

**SCHEME INFORMATION DOCUMENT**

**Section I**

**TAURUS ETHICAL FUND**

**(An Open-ended equity scheme with investment in stocks from BSE 500 Shariah Index universe)**

**Product Labelling**

<b>This product is suitable for Investors who are seeking*</b>	<b>Scheme Risk-o-Meter</b>	<b>Benchmark Risk-o-Meter</b>
<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity &amp; equity related instruments based on the principles of Shariah</li> </ul>		
	Investors understand that their principal will be at very high risk	As per AMFI Tier I Benchmark i.e. <b>BSE 500 Shariah TRI</b>

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

“The above risk-o—meter is based on the scheme portfolio as on September 30, 2024. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website [www.taurusmutualfund.com](http://www.taurusmutualfund.com) .”

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

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

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

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme

Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

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

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

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

This Scheme Information Document is dated **November 28, 2024**.

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**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

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

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

		<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application 'shall be processed under Regular Plan. Taurus Asset Management Company Limited (TAMCO) shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, TAMCO shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> <p><b>Default Option:</b> If the investor does not clearly specify the choice of Option at the time of investing, the default option will be treated as Growth.</p> <p>If the investor does not clearly specify the choice of Payout /Reinvestment within the IDCW Option, it will be treated as a Reinvestment sub-option.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI</p>
XI	Load Structure	<p><b>Exit Load:</b> 1% if exited on or before 365 days<sup>^</sup>, Nil if exited after 365 days<sup>^</sup>.</p> <p><sup>^</sup>from the date of allotment;</p> <p><b>Exit Loads Applicable to Switches-</b> Switch to any other scheme (Equity) - As applicable in Switch Out (From) Scheme</p>
XII	Minimum Application Amount/switch in	<p>₹ 500 and in multiples of ₹ 1 thereafter</p> <p>Exception – Designated Employees of Taurus Mutual Fund, in line with SEBI Circular no. SEBI/ HO/ IMD/IMD-I/DOF5/P/CIR/2021/553 Dated Apr 28, 2021 AND SEBI Circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 Dated Sept 20, 2021 and pursuant to clause 6.10 of SEBI Master Circular dated June 27, 2024.</p>
XIII	Minimum Additional Purchase Amount	<p>₹ 500 and in multiples of ₹ 1 thereof</p> <p>Exception – Designated Employees of Taurus Mutual Fund, in line with SEBI Circular no. SEBI/ HO/ IMD/IMD-I/DOF5/P/CIR/2021/553 Dated Apr 28, 2021 AND SEBI Circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 Dated Sept 20, 2021.</p>
XIV	Minimum Redemption/switch out amount	<p>The redemptions can be for any amount or any number of units, subject to the minimum balance in Rupees, which is required to be maintained in the account, at the time of the redemption</p>
XV	New Fund Offer Period	Not Applicable.

	This is the period during which a new scheme sells its units to the investors.	
XVI	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable.
XVII	<b>Segregated portfolio/side pocketing disclosure</b>	Not applicable
XVIII	<b>Swing pricing disclosure</b>	Not Applicable.
XIX	<b>Stock lending/Short selling</b>	Not applicable
XX	<b>How to Apply and other details.</b>	<p>Offices of Taurus Asset Management Company Limited and notified Investor Service Centres of M/s Kfin Technologies Limited and any other official point of acceptance as may be declared by the AMC, from time to time.</p> <p>Details in section II.</p>
XXI	<b>Investor services</b>	<ul style="list-style-type: none"> <li> <b>Contact details for general service requests and complaint resolution:</b>  <b>Ms. Additi Bhardwaj (Grievance Redressal Officer)</b>  Taurus Asset Management Co. Ltd.  2nd Floor, Plot No. 31, Echelon  Institutional Area, Sector – 32,  Gurugram, Haryana – 122001  Telephone No. 0124 4531500  Email: <a href="mailto:customercare@taurasmutualfund.com">customercare@taurasmutualfund.com</a> </li> </ul> <p><b>Registrar</b>  Kfin Technologies Ltd.  (Formerly known as Karvy Fintech Pvt. Ltd.)  Unit: Taurus Mutual Fund  1st Floor, Karvy  Selenium Tower B,  Plot No 31 &amp; 32,  Financial District,  Nanakramguda,  Serilingampally Mandal,  Hyderabad – 500032.  Phone: 040 – 7961 1000  Email: <a href="mailto:customercare@taurusmutualfund.com">customercare@taurusmutualfund.com</a></p> <p>For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange.</p>
XXII	<b>Specific attribute of the scheme</b>	The fund, being open ended in nature, has perpetual duration.

XXIII

Special product/ facility available during the NFO and on ongoing basis

**SYSTEMATIC INVESTMENT PLAN**

This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units.

This is not NFO. SIP facilities are available on ongoing basis.

**SIP Facility can be availed as under**

Any Day Systematic Investment Plan (Any Day SIP)

Investors can choose any day or date, as applicable, of his/her preference as provided below:

SIP Frequency	Choice of the Day/Date*
Daily SIP	Any Day of the Month
Weekly SIP	7th/14th/21st/28th of a month
Fortnightly SIP	1st and 15th of a month
Monthly SIPs	Any Day of the Month
Quarterly SIPs	Any Day of the Month for each quarter

\* In case the chosen date falls on a non-business day, then the SIP will be processed on the immediate next Business Day.

\* In case the SIP date is not specified, or in case of ambiguity, the default SIP date will be of 10<sup>th</sup> of every month.

\*Any Day SIP is eligible for cycle dates of 1<sup>st</sup> to 28<sup>th</sup> of every month.

The above terms apply for both offline and online modes of application, as and when initiated by the Fund.

In case of weekly frequency, the default date will be 7th of a month.

In case of Fortnightly SIP, default date will be 1st of a month.

In case there is no end date mentioned in form, the SIP under the Daily/Weekly/Fortnightly option will be registered for 30 years.

The minimum amount under Daily SIP/Weekly SIP or Fortnightly SIP shall be Rs 500/- per instalment and in multiples of Re 1/- thereafter. For Taurus ELSS Tax Saver Fund, purchase under any frequency will be in multiples of Rs. 500/-

The minimum instalment for Daily/Weekly/fortnightly SIP facility shall be 6 instalments.

The minimum initial SIP amount can be ₹ 500/- & in



multiple of Re1/- thereafter for monthly SIP and ₹ 500/- & in multiple of ₹ 1/- thereafter for quarterly SIP.

The investor can directly opt for the SIP (without the need for making a minimum lump sum investment of ₹ 5000/-) by selecting one of the following two options:

- (i) Monthly SIP : Monthly SIP instalments of atleast ₹ 500/- each for a minimum period of 6 months aggregating to ₹ 3000/-
- (ii) Quarterly SIP: Quarterly SIP instalments of atleast ₹ 500/- each for a minimum period of 4 quarters aggregating to ₹ 2000/-

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

	SIP	Min.	Min.	Min. value	Min.
<b>S I P v i a E C S / A u t o D e b i t / N A C H</b>	<b>frequ ency</b>	<b>applica tion amt. (Initial or 1<sup>st</sup> purcha se in a new/ex isting folio)</b>	<b>numbe r of ECS/A uto Debit/ NACH instruc tions **</b>	<b>per install ment **</b>	<b>aggre gate value of all SIP install ments</b>
	Mon thly	₹ 500/- & in multipl e of Re1/- thereaf ter	6	₹500/- & in multip le of ₹ 1/- ther eaft er	₹ 3,000/-
	Quart erly	₹ 500/- & in multipl e of ₹1/- thereaft er	4	₹500/- & in multip le of ₹ 1/- ther eaft er	₹ 2000/-

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

Application Form.

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

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

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

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

For SIP through ECS/ NACH mandate, a cancelled cheque with the first holder's name on the face of the cheque is required to be submitted along with the ECS mandate. All the cheques / payment instructions (including the first cheque/ payment instruction) shall be of equal amounts. After the initial purchase, the first instalment date should be at least 30 calendar days after the date of the SIP application submission. If the initial purchase also happens to be the first SIP instalment investment in an existing folio, then the

second SIP instalment date should be at least 30 calendar days after the date of SIP application submission. Non MICR / Outstation cheques will not be accepted. There is no upper limit for the Purchase for a single cheque/payment instruction or in aggregate.

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

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

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

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

The Auto-Debit facility is presently being offered to investors who provide the bank details as per the following list via our website or via NACH/ECS mandate – Andhra Pragathi Grameena Bank, AU Small Finance Bank; Axis Bank, Bandhan Bank, Bank of Bahrain & Kuwait; Bank of Baroda; Bank of India; Bank of Maharashtra; Barclays; Bassein Catholic Bank; Canara Bank; Catholic Syrian Bank; Central Bank of India; City Union Bank; Corporation Bank; Cosmos Bank; Deutsche Bank, DIGI Bank, Development Credit Bank; Dhanlakshmi Bank; Equitas Bank; ESAF Small Finance Bank; Federal Bank, Fincare Small Finance Bank, HDFC Bank Limited, ICICI Bank, IDBI Bank, Indusind Bank Debit card, IDFC Bank, Indusind Bank, Indian Bank, Indian Overseas Bank, Jammu & Kashmir Bank Limited; Jana Small Finance Bank; Janata Sahakari Bank, Karnataka Bank, Kerala Gramin Bank, Kalupur Coop Bank; Karur Vysya Bank Limited; Kalyan Janta Sahkari Bank; Karnataka Grameen Vikas Bank; Kotak Bank; Lakshmi Vilas Bank; NKGSB Bank, Mehsana Urban Cooperative Bank; Pragathi Krishna Bank; Punjab & Maharashtra Co-op Bank; Punjab National Bank; Punjab and Sind Bank; Ratnakar Bank, State Bank of India, Shivalik Bank, South

Indian Bank Ltd; Shamrao Vithal Co.Operative Bank Ltd, Saraswat Bank; Suryoday Small Finance Bank; TJSB, Tamilnad Mercantile Bank Ltd, TNSC Bank, Union Bank of India, UCO Bank, & YES Bank.

**Introduction of SIP Pause Facility –**

Any existing investor who has an ongoing SIP will have an option to Pause the SIP w.e.f. April 23, 2020. The investor will have to submit a signed SIP Pause Facility Letter/Form<sup>^^</sup>; duly complete in all respects to avail this Facility. This letter to be emailed at [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com) with the Subject line: <folio no> - SIP Pause Request.

The features, terms and conditions for availing the SIP Pause Facility are as follows:

- The SIP Pause Facility is available for SIP/Opti-SIP registered via NACH/ECS in physical mode only, & also only with monthly frequency.
- This facility will not be available for SIPs sourced/registered through MFU, Exchange, Channel Platforms or any other online platforms via the physical mode. Investor should approach these entities directly to check of availability of this facility with them.
- A separate SIP Pause Letter will need to be submitted for each SIP; in case of multiple SIPs in the same folio.
- The request for SIP Pause should be submitted at least 15 days prior to the subsequent SIP date.
- The request for SIP Pause can be for either 3 or 6 instalments.
- Investor can opt for the SIP Pause facility only twice during the tenure of a particular SIP.
- SIP Pause Facility, once registered, cannot be cancelled.
- The SIP shall continue from the subsequent instalment after the completion of Pause period automatically; & if the SIP tenure gets over during the Pause period then the SIP will get closed automatically.

<sup>^^</sup>The SIP Pause Facility Form should be duly signed & filled. If a Letter is being submitted then it should mandatorily contain the following details to enable us to process the request

- a) Folio Number, Name of First holder & Scheme Name
- b) SIP first installment date/Initial investment date (seen in your SOA); especially where there is more than one SIP registered for the same scheme in the same folio.
- c) Monthly SIP Installment Amount & date
- d) SIP Pause Period - 3 months or 6 months

With reference to the aforementioned facilities the investor(s) agree, acknowledge and confirm that -

i) Taurus Asset Management Co. Ltd. (AMC) reserves the right to change/modify the terms and conditions of the Facility or withdraw the Facility at a later date, as per its discretion.

ii) The AMC reserves the right to reject transaction requests that are incomplete in any aspect—either not legible or not supported by the required documents or for any other reason at its discretion.

iii) The AMC may seek additional security measures or documents or information, before processing any requests received.

iv) The investors are aware about the risks involved while submitting transactions using this Facility, including non-receipt of emails/delays in receipt of email by the AMC. The AMC will not be responsible in the case where transaction sent or purported to be sent is not processed on account of the fact that it was not received by the AMC or received on the AMCs server after the applicable cut-off timings.

v) The AMC shall act in good faith and will be held harmless for any loss if any, suffered by the investor(s) for processing such transactions. Investor(s) also agrees that the AMC shall not be responsible for the risk of errors and omissions at the time of processing such transactions and further that the AMC shall not be responsible for such processing or non

processing or shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such errors or omissions caused in transmission. Investor(s) shall indemnify the AMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to (a) the AMC acting or relying upon any email requests received or AMC not processing the email requests for any reason or (b) any unauthorized or fraudulent email request received by the AMC.

**SIP TOP-UP FACILITY AND DAILY, WEEKLY AND FORTNIGHTLY SIP FREQUENCIES**

**SIP TOP-UP FACILITY:**

SIP Top-up Facility is a facility wherein an investor who is enrolling for an SIP has the option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals.

SIP Top-up facility can be availed by the investors, at the time of registration/renewal of SIP/ any time during the continuation of existing 1. SIP by submitting the specified form in this regard.

2. The SIP Top-up request shall be registered within 30 days.

3. The minimum SIP Top-up amount is Rs. 500/- for half yearly and Rs. 1000/- for yearly frequencies and in multiples of Re 1/- thereafter. For Taurus ELSS Tax Saver Fund, any Top Up will be in multiples of Rs. 500/-.

4. SIP Top-up facility can be availed at half yearly and yearly frequencies.

5. Default SIP Top-up frequency and amount:

Frequency: Yearly frequency

Default Amount: Rs. 500.

In case the investor fails to specify both, i.e. the frequency for SIP Top-Up and amount for SIP Top-up, the application form may be processed as conventional SIP, subject to it being complete in all other aspect.

6. SIP Top-up will start with a gap of 6 months for half yearly or 12 months for yearly frequency from 1st SIP instalment respectively.

7. The First SIP Top-Up installment shall start from the next SIP installment date post SIP Top-up registration subject to completion of 6 SIP instalments.

8. The Top-up details cannot be modified once enrolled. To make any changes, the investor must cancel the existing SIP with Top-up option and enroll for fresh SIP with modified Top up facility details.

9. The initial investment under the SIP Top-up will be subject to minimum SIP investment requirement applicable from time to time.

10. All other terms & conditions applicable for regular SIP facility will also be applicable to SIP Top-up facility.

11. The above terms apply for both, offline and online mode of application as and when initiated by the Fund.

#### **SYSTEMATIC TRANSFER PLAN**

Systematic Transfer Plan (STP) is a facility wherein an investor in any open-ended scheme (Transferor or Source scheme) of Taurus Mutual Fund can opt to transfer a fixed amount at regular intervals (as per the table below) to any other open-ended scheme(s) (Transferee or Target scheme) of Taurus Mutual Fund. The first STP transfer date will be at least 15 days after the date of STP application. The Units will be allotted / redeemed at the Applicable NAV of the respective dates of the Scheme on which such transfers are sought from the Scheme. In case the day on which the transfer is sought is a non- Business Day for the Scheme, then the application for the facility will be deemed to have been received on the immediately following Business Day. An investor may cancel or may change the amount, not below the specified minimum, by giving atleast 15 working days prior written notice. STP may be terminated automatically if the balance falls below the minimum account balance or upon the receipt of notification of death or incapacity of the unitholders by the fund. Rules relating to the plan may be changed from time to time.

STP is not available for investments under lock-in period or pledge. In case of insufficient balance, the STP will not be affected.

Investors' details and mode of holding in the Transferee or Target scheme will be the same as that in the

Transferor or Source scheme. Exit load, as applicable, will be levied on the transfer of units from the Source scheme.

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

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

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

#### **SYSTEMATIC WITHDRAWAL PLAN**

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

The amount withdrawn under SWP by redemption shall be converted into units of the scheme at the applicable NAV and such units will be subtracted from the unit balance of that unitholder. In case the date falls on a holiday or falls during a Book Closure Period, the immediate next Business Day will be considered for this purpose. Taurus Mutual Fund may close an investor's account if the balance falls below Rs5000/- or an equivalent number of units, due to redemptions or use of SWP. This minimum balance amount needed for SWP may be altered from time to time at the discretion of the AMC. Unitholders may terminate the SWP or change the amount of withdrawal, but not below the specified minimum, by giving 15 days' notice to the Fund / R&T Agent. In case of Fixed Withdrawal, if the amount of instalment is more than the amount

available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically. In such a scenario, AMC will have no obligation to communicate to the investor before the automatic termination of SWP. It will also terminate automatically upon the receipt of notification of death or incapacity of the unitholder. SWP is not available for investments under the lock-in period and pledge.

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

**Taurus Opti SIP (Under Systematic Investment Plan)**

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

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

**i) Taurus *OptiSIP* Formula\* -**

A = Fixed Minimum Installment amount

B = Fixed Maximum Installment amount

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

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

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

\*The Trustee reserves the right to change the terms and



		<p>conditions of this facility at a larger date on a prospective basis. The Trustee reserves the right to withdraw the OptiSIP facility. All other terms and conditions of SIP facilities will remain unchanged.</p> <p>Taurus Opti STP (Under Systematic Transfer Plan)</p> <p>This will work on the usual principle of first choosing a Source &amp; a Transfer scheme. It will allow investors a chance to define a minimum and maximum transfer installment amount and based on a simple formula*, a variable installment amount will get calculated as per the frequency chosen by the investor. The <i>OptiSTP</i> installment will be calculated based on the portfolio value as on the transfer installment date. Irrespective of the formula* amount, the maximum and minimum investment will be limited by the maximum &amp; minimum installment amounts as chosen by the investor initially.</p> <p><b>ii) Taurus <i>OptiSTP</i> Formula* -</b>  A = Fixed Minimum Installment amount B = Fixed Maximum Installment amount  C = [(A * Current no. of installment) - Account value of investments via <i>OptiSTP</i> as on the transfer installment date]</p> <p><b>Taurus <i>OptiSTP</i> Installment amount = C</b>, provided it is not less than A or more than B, else it will be A or B respectively. The following tabular example will further clarify the above</p> <table border="1" data-bbox="644 1252 1289 1532"> <thead> <tr> <th>Scenario</th> <th>A (Fixed Minimum Installment Amount)</th> <th>B (Fixed Maximum Installment Amount)</th> <th>C (Opti Formula Value)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5000</td> <td>7000</td> <td>4800.12</td> </tr> <tr> <td>2</td> <td>5000</td> <td>7000</td> <td>7200.45</td> </tr> <tr> <td>3</td> <td>5000</td> <td>7000</td> <td>6500.67</td> </tr> </tbody> </table> <p>*The Trustee reserves the right to change the terms and conditions of this facility at a larger date on a prospective basis. The Trustee reserves the right to withdraw the OptiSTP facility. All other terms and conditions of STP facilities will remain unchanged.</p> <p>For Details, kindly refer SAI</p>	Scenario	A (Fixed Minimum Installment Amount)	B (Fixed Maximum Installment Amount)	C (Opti Formula Value)	1	5000	7000	4800.12	2	5000	7000	7200.45	3	5000	7000	6500.67
Scenario	A (Fixed Minimum Installment Amount)	B (Fixed Maximum Installment Amount)	C (Opti Formula Value)															
1	5000	7000	4800.12															
2	5000	7000	7200.45															
3	5000	7000	6500.67															
XXIV	Weblink	Visit <a href="https://taurusmutualfund.com/taurus-expense-ratio">https://taurusmutualfund.com/taurus-expense-ratio</a> for TER for last 6 months and Daily TER and <a href="https://taurusmutualfund.com/index.php/factsheet">https://taurusmutualfund.com/index.php/factsheet</a> for scheme factsheet.																

**Special Consideration**

The scheme is guided by the Shariah Advisor in terms of Shariah compliance, it assumes no responsibility to ascertain or validate the advisory on Shariah compliance matters provided by the Shariah Advisor. There may be more than one interpretation of the Shariah principles, the scheme shall always be guided by the advice and interpretation provided by the Shariah Advisor and its scholars.

Pursuant to the provisions of Prevention of Money Laundering Act'2002 as amended from time to time, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information etc. by the unit holder the AMC shall have absolute discretion to report such suspicious transactions to Financial Intelligence Unit- India/ or to freeze the folios of the investor(s), reject any application(s)/ allotment of units.

#### **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

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

**Date:** November 28, 2024

**Place:** Gurugram

Sd/-  
Nikita Maggon  
Compliance Officer

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments (*)	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity Related Instruments	80%	100%

(\*) Surplus money/ investible funds available in the scheme at any time will be kept in Current Accounts with banks and will not be invested in any interest-bearing instruments.

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

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

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

### Change in Investment Pattern/ Portfolio Rebalancing

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

As per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 and pursuant to clause 1.14.1.2.b of SEBI Master Circular dated June 27, 2024, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

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

As per SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2022/39 dated March 30, 2022 and pursuant to clause 2.9 of SEBI Master Circular dated June 27, 2024, as may be amended/ clarified from time to time, in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days. In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business days from the date of completion of the mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid clause including reporting the deviation to Trustees at each stage.

## **B. WHERE WILL THE SCHEME INVEST?**

The corpus of the scheme will invest in equity and equity related shariah compliant listed, to be listed securities of companies and other instruments which are part of the Shariah Compliant Universe.

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

### **Investment in Securities of Associate & Group Companies**

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

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

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

## **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The corpus of the Scheme will be invested in the companies which are based on the principles of Shariah whereby, it is not permissible to acquire the shares of Companies providing financial services on interest like conventional banks, insurance companies or the companies involved in some other business not approved by Shariah, such as companies manufacturing, selling or offering liquors, meat, or involved in gambling, night club activities, pornography etc. The Fund Manager and his team will

identify the stocks for investment from the stock universe available from BSE 500 Shariah Index which is the benchmark index for this scheme.

TAMCO may appoint Shariah Advisor who shall provide the list of securities which are in compliance with Shariah principles (Shariah Compliant Universe). The scheme will invest only in securities which are part of Shariah Compliant Universe. In case of change of Shariah Compliance status of any company post investment by the scheme, the fund manager will exit from the scrip within the time limit permitted by the Shariah advisor.

**Portfolio Turnover**

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

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

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

**Benchmark** : BSE500 Shariah TRI

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

The Board of TAMCO has also constituted an Investment Monitoring Committee comprising of two Independent Directors, two Non-Independent Directors and Managing Director of the Company. The performances of the schemes of the Mutual Fund are reviewed by the Investment Monitoring Committee at its meeting held every month. Further, in terms of SEBI Circular No.MFD/CIR/16/400/02 dated March 26, 2002 the performance of Schemes will be benchmarked against the performance of their respective Benchmark. The same have been chosen as the benchmark as the asset allocation pattern of the benchmark is in conformity with the declared asset allocation pattern of the schemes in the Scheme Information Document.

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

**Justification for use of benchmark:**

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

*Disclaimer with respect to BSE 500 Shariah Index TRI*

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#### E. WHO MANAGES THE SCHEME?

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

				(formerly known as Taurus Large Cap Fund) (w.e.f. June 13, 2023)
				7. Taurus Mid Cap Fund (formerly known as Taurus Discovery (Midcap) Fund) (w.e.f. November 15, 2023)
				8. Taurus Infrastructure Fund (w.e.f. November 15, 2023)

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

##### List of existing schemes:

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

For detailed comparative table please refer the website:

[https://taurusmutualfund.com/sites/default/files/202406/Comparison\\_of\\_Existing\\_Equity\\_Schemes.pdf](https://taurusmutualfund.com/sites/default/files/202406/Comparison_of_Existing_Equity_Schemes.pdf)

#### G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on September 30, 2024	<b>TAURUS Ethical Fund– Regular Plan (Growth Option)</b>		
	Compounded Annualized Returns	Scheme Returns %	#Benchmark Returns %
	Returns for the last 1 years	43.00%	41.09%
	Returns for the last 3 years	17.82%	14.43%
	Returns for the last 5 years	22.20%	22.94%

Returns since inception	18.62%	17.85%
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**Past performance may or may not be sustained in the future**

Inception Date : 6<sup>th</sup> April 2009

# BSE 500 Shariah – TRI

**TAURUS Ethical Fund– Direct Plan (Growth Option)**

Compounded Annualized Returns	Scheme Returns %	#Benchmark Returns %
Returns for the last 1 years	44.74%	41.09%
Returns for the last 3 years	19.18%	14.43%
Returns for the last 5 years	23.53%	22.94%
Returns since inception	17.56%	17.72%

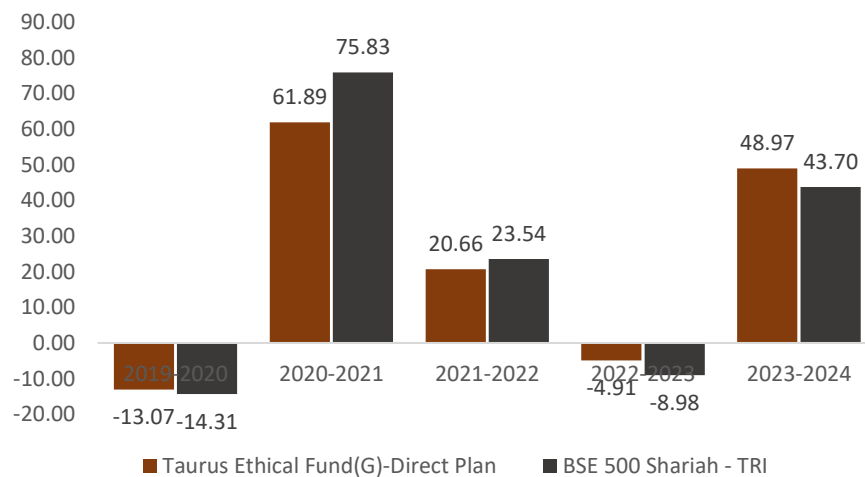
**Past performance may or may not be sustained in the future**

Inception Date : 1<sup>st</sup> January 2013

# BSE 500 Shariah – TRI

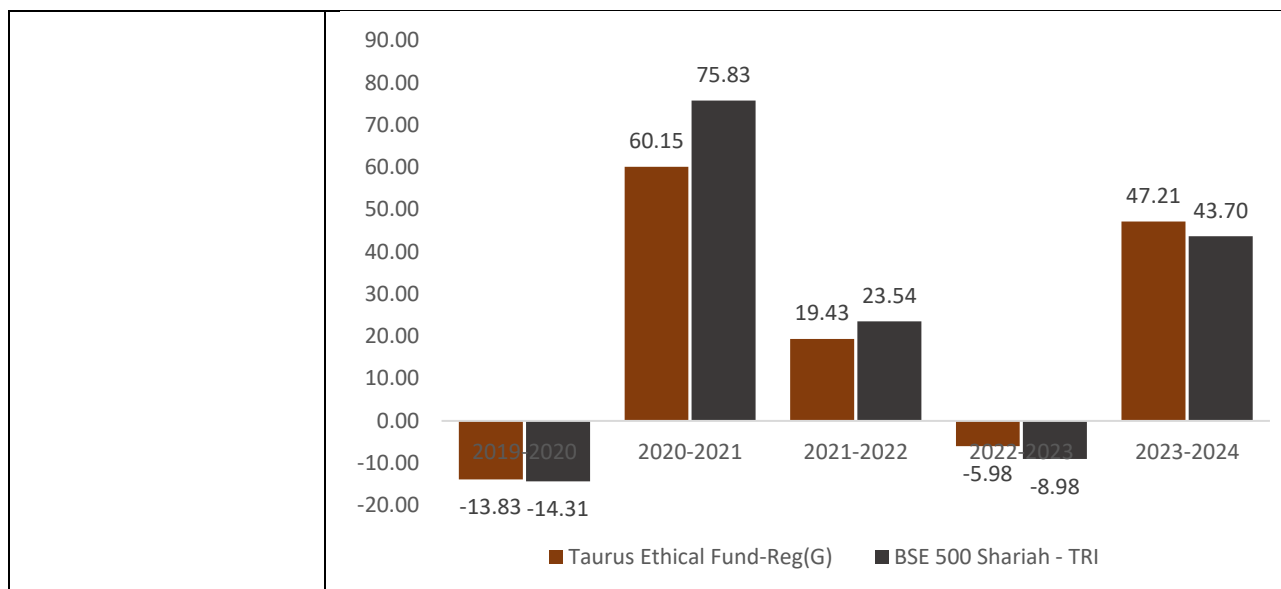
Absolute Returns for each financial year for the last 5 years

**Direct Plan:**



**Regular Plan:**





## H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at: [https://www.taurusmutualfund.com/sites/default/files/2024-07/top\\_ten\\_holdings\\_as\\_on\\_may\\_2024.pdf](https://www.taurusmutualfund.com/sites/default/files/2024-07/top_ten_holdings_as_on_may_2024.pdf)

ii. Portfolio Disclosure –

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

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

iii. Portfolio Turnover Rate: 1.20 times

iv. Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1	Concerned scheme's Fund Manager(s)	3151.724	157.13	4,95,230.39

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

v. Investments of AMC in the Scheme –

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

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

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

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

**PART III- OTHER DETAILS**

**A. COMPUTATION OF NAV**

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

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

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

**Illustration on Computation of NAV:**

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

Particulars	Amount (Rs)
Total Assets (A)	1,000000
Total Liabilities & Expenses (B)	4,50,000
Net Asset Value = (A-B)	5,50,000
Total Units Outstanding	10,000
<b>NAV Per Unit</b>	<b>55Per Unit</b>

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

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

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

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

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

It will be calculated using the following formula:

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

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

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

## B. NEW FUND OFFER (NFO) EXPENSES

All the schemes included in this Common Scheme Information Document are ongoing schemes and as such this section is not applicable.

## C. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

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

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

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

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

. Expenses of Direct Plan will be lower than expenses of the Regular Plan as no commission/distribution expenses will be charged in the case of Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads

including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. NAV of the Direct Plan will be different than the NAV of Regular Plan

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

Daily Net Assets (₹)	Total Expense Ratio Limit for Equity Oriented Schemes	Additional Expenses under Regulation 52 (6A) (c) *	Additional Expenses for Gross new inflows from specified cities **
First 500 crores	2.25%	Up to 0.05%	Up to 0.30%
Next 250 crores	2.00%	Up to 0.05%	Up to 0.30%
Next 1250 crores	1.75%	Up to 0.05%	Up to 0.30%
Next 3000 Crores	1.60%	Up to 0.05%	Up to 0.30%
Next 5000 Crores	1.50%	Up to 0.05%	Up to 0.30%
Next 40000 Crores	Total Expense ratio reduction of 0.05% for every increase of ₹ 5000 crores of daily net asset or part thereof.	Up to 0.05%	Up to 0.30%
Balance Assets	1.05%	Up to 0.05%	Up to 0.30%

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

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

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

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

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

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

Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily

net assets of the scheme shall be charged on proportionate basis;

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities;

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

(c) GST on investment and advisory fees charged on the daily net assets of the schemes.

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

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

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

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

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

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

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

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

#### Illustration of Impact of expense ratio on scheme's returns

To see how expense ratios can affect the investments over time, let’s compare the returns of several hypothetical investments that differ only in expense ratio. The following table depicts the returns on ₹10,000 initial investment, assuming an average annualized gain of 10%, with different expense ratios (0.50%, 1%, 1.50% and 2% ):

		Expenses Ratio			
Year	10% Gain (₹)	0.50%	1.00%	1.50%	2.00%
0	10000.00	10000.00	10000.00	10000.00	10000.00
1	11000.00	10950.00	10900.00	10850.00	10800.00
2	12100.00	11990.50	11881.50	11773.00	11668.00
3	13310.00	13129.00	12951.92	12775.33	12610.00
4	14641.00	14375.00	14116.00	13874.00	13632.00
5	16105.10	15739.00	15386.00	15064.00	14742.00
	Less Received	366.1	719.1	1041.1	1363.1
	Less (Percentage)	2.27	4.47	6.46	8.46

If an investor had invested ₹10,000 in the scheme with a 2.00% expense ratio, the value of the investment would be ₹ 14742 after 5 years. Whereas, if the investor had invested ₹ 10,000 in a scheme with 0.50% expense ratio, the investment would be worth ₹ 15739 after 5 years.

Particulars	Regular Plan	Direct Plan
Amount Invested (Rs)	10,000	10,000
Gross Returns-assumed	15%	15%
Closing NAV before expenses (Rs.)	11,500	11,500
Expenses (Rs)		
• Expenses Other than Distribution expenses	175	175
• Distribution Expenses	75	NIL
Total NAV after charging expenses (Rs)	11,250	11,325
Net returns to investor	12.50%	13.25%

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

#### D. LOAD STRUCTURE

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

Type of Load	Load chargeable (as %age of NAV)
Exit	1% if exited on or before 365 days <sup>^</sup> , Nil if exited after 365 days <sup>^</sup>

<sup>^</sup>from the date of allotment

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

- i) W.e.f. May 1, 19 – The exit load applicability for all Switch transactions has been modified and as such, the Exit load will be applicable for all Switch Out transactions as applicable in the Switch Out (From) scheme
- ii) A Switch-Out/Withdrawal under SWP will also attract an exit load like any redemption.
- iii) In case of SIP / STP, the above criteria for Exit Load will be applicable for each instalment.
- iv) Exit load is applicable for all the Plans/Options under the Scheme by applying First in First Out basis

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

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

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

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

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

As stipulated in para 3.5 of SEBI's letter no. SEBI/HO/OW/IMD/PoD/P/2022/ 48112 /, it is mandated that No investments (Systematic transaction, lumpsum, redemption) shall be permitted in such folios wherein PAN/ PEKRN details are not available. Any non-compliant Non-PAN and Non-PEKRN folios will be liable to be frozen from April 01, 2023. (Pursuant to clause 14.11 of SEBI Master Circular dated June 27, 2024).

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

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

#### Repurchase Price

The Mutual Fund shall ensure that the repurchase price shall not be lower than 95% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price of the units shall not exceed 7% calculated on the sale price as provided under SEBI (MF) Regulations.

The Trustee reserves the right to modify/alter the load structure with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. In case of an exit load it may be linked to the period of holding.

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

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

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

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

## Section II

### I. INTRODUCTION

#### A. DEFINITIONS/INTERPRETATION

For detailed description please refer [Definitions and Interpretation.pdf \(taurusmutualfund.com\)](#)

#### B. RISK FACTORS

##### Schemes Specific Risk Factors

**Risks associated with equity and equity related instruments:**

Equity and equity related instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Schemes may be adversely affected.

Further, the Equity and Equity Related Securities are risk capital and are subordinate in the right of payment to other securities, including debt securities.

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however the Schemes' ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of a Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

The Schemes may invest in securities which are not listed on the stock exchanges. These securities may be illiquid in nature and carry a higher amount of liquidity risk, in comparison to securities that are listed on the stock exchanges or offer other exit options to the investor. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

**Risks associated with transactions in units through Stock Exchange Mechanism:**

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

**Settlement Risk:**

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



**Regulatory Risk:**

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

**Risk Associated with 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.

**Risk Associated with Shariah Compliance [applicable for Taurus Ethical Fund]:**

Taurus Ethical Fund will invest only in securities which are part of Shariah Complaint Universe.

Securities may from time to time be classified as non-Shariah compliant. The scheme will invest only in securities which are part of Shariah Compliant Universe. In case of change of Shariah Compliance status of any company post investment by the scheme, the fund manager will exit from the scrip within the time limit permitted by the Shariah advisor. This may restrict the ability of scheme to sell such securities at a desired price.

**C. RISK MITIGATION PROCESS**

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

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

**Market Liquidity Risk and investment in unlisted securities:** Fund Manager would invest in those securities 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 Investment Committee and Investment Monitoring Committee.

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

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

**Procedure followed for Investment Decision & Risk Control Measures**

Before making any fresh investment through primary market or secondary market, the research team prepares a detailed Research Report on each investment based on the fundamental as well as the technical analysis. The Board of Trustees in terms of SEBI's guidelines has approved the format of the Research Reports. The companies are identified for investment based on top down/ bottom up approach as well as in-depth market analysis. Thereafter, the Research Report is discussed amongst the

Investment Committee members comprising of the CEO, CIO, Fund Managers - Debt & Equity, Vice President – Operations and Research Analyst . The Investment Committee approves or rejects a stock. The stocks approved form a part of the stock universe. The Fund Manager then decides on the timing, quantity & price at which to buy or sell a share within the framework of the Investment Policy. The Fund Manager also takes into account the market conditions, investment/ redemption flows and other external factors. The reasons for subsequent purchase and sale of the same instrument are also being recorded. An Investment Committee looks into the following matters -

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

The Investment Committee meeting is held twice in a month.

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

## II. INFORMATION ABOUT THE SCHEME:

### A. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to SEBI Regulations, the following investment restrictions are applicable to the Schemes:

The Mutual Fund under all its schemes will not own more than ten percent of any company's paid up capital carrying voting rights.

Transfers of investments from one scheme to another scheme in the same Mutual Fund (pursuant to clause 12.30 of SEBI Master Circular dated June 27, 2024) shall be allowed only if:-

Security Type	Inter scheme Policy
Listed Equity Shares	Inter scheme to be done on latest quote for a particular security on primary stock exchange.
	<p>i. IST of Securities will be done as per the average prices provided by AMFI approved agencies currently CRISIL &amp; ICRA.</p> <p>ii. If prices from the valuation agencies are received within the pre-agreed TAT as per AMFI, an average of the prices so received shall be used for IST pricing.</p> <p>iii. If price from only one valuation agency is received, that price may be used for IST pricing.</p> <p>iv. If prices are not received from any of the valuation agencies, AMC may determine the price for the IST, in accordance with</p>

Clause 3 (a) of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
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A Scheme may invest in another scheme under the same Asset Management Company or any other Mutual Fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Mutual Fund.

Provided that this clause shall not apply to any fund of funds scheme

Every Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Every Mutual Fund shall get the Securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of long-term nature.

The scheme of a Mutual Fund shall make any investment in the listed securities of group companies of the sponsor, which is in excess of 25% of the net assets

No scheme of a Mutual Fund shall make any investment in any Fund of Funds scheme.

No scheme of the Fund shall invest more than 10% of its NAV in the equity shares or equity related instruments of any company.

A Mutual Fund scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.

All the investment restrictions shall be applicable at the time of making investment.

In addition to the above investment restrictions as per SEBI Regulations, the funds of Taurus Ethical Fund may not be invest in the following as per the present Shariah restrictions;

Sector Based – Certain businesses offer products and services that are considered unacceptable or non-compliant viz. gambling, conventional banking, pornography, alcohol etc.

iii) Accounting Based – Financial ratios of some companies may violate compliance measures. In terms of financial ratio, the companies having 33% or more debt, where non-operating interest income is greater than 5% of gross revenue, etc., are excluded.

iv) Investment trusts, unit trusts and other collective investment schemes that do not adhere to Islamic Shariah investment principles.

Internal Norms for Investment Restrictions

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

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

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

## B. FUNDAMENTAL ATTRIBUTES

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

(i) **Type of a scheme** - An Open-ended equity scheme predominately investing in equity and equity related instruments based on the Shariah/ethical principles.

(ii) **Investment Objective**

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

(iii) **Terms of Issue**

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

○ Aggregate fees and expenses charged to the scheme.

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

○ Any safety net or guarantee provided.

The Scheme does not assure or guarantee any returns.

### Changes in Fundamental Attributes:

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

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

## C. OTHER SCHEME SPECIFIC DISCLOSURES

<b>Listing and transfer of units</b>	<b>Listing:</b> At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.  <b>Transfer of Units:</b>
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	<p>Units issued by Taurus Mutual Fund in the Dematerialized Form can freely be transferred from one Demat Account to another Demat Account effective from 1st October 2010.</p> <p>As per provision 14.4.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024. All the units of a mutual fund scheme held in Demat form will be freely transferable</p>
<b>Dematerialization of units</b>	<p>The Unit holders would have an option to hold the Units in electronic (dematerialized) form or account statement (non-demat) form. However, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s). Units held in Demat Form are freely transferable. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.</p>
<b>Maximum Amount to be raised (if any)</b>	Not Applicable
<p><b>Dividend Policy (IDCW)</b></p> <p>(Renamed as – IDCW<sup>^</sup> – w.e.f. Apr 1, 2021</p> <p><sup>^</sup>Income Distribution &amp; Capital Withdrawal option</p>	<p>Under the IDCW Plan of the schemes, it is proposed to declare IDCWs subject to availability of distributable profits, as computed in accordance with SEBI Regulations. IDCWs, 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.</p> <p>However, it must be distinctly understood that the actual declaration of IDCW and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. and pursuant to clause 11.6.1 of SEBI Master Circular dated June 27, 2024) The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor will that IDCWs 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 IDCWs, the NAV will stand reduced by the amount of IDCW and IDCW tax (if applicable) paid.</p> <p>If the Fund declares IDCW under a Scheme:</p> <ul style="list-style-type: none"> <li>• The IDCW warrants shall be dispatched to the Unit holders within 7 working days from the record date.</li> <li>• The IDCW 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.</li> <li>• In case of specific request for IDCW by warrants or unavailability of sufficient details with the Mutual Fund, the IDCW 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.</li> </ul> <p><b>Reinvestment of IDCW Below the Threshold Amount:</b></p> <p>If the IDCW amount payable to the unit holders under the IDCW payout option of the aforesaid Schemes/Plans is less than the threshold limit of Rs.250, then such amount will be compulsorily and automatically reinvested in the respective Schemes/Plans,. The IDCW distributed (net of tax deducted at source, whenever</p>

	<p>applicable) for an amount equal to or less than the threshold limit will be reinvested in the Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-IDCW Net Asset Value o the record date. There shall be no exit load on the IDCW so invested. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unitholders and a constructive receipt of the same amount from each Unit Holder for reinvestment in Units.</p> <p>If the Fund declares IDCW under a Scheme:</p> <ul style="list-style-type: none"> <li>• The IDCW warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the IDCW.</li> <li>• The IDCW 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</li> <li>• In case of specific request for IDCW by warrants or unavailability of sufficient details with the Mutual Fund, the IDCW 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.</li> </ul> <p><b>Reinvestment of IDCW Below the Threshold Amount:</b> If the IDCW amount payable to the unit holders under the IDCW payout option of the aforesaid Schemes/Plans is less than the threshold limit of Rs.250, then such amount will be compulsorily and automatically reinvested in the respective Schemes/Plans,. The IDCW distributed (net of tax deducted at source, whenever applicable) for an amount equal to or less than the threshold limit will be reinvested in the Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-IDCW Net Asset Value o the record date. There shall be no exit load on the IDCW so invested. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unitholders and a constructive receipt of the same amount from each Unit Holder for reinvestment in Units.</p>
<p><b>Allotment</b></p>	<ol style="list-style-type: none"> <li>1. On acceptance of an application for subscription or allotment of units (including by way of SIP, STP, switch, and reinvestment of IDCW), an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or an SMS to the Unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five working days of receipt of valid application /transaction or from the date of receipt of the request from the unit holder for Account Statement.</li> <li>2. Thereafter, the AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly, for all the transactions from the month of October 2011, the CAS shall be issued on or before 15th day succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor. The CAS for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory</li> </ol>

change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios which are consolidated has an email id or to the email id of the first unit holder as per KYC records. Further, in terms of para 14.4.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024, each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.

3. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.
4. The AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period. Further, in terms of para 14.4.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024, CAS issued for the half-year (ended September/ March) shall also provide:
  - The amount of actual commission paid by AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention shall be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as goods and services tax (wherever applicable, as per existing rates), operating expenses, etc.
  - The scheme's average total expense ratio (in percentage terms) along with the breakup between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
  - Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
5. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.

**No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions**

The consolidated account statement/account statement will be sent by ordinary post / courier / email. The account statements shall be non-transferable. The account statements shall not be construed as a proof of title and is only a computer printed statement indicating the details of transactions under the Scheme.

	<p>The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder’s account, in the event of non realisation of any cheque or other instrument remitted by the investor.</p> <p>The unitholders, who hold units in physical form, may request for an account statement at any time during the tenor of the scheme by writing to the AMC / RTA. Unitholders are requested to provide their e-mail ids for receipt of all correspondences including account statements using e-mail as the mode of communication. Unitholders whose e-mail id is available in the database of the Mutual Fund, electronic mail (e-mail) shall be the default mode of communication for those investors. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request. If the Unitholder experiences any difficulty in accessing the electronically delivered account statement, the Unitholder shall promptly inform the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the e-mail will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.</p>
<b>Refund</b>	Not Applicable
<p><b>Who can invest</b> This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing them and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme and the indicative list could also include persons not mentioned below:</p> <ul style="list-style-type: none"> <li>• Resident adult individuals either singly or jointly</li> <li>• Minor through parent/lawful guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions).</li> <li>• Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as “Public Securities” where required)</li> <li>• The Trustee of Private Trusts authorized to invest in mutual fund Schemes under their trust deed.</li> <li>• Partner(s) of Partnership Firms.</li> <li>• Karta of Hindu Undivided Family (HUF).</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions.</li> </ul>



- Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis.
- Foreign Institutional Investors (FIIs) and sub-accounts registered with SEBI on full repatriation basis via the route of FPI (Foreign Portfolio Investors).
- Army, Air Force, Navy and other para-military funds.
- Scientific and Industrial Research Organizations.
- Mutual fund Schemes.
- Provident/Pension/Gratuity and such other Funds as and when permitted to invest.
- International Multilateral Agencies approved by the Government of India.
- Others who are permitted to invest in the Scheme as per their respective constitutions
- Other Schemes of Taurus Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme.
- The AMC (no fees shall be charged on such investments)
- Insurance Company registered with the Insurance Regulatory and Development Authority;
- Qualified Foreign Investors (QFIs) \* (subject to compliance with norms specified in SEBI Circular No. CIR/IMD/DF/14/2011 dated August 09, 2011) via the route of FPI (Foreign Portfolio Investors).
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

\*Qualified Foreign Investor (QFI) shall mean a person resident in a country that is compliant with Financial Action Task Force (FATF) standards and that is a signatory to International Organization of Securities Commission's (IOSCO's) Multilateral Memorandum of Understanding. Such person should not be resident in India and such person should not be registered with SEBI as Foreign Institutional Investor or Sub- account.

Explanation- For the purpose of above clause:

1. the term "Person" shall carry the same meaning as under Section 2(31) of the Income Tax Act, 1961
2. the phrase "resident in India" shall carry the same meaning as in the Income Tax Act, 1961
3. "resident" in a country, other than India, shall mean resident as per the direct tax laws of that country.

The Fund reserves the right to include/exclude new/existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any.

This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.

**Note: 1. Minor Unit Holder** on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker or by the Parent/Guardian whose signature is registered in our records against the folio of the minor unit holder) as well as his details of bank account and a certified true copy of the PAN card as

mentioned under the paragraph "Anti Money Laundering and Know Your Customer" to enable the Registrar to update their records and allow him to operate the Account in his own right.

**Note: 2. Applicants under Power of Attorney:**

An applicant willing to transact through a power of attorney must lodge the photocopy of the Power of Attorney (PoA) attested by a Notary Public or the original PoA (which will be returned after verification) within 5 business days of submitting the Application Form / Transaction Slip at a Designated Collection Centre.

Applications are liable to be rejected if the power of attorney is not submitted within the aforesaid period.

Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.

**The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.**

It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected.

The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.

On account of limitations / restrictions imposed by the jurisdictional laws / regulations with respect to marketing or offering of units of the Schemes of the Fund, the persons stated under the below provision titled '**Who Cannot Invest**' shall not be eligible to invest in the Schemes of the Fund.

Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:

United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014. The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US

citizenship or US residency. The FATCA stipulates reporting on –

- i. US taxpayers about certain foreign financial accounts and offshore assets.
- ii. Foreign Financial Institutions (FFIs) about financial accounts with them of US tax payers or foreign entities in which US taxpayers hold substantial ownership interest.

FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. TAMCO is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time.

In order to ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same.

Applicants are required to refer to the “FATCA information” section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to provide information required by the regulatory authority and may undergo changes on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

#### Common Reporting Standard (CRS)

On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a ‘Standard for Automatic Exchange of Financial Account Information in Tax matters’. In order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 & OECD countries have together developed a common reporting standard (CRS) on automatic exchange of information (AEOI). On June 3, 2015 India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the ‘source’ jurisdiction to collect and report information to their tax authorities about account holders ‘resident’ in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the ‘resident’

countries.

In view of India's commitment to implement the CRS on AEOI and also the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act & by inserting Rules 114F to 114H and Form 61B to provide a legal basis for the Reporting Financial Institutions (RFIs) for maintaining and reporting information about the reportable accounts.

Applicants are required to refer to the "FATCA/CRS information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously.

Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements. With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund.

The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.

A person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Scheme if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Scheme shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address and the Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India

	<p>shall have a right to claim the growth in capital and/ or income distribution cum capital withdrawal. This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from /of the Unitholders (which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile.</p> <p>Subject to the Regulations and other applicable laws, the AMC / Trustee may reject any application for subscription and/or redemption of units if found incomplete or due to unavailability of underlying securities, etc.”</p>
<p><b>Who cannot invest</b></p>	<p>The following persons/ entities <b>cannot invest</b> in the Schemes:</p> <ul style="list-style-type: none"> <li>• United States Person (U.S. Person*) as defined under the extant laws of the United States of America;</li> <li>• Residents of Canada;</li> <li>• NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or territory.</li> </ul> <p><i>The term “U.S.Person” means any person that is a U.S. Person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.</i></p> <p><i>^^US Person &amp; Residents of Canada will not be able to access “Taurus Online” (to view/transact via our website) but can only invest in offline mode when they visit any Kfintech ISC/Taurus AMC branch in person in India and submit all the required documents along with <u>NRI - US-Canada Declaration form</u>.</i></p>
<p><b>How to Apply and other details</b></p>	<ol style="list-style-type: none"> <li>1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC <a href="https://taurusmutualfund.com/index.php/kim">https://taurusmutualfund.com/index.php/kim</a></li> <li>2. List of official points of acceptance, collecting banker details etc. shall be available at <a href="https://taurusmutualfund.com/index.php/locate-us">https://taurusmutualfund.com/index.php/locate-us</a></li> </ol>

	<p>3. Details of the Registrar and Transfer Agent (R&amp;T), official points of acceptance, collecting banker details etc. are available on back cover page.</p> <p>Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p> <p>Official Points of Acceptance of Transaction through MF utility &amp; MF Central</p> <p>With effect from Sept 23, 2021 – <a href="http://www.mfcentral.com">www.mfcentral.com</a> - a joint initiative by Kfintech &amp; CAMS; has been made operational as an official point of acceptance (DISC - Designated Investor Service Centre) with an intent to be the one-stop portal/mobile app (app will be launched in the near future) for all mutual fund investments and service-related needs by enabling various digital/physical (both digital &amp; physical) services, subject to applicable terms &amp; conditions. A registered user of MFCentral requiring submission of physical documents for applicable transactions related to Taurus Mutual Fund schemes, as required, may do so at any of the designated Taurus or Kfintech branch. (pursuant to clause 16.6 of SEBI Master Circular dated June 27, 2024).</p> <p>Investors are requested to visit the website of MFUI i.e., <a href="http://www.mfuindia.com">www.mfuindia.com</a> to download the relevant forms.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Not Applicable</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered</b></p>	<p><b>Right to Limit Purchase &amp; Redemptions</b></p> <p>The Trustee may, in the general interest of the Unit Holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue, under the Scheme and option(s) thereof, or such other percentage as the Trustee may determine. Any Units which consequently are not redeemed on a particular Business Day, will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, redemptions will be made on a pro-rata basis, based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day.</p> <p>Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 the redemption/ purchase may be restricted under any Schemes of Taurus Mutual Fund only after the approval of Board of Taurus Asset Management Company Limited (TAMCO) and the Board of Taurus Investment Trust Company Limited (TITCO) when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the effective functioning</p>

	<p>of markets such as:</p> <p><b>i. Liquidity issues</b> - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p><b>ii. Market failures, exchange closures</b> - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p><b>iii. Operational issues</b> - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</p> <p>Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>The following procedure shall be followed when restriction on redemption is imposed:</p> <p>i. No restriction would be imposed on redemption requests upto ₹ 2 lakhs</p> <p>Where redemption requests are above ₹ 2 lakhs, TAMCO shall redeem the first ₹ 2 lakh without such restriction and the remaining part over and above ₹ 2 lakhs would be subject to the restriction imposed.</p>
<p><b>Cut off timing for subscriptions/ redemptions/ switches.</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>I PURCHASES -</b></p> <p><b><u>Applicable NAV for applications of Any Amount (W.E.F. Feb 1, 2021) –</u></b></p> <p>In respect of valid applications for purchase/switch/SIP/STP for any amount received upto 3 p.m. at the official points of acceptance, the closing NAV of the day, on which the funds are available for utilization before the cut off time of 3 p.m. shall be applicable for allotment of units. It is clarified that funds availability will be determined by the AMC based on cash management feeds received from the banks as regards the funds credited to its collection accounts.</p> <p>In respect of valid applications received after 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day – the closing NAV of the next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the</p>

	<p>redemption payouts</p> <p><b>II REDEMPTIONS -</b></p> <p>a) In respect of valid applications received upto 3:00PM, same day's closing NAV shall be applicable.</p> <p>b) In respect of valid applications received after 3:00 PM, the closing NAV of the next business day shall be applicable.</p> <p><b>III SWITCH TRANSACTIONS -</b></p> <p>Valid applications for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases and the above guidelines for purchases and redemptions shall be applicable.</p> <p>The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum Capital withdrawal plan (IDCW Transfer) etc. irrespective of the installment date or IDCW record date.</p>
<p><b>Minimum amount for purchase/redemption/swiches</b></p>	<p><b>Minimum amount for purchase/Switch in</b> ₹ 500 and in multiples of ₹ 1 thereafter</p> <p>Exception – Designated Employees of Taurus Mutual Fund, in line with SEBI Circular no. SEBI/ HO/ IMD/IMD-I/DOF5/P/CIR/2021/553 Dated Apr 28, 2021 AND SEBI Circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 Dated Sept 20, 2021 and pursuant to clause 6.10 of SEBI Master Circular dated June 27, 2024.</p> <p><b>Minimum Additional Purchase Amount</b> ₹ 500 and in multiples of ₹ 1 thereof Exception – Designated Employees of Taurus Mutual Fund, in line with SEBI Circular no. SEBI/ HO/ IMD/IMD-I/DOF5/P/CIR/2021/553 Dated Apr 28, 2021 AND SEBI Circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 Dated Sept 20, 2021.</p> <p><b>Minimum Redemption Amount/Switch Out</b></p> <p>The redemptions can be for any amount or any number of units, subject to the minimum balance of Rupees 1, which is required to be maintained in the account, at the time of the redemption</p> <p>The minimum amount of Redemption / Switch-out may be changed in future by the AMC / Trustee.</p>
<p><b>Accounts Statements</b></p>	<p><b>For normal transactions (other than SIP/STP) during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>The AMC shall inform the investor whose application (other than SIP/STP) has been accepted, via SMS/email, specifying the number of units allotted within 5 working days from the date of transaction.</li> </ul> <p>For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</p>



	<p>The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</p> <p><b>For SIP / STP transactions;</b></p> <ul style="list-style-type: none"> <li>• Account Statement for SIP and STP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.</li> <li>• 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.</li> <li>• However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.</li> </ul> <p><b>Annual Account Statement:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> </ul> <p>Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p>
<b>Dividend/ IDCW</b>	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p>
<b>Bank Mandate</b>	<p><b><u>Bank Mandate Registration As Part Of Fresh Purchase Application/New Folio Creation</u></b></p> <p>With effect from November 01, 2013 Investors / Unitholders would be required to submit one of the following documents for the bank mandate specified in the application form, in case the cheque provided along with fresh subscription/ new folio creation does not belong to the bank mandate specified in the application form (for redemption/ IDCW payment):</p> <ol style="list-style-type: none"> <li>1. Original cancelled cheque having First Holder's Name &amp; Bank Account Number printed on the face of the cheque (or)</li> <li>2. Original Bank Statement reflecting the First Holder's Name, Bank Account Number and Bank Name as specified in the application (or)</li> <li>3. Photocopy of the bank statement or bank pass book with</li> </ol>

	<p>current entries not older than 3 months duly attested by the Bank Manager / Authorized Official (or)</p> <p>4. Bank letter confirming the Name &amp; Bank Account Number of the First Holder along with the MICR &amp; IFSC details (if available) duly signed by the Bank Manager / Authorized Official.</p> <p><b><u>Registration of Multiple Bank Accounts</u></b></p> <p>An Individual investor may register up to 5 bank accounts while a Non-Individual investor may register up to 10 bank accounts with Taurus Mutual Fund and choose any one of these accounts as the preferred bank account which will be used to make the IDCW / redemption proceeds by the Fund. The investor may also choose any one of the remaining bank accounts from the registered list for the said purposes. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number. However the entire proceeds will necessarily be credited to a Single Account and shall not be allocated to multiple bank accounts.</p> <p>For any Change of Bank or Multiple Bank Registration request, the following is mandatory submission ==&gt; ORIGINAL of any one of the following Or originals to be produced for verification Or True attested copy by the bank - i) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR ii) Self attested copy of bank statement OR iii) Bank passbook with current entries not older than 3 months OR iv) Bank Letter duly signed by branch manager / authorized personnel.</p> <p>For bank change/multiple registration in existing folios, where there are no existing bank details, in addition to the above documents an additional requirement is submission of a Photo ID proof of the first holder.</p> <p>All bank change/multiple bank registration requests will take 10 calendar days, from the date of submission of all valid documents, to become effective.</p>
<p><b>Delay in payment of redemption / repurchase proceeds/dividend</b></p>	<p>i) In the event of delay/failure to dispatch the redemption/repurchase proceeds within the aforesaid 3 working days, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The interest computation will be from the day following the 3rd working day, till the date of actual remittance to the customer's bank account or dispatch of warrant/cheque, as the case may be.</p> <p>ii) Within 7 working days of declaration (Record Date), IDCW must be dispatched to the investor. In the event of delay beyond 7 working days, interest @ 15% pa shall be payable from the Record date till the date of actual remittance/credit of IDCW in the investor's bank account or dispatch of the IDCW warrant.</p> <p>iii) For any credit pertaining to NFO/Ongoing subscription in a scheme backed by investor's transaction request and where such subscription is rejected by the AMC – the refund should be paid via electronic means/warrant dispatched within 5 working days from the date of closure of NFO. In case of ongoing subscription, this period of 5 working days will be computed from the later of the date of credit of funds or receipt &amp; time-stamping of the application/online transaction. In the event of delay beyond 5</p>

	<p>working days, interest @ 15% pa shall be payable from the day following the 5<sup>th</sup> working day till the date of actual remittance/credit of funds in the investor's bank account or dispatch of the warrant.</p> <p>iv) 1) There could be a scenario where after the initial delayed payment (+interest) is made as per i), ii) &amp; iii) above, the investor comes back with 'funds not received' request, owing to some error at AMC/RTA's end. In such a case, the 'fresh' payment should be made with no further interest added, provided the payment/dispatch date of 'fresh' amount is within the maximum days permitted for the initial payment (Maximum Initial Payment Date - MIPD) viz. 3 working days (Redemption)/7 working days (IDCW)/5 working days (refund of Subscription). However, if there is a delay beyond the MIPD, then –</p> <p>a) Interest @ 15% pa will be computed for actual no. of calendar days beyond MIPD till date of issuance/payment provided the investor has approached the AMC/RTA (for correction) within 30 days from the date of receipt (issuance date, in case of an instrument) of the initial delayed payment.</p> <p>b) If, however, such correction request is received after 30 days, then interest may be paid for a maximum of 30 days from the date of receipt (issuance date) of the initial payment.</p> <p>iv)2) If the request for correction is received from the investor without any error on the part of AMC/RTA, no interest shall be payable, provided the corrected instrument/instruction is issued by AMC/RTA with the MIPD or 10 working days from the date of receipt of the request for correction, whichever is later. For any delay beyond such date, interest shall be payable @ 15% pa till the date of actual payment, based on the number of calendar days.</p> <p>Some more details regarding the above – 1) If the interest so computed is less than ₹ 1, then it should be rounded up to ₹ 1 and paid. 2) The interest amount should be paid simultaneously on the same date on which the corrected amount is issued/paid.</p> <p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay</p>
<p><b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b></p>	<p>The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024.</p>
<p><b>Disclosure w.r.t investment by minors</b></p>	<p>A] i) New Account / Folio is opened on behalf of a Minor</p> <ul style="list-style-type: none"> <li>• The minor shall be the first and the sole holder in an account; OR a Joint holder with the Guardian (as applicable).</li> <li>• 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 &amp; the Minor have to be enclosed.</li> </ul> <p>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</p>

	<p>registered guardian, kindly submit the change of bank mandate where minor is also a bank account holder (either single or joint with registered guardian).</p> <p><b>B] Minor attaining Majority - Status change</b></p> <ul style="list-style-type: none"> <li>• 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. &amp; 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.</li> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>C] Change in Guardian</b></p> <p>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 acknowledgement, 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.</p>
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### III. OTHER DETAILS

#### A. PERIODIC DISCLOSURES

<b>Quarterly AAUM</b>	<p>Quarterly Average Assets Under Management (AAUM) of all schemes, as on the last day of the month will be disclosed on the website of the Fund (<a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>
<b>Monthly / Half -Yearly Portfolio Disclosures (including risk-o-meter of the scheme &amp; benchmark; &amp; performance of the portfolio w.r.t. the benchmark)</b>	<p>The AMC shall disclose portfolio (along with ISIN) in a user friendly &amp; downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/half year.</p> <p>In case of unitholders whose email addresses are registered with Taurus Mutual Fund, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMCs website <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The AMC shall provide physical copy of the</p>

	statement of scheme portfolio without any cost, on specific request received from a unitholder.
<b>Half -Yearly Results</b>	The Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30 <sup>th</sup> September upload the unaudited half yearly financial results on the website of the Fund ( <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> ). 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.
<b>Annual Report</b>	<p>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 (<a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a>) and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Investor who has not registered their email id will have an option of receiving a physical copy of the Annual Report or Abridge Summary thereof. Taurus Mutual Fund will provide physical copy of the abridge summay without charging any cost on specific request receive from a unit holder . Physical copy of report will also available to the unit hoders at registered office at all time.</p> <p>The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (<a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>
<b>Risk-o-meter</b>	<p>AMC shall disclose risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio by email. Any change in risk-o-meter shall be communicated by way of addendum and by way of an e-mail or SMS to unitholders of the scheme. Risk-o-meter shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with portfolio disclosure for the scheme on the AMC website <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and that of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month</p>
<b>Scheme Summary Document</b>	The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format).

## B. TRANSPARENCY/NAV DISCLOSURES

The NAV will be calculated and disclosed at the close of each business day. The NAV will be updated on the website of the fund: [www.taurusmutualfund.com](http://www.taurusmutualfund.com). Further it 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 11p.m. on the same day.

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

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

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

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

## C. TRANSACTION CHARGES AND STAMP DUTY-

TAMCO shall deduct a "Transaction charge" (TC) on all Purchases/ SIP amount, received from first time mutual fund investors (New\*) and existing mutual fund investors through our 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	New Investor	Existing Investor
Lumpsum investment of ₹10000 and above	TC = ₹150	TC = ₹100
SIP/ Micro SIP/ Opti SIP Purchase where total commitment (installment amount x No of installment) is ₹ 10000 & above	TC = ₹150	TC = ₹100

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

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

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

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

### Stamp Duty

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

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

**D. ASSOCIATE TRANSACTIONS**

Please refer to Statement Of Additional Information (Sai).

**E. TAXATION**

<p><b>Taxation</b></p> <p><b>Rates applicable for the FY 24-25</b></p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>This document primarily covers taxation of units of equity oriented mutual funds (Refer Note 2). The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>		
	<b>Taxability in the hands of Individuals / Non-corporates / Corporates</b>		
	<b>Particulars</b>	<b>Resident</b>	<b>Non-Resident</b>
	<b>Tax on distributed income</b>	Taxed in the hands of unitholders at applicable rate under the provisions of the Income-tax Act, 1961 (Act)  (Refer Note 3)	Taxed in the hands of unitholders at the rate of 20% u/s 115A/ 115AD of the Act (plus applicable surcharge and health and education cess)
	<b>Capital Gains</b>		
	<b>Sold before 23 July 2024</b>		
	<b>Long Term Capital Gains:</b>  (Held for a period of more than 12 Months)	10% (plus applicable surcharge and health and education cess) without indexation  (Refer Note 7)	10% (plus applicable surcharge and health and education cess) without indexation  (Refer Note 7)
	<b>Short Term Capital Gains</b>  (Held for a period of 12 months or less)	15% (plus applicable surcharge and health and education cess)	15% (plus applicable surcharge and health and education cess)
<b>Sold on or after 23 July 2024</b>			

	<p><b>Long Term Capital Gains:</b> (Held for a period of more than 12 Months)</p>	<p>12.5% (plus applicable surcharge and health and education cess) without indexation (Refer Note 7)</p>	<p>12.5% (plus applicable surcharge and health and education cess) without indexation (Refer Note 7)</p>
	<p><b>Short Term Capital Gains</b> (Held for a period of 12 months or less)</p>	<p>20% (plus applicable surcharge and health and education cess)</p>	<p>20% (plus applicable surcharge and health and education cess)</p>



**Notes –**

1. Taurus Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of section 10(23D) of the Act.
2. An equity oriented fund has been defined as:
  - a) In case where the fund invests a minimum of 90% of the total proceeds in units of another fund, which is traded on recognized stock exchange, and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognized stock exchange; and
  - b) In any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognized stock exchange.

Provided that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

3. Applicable rates for individual, corporates and non-corporates are as under:

Particulars	Income slab	Rate of tax
Individual/ Hindu Undivided Family (HUF)/ AOP/ BOI#	Where total income for a tax year (April to March) is less than or equal to Rs 2,50,000* (the basic exemption limit)	Nil
	Where such total income is more than Rs 2,50,000* but is less than or equal to Rs 5,00,000	5% of the amount by which the total income exceeds Rs 2,50,000*
	Where such total income is more than Rs 5,00,000* but is less than or equal to Rs 10,00,000	Rs 12,500 plus 20% of the amount by which the total income exceeds Rs 5,00,000*
	Where such total income is more than Rs 10,00,000	Rs 1,12,500 plus 30% of the amount by which the total income exceeds Rs 10,00,000
Co-operative society	Where total income for a tax year (April to March) is less than or equal to Rs 10,000	10% of the total income
	Where such total income is more than Rs 10,000 but is less than or equal to Rs 20,000	Rs 1,000 plus 20% of the amount by which the total income exceeds Rs 10,000
	Where the total income exceeds Rs 20,000	Rs 3,000 plus 30% of the amount by which the total income exceeds Rs 20,000
Co-operative society availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAD of the Act	22%	

Co-operative society availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAE of the Act	15%
Domestic Corporate (where the total turnover or gross receipts of such company for financial year 2022-23 exceeds Rs 400 crores)/ Partnership firm/ LLP/ Local authority/ FPIs	30%
Domestic company, where the total turnover or gross receipts of such company for financial year 2022-23 does not exceed Rs 400 crores	25%
Domestic company availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAA of the Act	22%
Domestic company engaged solely in the business of manufacture/ production and availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAB of the Act	15%
AOP/ BOI	30% or such higher rate of tax applicable to the individual members of the AOP/ BOI
Foreign Corporates	35%
FPIs	30%

\*In case of resident individuals of age 60 years or more, but less than 80 years, the basic exemption limit is Rs 3,00,000. Income between Rs 3,00,000 and Rs 500,000 will be taxable at the rate of 5%.

In case of resident individuals of age 80 years or more, the basic exemption limit is Rs 5,00,000. Income exceeding Rs 5,00,000 but less than or equal to Rs 10,00,000 will be taxable at the rate of 20%.

#Section 115BAC of the Act provides individuals and HUFs to pay tax in respect of their total income at the following rates (default regime):

Income slab	Tax rate
Where total income for a tax year (April to March) is less than or equal to Rs 3,00,000 (the basic exemption limit)	Nil
Where such total income is more than Rs 3,00,000 but is less than or equal to Rs 7,00,000	5% of the amount by which the total income exceeds Rs 3,00,000
Where such total income is more than Rs 7,00,000 but is less than or equal to Rs 10,00,000	Rs 20,000 plus 10% of the amount by which the total income exceeds Rs 7,00,000
Where such total income is more than Rs 10,00,000 but is less than or equal to Rs 12,00,000	Rs 50,000 plus 15% of the amount by which the total income exceeds Rs 10,00,000
Where such total income is more than Rs 12,00,000 but is less than or equal to Rs 15,00,000	Rs 80,000 plus 20% of the amount by which the total income exceeds Rs 12,00,000
Where such total income is more than Rs 15,00,000	Rs 1,40,000 plus 30% of the amount by which the total income exceeds Rs 15,00,000

4. Surcharge at the following rate to be levied in case of individual / HUF / non-corporate non-firm unit holders for equity oriented mutual fund:

<b>Income</b>	<b>Individual /HUF / non-</b>
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		<b>corporate non-firm unit holders</b>
(a) Above Rs 50 lakh upto 1 crore (including dividend income and capital gains income under section 111A, 112 and 112A of the Act)		10%
(b) Above Rs 1 crore upto Rs 2 crores (including dividend income and capital gains income under section 111A and 112A of the Act)		15%
(c) Above Rs 2 crores upto Rs 5 crores [excluding dividend income (dividend received from domestic companies only) and capital gains income under section 111A, 112 and 112A of the Act)		25%
(d) Above Rs 5 crores [excluding dividend income (dividend received from domestic companies only) and capital gains income under section 111A, 112 and 112A of the Act)		37%*
(e) Above Rs 2 crores [including dividend income (dividend received from domestic companies only) and capital gains income under section 111A, 112 and 112A of the Act)] but not covered in point (c) and (d) above		15%
*Surcharge rate shall not exceed 25% in case of individual and HUF paying tax under section 115BAC of the Act.		
5. Surcharge rates for Companies/ firm		
Total Income	Rate of Surcharge for Domestic Companies*	Rate of Surcharge for Foreign Companies
Above Rs. 1 crore upto Rs. 10 crores	7%	2%
Above Rs. 10 crores	12%	5%
<p>*Surcharge rate shall be 10% in case resident companies opting taxation under section 115BAA and section 115BAB of the Act on any income earned.</p> <p>In case of firm with total income exceeding Rs 1 crore, surcharge rate shall be 12%.</p> <p>6. Health and Education cess at 4% on aggregate of base tax and surcharge.</p> <p>7. As per section 112A of the Act, long-term capital gains, exceeding Rs 1,25,000, arising from transfer of equity oriented mutual funds, shall be chargeable to tax.</p> <p>8. The Scheme will attract securities transaction tax (STT) at 0.001% on the redemption value.</p> <p>9. Withholding of Taxation by Mutual Fund will be as per applicable withholding tax rate.</p> <p>10. All the above non-resident investors may also claim the tax treaty benefits available, if any.</p> <p><b>For further details on taxation please refer to the clause on Taxation in the SAI</b></p>		

**F. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details.

**G. LIST OF OFFICIAL POINTS OF ACCEPTANCE:**

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

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

Please refer AMC website <https://taurusmutualfund.com/index.php/investors-complaints-report> for latest update.

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83	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001	7518801849	mfsshimla@Kfintech.com
84	KFin Technologies Ltd D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010	7518801856	varanasimfd@Kfintech.com
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97	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022	0172-4021194	chandigarhmfd@Kfintech.com
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107	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
108	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002	8192296741	mfsdavangere@Kfintech.com
109	Kfin Technologies Ltd H No 2- 231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105	08472 252503	mfsgulbarga@Kfintech.com
110	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201	08172 262065	mfshassan@Kfintech.com
111	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201	08182-295491	mfsshimoga@Kfintech.com
112	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201	9725444799	mfschandhidham@Kfintech.com
113	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasani, Gandhinagar-382421 Gujarat	079 49237915	mfschandhinagar@Kfintech.com
114	Kfin Technologies Ltd 131 Madhav Plaza Opp Sbi	9725444799	mfsjamnagar@Kfintech.com

	Bank Nr Lal Bunglow Jamnagar 361008		
115	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001	0285-2652220	mfsjunagadh@Kfintech.com
116	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001	7623002114	mfsnadiad@Kfintech.com
117	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001	0497-2764190	mfskannur@Kfintech.com
118	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107	0469-2740540	mfstiruvalla@Kfintech.com
119	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003	0424-4021212	mfserode@Kfintech.com
120	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002	04324-241755	mfskarur@Kfintech.com
121	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001	04652 - 233552	mfsnagarkoil@Kfintech.com
122	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001	0462-4001416	mfstirunelveli@Kfintech.com
123	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003	0461-2334602	mfstuticorin@Kfintech.com
124	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109	0434-4458096	<a href="mailto:mfsosur@kfintech.com">mfsosur@kfintech.com</a>
125	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001	0381-2388519	mfsagartala@Kfintech.com
126	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001	9435173219	mfsshillong@Kfintech.com
127	Kfin Technologies Ltd N.N. Dutta Road Chowchakra	03842-261714	mfssilchar@Kfintech.com

	Complex Premtala Silchar 788001		
128	Kfin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam	9435173219	<a href="mailto:mfstinsukia@kfintech.com">mfstinsukia@kfintech.com</a>
129	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.	9885995544	mfsananthapur@Kfintech.com
130	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14- 48 14/2 Lane Arundal Pet Guntur 522002	9885995544	mfsnguntur@Kfintech.com
131	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001	9959120147	mfskarimnagar@Kfintech.com
132	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001	08518-228550	mfskurnool@Kfintech.com
133	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601	02462-237885	mfsnanded@Kfintech.com
134	Kfin Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry AP- 533101	9885995544	mfsrajahmundry@Kfintech.com
135	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007	0217-3598690	mfsolapur@Kfintech.com
136	Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001	9885995544	mfsrikakulam@Kfintech.com
137	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1- 237 Mulugu Road Junction Warangal 506002	9959120147	mfswarangal@Kfintech.com
138	Kfin Technologies Ltd 11-4- 3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002	9959120147	mfskhammam@Kfintech.com
139	Kfin Technologies Ltd Dno- 23A-7-72/73K K S Plaza Munukutla Vari Street Opp	9885995544	mfseluru@Kfintech.com



	Andhra Hospitals R R Peta Eluru 534002		
140	Kfin Technologies Ltd 24-6- 326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003	9885995544	<a href="mailto:mfsnellore@kfintech.com">mfsnellore@kfintech.com</a>
141	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001	02562-282823	mfsdhule@Kfintech.com
142	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001	0257-2226761	mfsjalgaon@Kfintech.com
143	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002	07582 - 220501	mfsagar@Kfintech.com
144	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001	0734 - 3500905	mfsujjain@Kfintech.com
145	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra- 442402	07172-466593	<a href="mailto:mfschandrapur@kfintech.com">mfschandrapur@kfintech.com</a>
146	KFin Technologies Limited, Above Shubham mobile & Home Appliances, 1st Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001	0241-3556221	<a href="mailto:mfsahmednagar@kfintech.com">mfsahmednagar@kfintech.com</a>
147	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001	0741 -2427221	<a href="mailto:mfsratlam@kfintech.com">mfsratlam@kfintech.com</a>
148	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001	06782-260503	mfsbalasore@Kfintech.com
149	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No- 24 Opposite P.C Chandra Bankura Town Bankura 722101	3242295202	mfsbankura@Kfintech.com

150	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001	0680-2228106	mfsberhampur@Kfintech.com
151	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001	07752-443680	mfsbilaspur@Kfintech.com
152	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101	9432183927	mfsburdwan@Kfintech.com
153	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101	033-26801973	mfschinsura@Kfintech.com
154	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001	0631-2220065	mfsghaya@Kfintech.com
155	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101	03561-222136	mfsjalpaiguri@Kfintech.com
156	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304	9038638491	mfskharagpur@Kfintech.com
157	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101	03512-452836	mfsmalda@Kfintech.com
158	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001	0663-4055275	mfsambalpur@Kfintech.com
159	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235	3325822052	<a href="mailto:mfskalyani@kfintech.com">mfskalyani@kfintech.com</a>
160	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001	0571-2978294	mfsaligarh@Kfintech.com
161	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001	7518801805	mfsazamgarh@Kfintech.com
162	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN	7518801807	mfsbegusarai@Kfintech.com

	CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101		
163	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001	7518801808	mfsbhagalpur@Kfintech.com
164	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004	7518801809	mfsdarbhanga@Kfintech.com
165	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001	7518801811	mfsdeoria@Kfintech.com
166	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001	7518801814	mfsghazipur@Kfintech.com
167	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001	7518801815	mfsghonda@Kfintech.com
168	Kfin Technologies Ltd Shoop No 5 Kmvn Shoping Complex - Haldwani 263139	05946-297290	mfsaldwani@Kfintech.com
169	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410	7518801820	mfsaridwar@Kfintech.com
170	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001	7518801823	mfsjhansi@Kfintech.com
171	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001	7518801833	mfsmandi@Kfintech.com
172	KFin Technologies Limited, Second Floor, Triveni Campus  Ratanganj, Mirzapur, Uttar Pradesh, 231001	05442 265528	mfsmirzapur@Kfintech.com
173	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001	7518801838	mfsmorena@Kfintech.com
174	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001	07662-403450	mfsrewa@Kfintech.com

175	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667	7518801845	mfssroorkee@Kfintech.com
176	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001	7672310068	mfssatna@Kfintech.com
177	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551	7518801850	mfsshivpuri@Kfintech.com
178	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001	7518801851	mfssitapur@Kfintech.com
179	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212	7518801852	mfssolan@Kfintech.com
180	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonapat. 131001.	7518801853	mfssonepat@Kfintech.com
181	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001	7518801854	mfssultanpur@Kfintech.com
182	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba - 495677	07759-351856	<a href="mailto:mfsskorba@kfintech.com">mfsskorba@kfintech.com</a>
183	KFin Technologies Limited 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001	0132-2990945	<a href="mailto:mfssaharanpur@kfintech.com">mfssaharanpur@kfintech.com</a>
184	Kfin Technologies Limited, Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703	9545491169	Vashiext.mum@Kfintech.com
185	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301	9112004661	<a href="mailto:mfsskalyan@kfintech.com">mfsskalyan@kfintech.com</a>
186	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001	0144-4901131	mfssalwar@Kfintech.com
187	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur	01482-453867	mfssbhilwara@Kfintech.com

	Road Gandhi Nagar Near Canarabank Bhilwara 311001		
188	Kfin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001	0151-2943850	mfsbikaner@Kfintech.com
189	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002	01632-504882	mfsferozpur@Kfintech.com
190	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001	01882500325	mfshoshiarpur@Kfintech.com
191	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001	01636-230792	mfsmoga@Kfintech.com
192	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001	0186-5074362	mfspathankot@Kfintech.com
193	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001	01572-250398	mfssikar@Kfintech.com
194	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001	0154-2940040	mfssriganganagar@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 MFU 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

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