

**SIP / OptiSIP ENROLMENT - CUM - AUTO DEBIT / SIP CANCELLATION** (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) |
|-----------------------|-----------------------|----------------------------------|---------------------------------------|----------------------------------|
|                       |                       |                                  |                                       |                                  |

Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Taurus Mutual Fund.

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

Please sign here

Please sign here

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

Second Account Holder's Signature

Third Account Holder's Signature

 Registration of SIP/OptiSIP/Micro SIP   
 Cancellation of SIP/OptiSIP/Micro SIP   
 Renewal of SIP/OptiSIP/Micro SIP

New Investor  Y  N    Folio No. \_\_\_\_\_

**INVESTOR AND INVESTMENT DETAILS**

Name of Sole/First Applicant Mr. Ms. M/s \_\_\_\_\_  
Name of Second Applicant Mr. Ms. \_\_\_\_\_  
Name of Third Applicant Mr. Ms. \_\_\_\_\_

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

Mr. Ms. \_\_\_\_\_

ID &amp; Add Proof Document Name, in case of Micro SIP   
Sole/First Applicant/ Guardian   
Second Applicant   
Third Applicant

Name of Scheme    Plan    Option

 SIP / Micro SIP     OptiSIP

SIP Amount (₹) \_\_\_\_\_ SIP Date DD / MM / YYYY   
SIP Period From MM / YYYY To MM / YYYY   
OR  40 Years

**Frequency Details [Please ✓]**
 Daily SIP     Weekly SIP     Fortnightly SIP     Monthly SIP     Quarterly SIP  
All Days between 1 to 28    7th, 14th, 21st, 28th of every month    Date will be 1st and 15th    Any date between 1 to 28. Default date will be 10th

First/Initial Investment Cheque Number \_\_\_\_\_ Cheque Date DD / MM / YYYY

 SIP Top-up (Optional) (Please ✓ to avail this facility) Top-up Minimum Amount Rs. 500/- for Half Yearly and Rs. 1000/- for yearly

SIP Top-up Amount (₹) \_\_\_\_\_  Half Yearly  Yearly (Default taken will be yearly and for Rs. 1000/-)

**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/OptiSIP payments.

Name of the Account Holder as per Bank Records \_\_\_\_\_

Bank Name \_\_\_\_\_

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

Account Number \_\_\_\_\_ Account Type  Savings  Current  NRE  NRO

9 digit MICR Code \_\_\_\_\_ 11 digit IFSC Code \_\_\_\_\_

**Dedication & 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 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  Repatriation basis  Non-Repatriation basis \* Please strike out whichever is not applicable.

Please sign here

Please sign here

Please sign here

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

Second Account Holder's Signature

Third Account Holder's Signature

**One Time Mandate (OTM)**

UMRN \_\_\_\_\_ FOR OFFICE USE \_\_\_\_\_ Date DD / MM / YYYY

Tick (✓)    Sponsor Bank Code \_\_\_\_\_ FOR OFFICE USE \_\_\_\_\_ Utility Code \_\_\_\_\_ FOR OFFICE USE \_\_\_\_\_

 CREATE     MODIFY     CANCEL  
I/We, hereby authorize \_\_\_\_\_ Taurus Mutual Fund \_\_\_\_\_ To debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

Bank a/c Number: \_\_\_\_\_

With Bank \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

An amount of Rupees \_\_\_\_\_ ₹ \_\_\_\_\_

FREQUENCY  Mthly  Qly  H-Yrly  Yrly  As & when presented   
DEBIT TYPE  Fixed Amount  Maximum Amount

PAN/Folio No. \_\_\_\_\_ Mobile No. \_\_\_\_\_

Reference \_\_\_\_\_ Email ID \_\_\_\_\_

PERIOD 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.

From DD / MM / YYYY    Signature Primary Account Holder    Signature of Account Holder    Signature of Account Holder  
To DD / MM / YYYY

Maximum period of validity of this mandate is 40 years only 1. \_\_\_\_\_ Name as in bank records 2. \_\_\_\_\_ Name as in bank records 3. \_\_\_\_\_ 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

1. 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.taurusmutualfund.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.

2. "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 instalments by TAMCO on behalf of the distributor. However there shall be no transaction charges on direct investments.

3. 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.

4. An investor can choose between Micro SIP, Normal SIP ("SIP") and Opti SIP ("Opti SIP").

5. 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.

6. 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.

7. 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.

8. 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 Daily, Weekly, 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<sup>\*\*</sup>; 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.

9. Formula<sup>\*\*</sup> - 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                       |

10. 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.

11. 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.

12. 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.

13. 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.

14. 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 Daily, Weekly, Monthly & Quarterly SIP/Opti SIP Option - 6 instalments of ₹500/- each or in multiples of ₹1/- thereafter. For Quarterly SIP Option - 4 instalments of ₹500/- each and in multiples of ₹1/- thereafter. (For Taurus ELSS Tax Saver Fund SIP/Opti SIP Minimum of 12 monthly installment of ₹500/- each)

15. 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/PI/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 (NSDI) or 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.

16. Allotment of units would be subject to realisation of cheque or funds

17. 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).

18. 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.

19. 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.

20. 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.

21. 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.

22. The KYC acknowledgement 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.

23. 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

- A) 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.

- B) Applications on behalf of minors should be signed by their guardian.

- C) 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.