	0755 4077948/3512936	<a href="mailto:bhopalmfs@Kfintech.com">bhopalmfs@Kfintech.com</a>
43	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore	0731-4266828/4218902	<a href="mailto:mfsindore@Kfintech.com">mfsindore@Kfintech.com</a>
44	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001	0761-4923301	<a href="mailto:mfsJabalpur@Kfintech.com">mfsJabalpur@Kfintech.com</a>
45	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010	0712-3513750	<a href="mailto:nagpurmfd@Kfintech.com">nagpurmfd@Kfintech.com</a>
46	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharapur Road Nasik 422002	0253-6608999	<a href="mailto:nasikmfs@Kfintech.com">nasikmfs@Kfintech.com</a>
47	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	<a href="mailto:mfsasansol@Kfintech.com">mfsasansol@Kfintech.com</a>
48	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020	0788-2289499 / 2295332	<a href="mailto:mfsbhilai@Kfintech.com">mfsbhilai@Kfintech.com</a>
49	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007	0674-2548981	<a href="mailto:bhubaneswarmfd@Kfintech.com">bhubaneswarmfd@Kfintech.com</a>
50	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004	7542979444	<a href="mailto:mfsBokaro@Kfintech.com">mfsBokaro@Kfintech.com</a>
51	Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001	0671-2203077	<a href="mailto:mfsCuttack@Kfintech.com">mfsCuttack@Kfintech.com</a>
52	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001	9264445981	<a href="mailto:mfsDhanbad@Kfintech.com">mfsDhanbad@Kfintech.com</a>
53	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216	0343-6512111	<a href="mailto:mfsDurgapur@Kfintech.com">mfsDurgapur@Kfintech.com</a>
54	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001	0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007	<a href="mailto:jamshedpurmfd@Kfintech.com">jamshedpurmfd@Kfintech.com</a>
55	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb	033 66285900	<a href="mailto:mfskolkata@Kfintech.com">mfskolkata@Kfintech.com</a>
56	Kfin Technologies Ltd 3A 3Rd Floor Anand Tower Exhibition Road Opp Icici Bank Patna 800001	0612-4323066	<a href="mailto:mfspatna@Kfintech.com">mfspatna@Kfintech.com</a>



57	Kfin Technologies Ltd	Office No S-13 Second Floor Reheja Tower Fafadhi Chowk Jail Road Raipur 492001	0771-4912611	mfsraipur@Kfintech.com
58	Kfin Technologies Ltd	Room No 307 3Rd Floor Commerce Tower Beside Mahabir Tower Ranchi 834001	0651-2331320	mfsranchi@Kfintech.com
59	Kfin Technologies Ltd	2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012	0661-2500005	mfsrourekla@Kfintech.com
60	Kfin Technologies Ltd	Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001	0353-2522579	mfsiliguri@Kfintech.com
61	Kfin Technologies Ltd	House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002	7518801801	mfsagra@Kfintech.com
62	Kfin Technologies Ltd	Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001	7518801803	allahabadmfd@Kfintech.com
63	Kfin Technologies Ltd	6349 2Nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001	7518801804	mfsambala@Kfintech.com
64	Kfin Technologies Ltd	1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001	7518801806	mfsbareilly@Kfintech.com
65	Kfin Technologies Ltd	Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001	7518801810	dehradunmfd@Kfintech.com
66	Kfin Technologies Ltd	A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001	7518801812	mfsfaridabad@Kfintech.com
67	Kfin Technologies Ltd	Ff- 31 Konark Building Rajnagar - Ghaziabad 201001	7518801813	mfsghaziabad@Kfintech.com
68	Kfin Technologies Ltd	Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001	7518801816	mfsgorakhpur@Kfintech.com
69	Kfin Technologies Ltd	No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001	7518801817	mfsurgaon@Kfintech.com
70	Kfin Technologies Ltd	City Centre Near Axis Bank - Gwalior 474011	7518801818	mfsghwalior@Kfintech.com
71	Kfin Technologies Ltd	Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001	7518801821	mfsghissar@Kfintech.com
72	Kfin Technologies Ltd	15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001	7518801824	kanpurmfd@Kfintech.com
73	Kfin Technologies Ltd	1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001	0522-4061893	lucknowmfd@Kfintech.com
74	Kfin Technologies Ltd	Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001	7518801834	mfsmathura@Kfintech.com
75	Kfin Technologies Ltd	Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India	7518801835	mfsmeerut@Kfintech.com
76	Kfin Technologies Ltd	Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001	7518801837	mfsmoradabad@Kfintech.com
77	Kfin Technologies Ltd	First Floor Saraj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001	7518801839	mfsmuzaffarpur@Kfintech.com
78	Kfin Technologies Ltd	F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301	7518801840	mfsnoida@Kfintech.com
79	Kfin Technologies Ltd	Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana	7518801841	mfspanipat@Kfintech.com
80	Kfin Technologies Ltd	C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonbhadra (U.P.) Renukoot 231217	7518801842	mfsrenukoot@Kfintech.com
81	Kfin Technologies Ltd	Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.	7518801844	mfsrohtak@Kfintech.com
82	Kfin Technologies Ltd	1St Floor Hills View Complex Near Tara Hall Shimla 171001	7518801849	mfschimla@Kfintech.com
83	Kfin Technologies Ltd	D-64/132 Ka 2Nd Floor Anant Complex Siga Varanasi 221010	7518801855	varanasmfd@Kfintech.com
84	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
85	Kfin Technologies Ltd	605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001	0231 2653656	mfskolhapur@Kfintech.com
86	Kfin Technologies Ltd	6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001	022-66235353	mumbaimfd@Kfintech.com
87	Kfin Technologies Ltd	Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005	2046033615	punemfd@Kfintech.com
88	Kfin Technologies Ltd	Shop No.1 Ground Floor Dipti Jyothi Co-Operative Housing Society Near Mtl Office P M Road Vile Parle East 400057	022-26100967	VileParleext.mum@Kfintech.com
89	Kfin Technologies Ltd	Gomati Smtutground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092	022- 28916319	Borivaliext.mum@Kfintech.com
90	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
91	Kfin Technologies Ltd	302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001	0145-5120725	mfsajmer@Kfintech.com
92	Kfin Technologies Ltd	Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001	0183-5053802	mfsamritsar@Kfintech.com
93	Kfin Technologies Ltd	First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022	1725101342	chandigarhmfd@Kfintech.com
94	Kfin Technologies Ltd	Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001	01414167715/17	jaipurmfd@Kfintech.com
95	Kfin Technologies Ltd	Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001	0181-5094410	mfsjalandhar@Kfintech.com
96	Kfin Technologies Ltd	1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K	191-2951822	mfsjammu@Kfintech.com
97	Kfin Technologies Ltd	Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003	7737014590	mfsjodhpur@Kfintech.com
98	Kfin Technologies Ltd	3 Randhir Colony Near Doctor J.C.Bathla Hospital Kamal ( Haryana ) 132001	0184-2252524	mfskamal@Kfintech.com
99	Kfin Technologies Ltd	D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007	0744-5100964	mfskota@Kfintech.com
100	Kfin Technologies Ltd	Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001	0161-4670278	mfsludhiana@Kfintech.com
101	Kfin Technologies Ltd	305 New Delhi House 27 Barakhamba Road - New Delhi 110001	011- 43681700	delhimfd@Kfintech.com
102	Kfin Technologies Ltd	B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001	0175-5004349	mfspatiala@Kfintech.com
103	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

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](http://www.mfuindia.com). The online transaction portal of MFUI is [www.mfuonline.com](http://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



TAURUS ASSET MANAGEMENT COMPANY LIMITED  
CIN: U67190MH1993PLC073154

Head Office & Regd Office : 3rd Floor, 301-304, Chandravillas Co-op Premises Society Ltd., AML Centre 2, 8 Mahal Industrial Estate, Off. Mahakali Caves Road, Andheri-East, Mumbai - 400 093  
Tel.: 022 6624 2700 (Board) Fax 022 6624 2777  
Email: [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com) • Website: [www.taurusmutualfund.com](http://www.taurusmutualfund.com) • Toll Free No. 1800 108 1111

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